

THE UNIVERSITY OF MANITOBA

HOUSING IN NATIONAL DEVELOPMENT:
ASSESSMENT OF NATIONAL HOUSING
POLICIES IN NIGERIA

A Thesis

Presented to

The Faculty of Graduate Studies
University of Manitoba

In Partial Fulfillment
of the Requirements for the Degree
Master of City Planning

by

Enoch Ndubisi Okoli

Department of City Planning
University of Manitoba

February 1983

HOUSING IN NATIONAL DEVELOPMENT:

ASSESSMENT OF NATIONAL HOUSING

POLICIES IN NIGERIA

BY

ENOCH NDUBISI OKOLI

A thesis submitted to the Faculty of Graduate Studies of
the University of Manitoba in partial fulfillment of the requirements
of the degree of

MASTER OF CITY PLANNING

© 1983

Permission has been granted to the LIBRARY OF THE UNIVERSITY OF MANITOBA to lend or sell copies of this thesis, to the NATIONAL LIBRARY OF CANADA to microfilm this thesis and to lend or sell copies of the film, and UNIVERSITY MICROFILMS to publish an abstract of this thesis.

The author reserves other publication rights, and neither the thesis nor extensive extracts from it may be printed or otherwise reproduced without the author's written permission.

ABSTRACT

The growing recognition, by national governments, of the importance of housing and urban development has induced many governments, in recent years, to formulate national policies geared to improving the housing conditions of the most needy sector of their population. Such policies, especially during the past two decades, unfortunately, appear not to have yielded effective results. Meanwhile, efforts continue to be made. One of such efforts is the recent resolution by the Nigerian government to deal with its country's housing situation within a comprehensive nation-wide policy framework, with emphasis on the low-income sector.

This study was prompted by the author's conviction that continuing evaluation and monitoring of policies is crucial for effective implementation and ultimate achievement of policy goal and objectives. The study, therefore, analytically examined the current National Housing Policy of Nigeria against the background of past performances and constraints of previous policies, and assessed the extent to which the new policy initiatives have addressed or could solve the country's housing problems, with particular reference to the urban low-income sector.

Through an eclectic review of existing and available literature, complemented by the author's personal knowledge as well as communications with government officials and researchers, the necessary frame of reference for this study was established. Paucity of data on housing

in Nigeria, however, hampered the study; and circumstances did not permit empirical research to be carried out by the author.

The general framework of Nigeria presented in Chapter I and the discussion of evolution of Nigeria's urban systems (summarized in Appendix I) provided the clue to the major urban housing problems. Chapter II focussed, more specifically, on urban housing problems and identified the major causal factors, from the roots, with particular attention to six main housing deprivations of the low-income sector. An account of the various responses to Nigeria's housing problems, from pre-independence to 1980, was given in Chapter III to provide necessary background for subsequent assessment of the impacts of these responses. Using some selected housing studies and reports, as data source, the impacts of past responses were assessed, in Chapter IV, from private and official viewpoints. Findings from the review of the past housing initiatives not only provided valuable lessons of experience but also revealed and reinforced the need for a comprehensive rather than ad hoc approach to solving the country's housing problems. Chapter V presented the goal objectives, policy strategies as well as the implications of the current national housing policy, in the context of National Development Plan (1981-85); this provided the necessary background information for subsequent assessment of the effectiveness of the current National Housing Policy which was done in Chapter VI.

The findings and conclusions of the study as presented in Chapter VII provided the basis for the recommendations for action and further research made by the author as his contribution to the on-going evaluation of Nigeria's housing policies and programmes.

ACKNOWLEDGEMENTS

The execution of this thesis would not have been successfully accomplished without the cooperation and goodwill of many people.

First, I wish particularly to express my thanks to the Government of Anambra State of Nigeria for its full financial support. The initiative of the Town Planning Division of the Ministry of Lands, Survey and Town Planning Enugu, in this respect, is highly appreciated, especially for the helpfulness of O. C. Ezeako Esq., the Chief Town Planning Officer.

My debt of gratitude also goes to my professors whose thoughtful advice and guidance throughout my programme of study at this university equipped me with the necessary background knowledge to tackle this thesis with better understanding and confidence. I am particularly grateful to the following: Professor Mario E. Carvalho, my thesis advisor, for the humane, conscientious and efficient way in which he supervised the organization and final production of this thesis, as well as the kind interest and concerns he has shown in my academic affairs generally; Professor Basel Rotoff, for his constructive criticism of this thesis and all the friendly advice he has offered me in both academic and personal matters; Dr. Ramesh Tiwari, of the Geography Department, for his useful comments and suggestions on this thesis; Professor Karl Falk, who broadened my perspectives on housing issues; Professor Earl Levin, whose formal and informal advice and comments have generally been a source of great inspiration to me, not to mention the useful knowledge I tapped from his wealth of experience;

and Dr. Eric Dluhosch, Professor of Research at the Massachusetts Institute of Technology whose comments at the formative stage of this thesis were found very instructive.

I also appreciate very much the assistance of many other persons and agencies in Nigeria for their contributions in providing me with the necessary data for this thesis. In expressing my gratitude for their assistance, I find it extremely difficult to mention all by name. I must, however, make particular mention of the following to whom my thanks are especially due: Winny Akaraiwe, of the Federal Ministry of Education, Lagos, through whose instrumentality I was able to receive most of the data; Mr. Baldwin Ihemelu, a City Planner, of the Housing Development Authority, Anambra State, who provided me with pertinent data on housing; the staff of the Federal Ministry of Housing and Environment, Lagos, for providing answers to my questionnaire.

Finally, I am greatly indebted to the following for their special contribution: my loving wife, Josephine, for her steadfast encouragement and for being very understanding and supportive; my colleagues in the City Planning programme, whose assistance and encouragement to me in many ways are highly appreciated; and the last, but not the least, Leona Hiebert, who typed both the draft and final copy of this thesis with utmost devotion and efficiency.

TABLE OF CONTENTS

	page	
ABSTRACT	ii	
ACKNOWLEDGEMENTS	iv	
LIST OF TABLES	ix	
LIST OF FIGURES	x	
CHAPTER		
I. INTRODUCTION		
Statement of the Problem	1	
Purpose and Objectives of Thesis	8	
Method of Study	10	
Scope and Limitations	13	
Background and Historical Perspectives of Nigeria	17	
Organization of Balance of Thesis	33	
II. NIGERIA'S URBAN HOUSING PROBLEMS: REMOTE AND RECENT CAUSES		41
Location and Character of Early Urban Centres	42	
Socio-Economic Base and Attitude of Early Indigenous Population	45	
Colonial Influence	47	
Internal Structure and Character of Early Urban Centres	53	
Urbanization and Rate of Urban Growth	57	
Size of Urban Centres	81	
Financial Constraints	83	
Policy Framework	88	
Major Housing Deprivations of Urban Low-Income Families	96	
III. RESPONSES TO HOUSING PROBLEMS IN NIGERIA		111
Conceptual Clarifications	112	
Development in National Context	112	
The Nature of Housing 'Needs' and 'Demand'	114	
Responses to Housing Problems: Pre-Independence Period to 1980	118	

CHAPTER

page

	Responses During the Pre-Independence Period ...	128
	Responses in the Post-Independence Period	130
	Summary	140
IV.	IMPACTS OF PAST RESPONSES TO HOUSING PROBLEMS	145
	'Independent' and Official Viewpoints	145
	Pre-Independence Period	145
	Post Independence Period	147
	Official Viewpoints	168
	Summary of Findings	174
	Conclusions on Impacts of Past Responses and Their Policy Implications	177
V.	THE CURRENT NATIONAL HOUSING POLICY	186
	Goal and Objectives	187
	Policy Components	188
	Implications of the Policies	204
	Implementation Strategies of the National Housing Policy	207
	Implementation of the Housing Strategies Under the Fourth National Development Plan	210
VI.	IMPACT OF CURRENT HOUSING POLICY	222
	Introduction	222
	Some Theoretical and Methodological Issues and Constraints in Policy and Programme Evalu- ation	222
	Potential Effectiveness of Current Housing Policy on Housing Problems of the Low-Income Sector	228
	Existing and Potential Constraints to Effective Implementation of the Housing Policy Strategies	247
	Summary and Conclusions	268
VII.	SUMMARY AND CONCLUSIONS OF STUDY	276
	Summary	276
	Conclusions	278
	Recommendations for Further Research	281

APPENDICES

1	EVOLUTION OF NIGERIA'S URBAN SYSTEMS: AN OVERVIEW	286
	Pre-Colonial Period	286
	Colonial Period	290
	Post-Independence Period	296
2	EXTRACT FROM REPORTS ON HOUSING ENQUIRIES OF THE FEDERAL OFFICE OF STATISTICS SHOWING FIVE URBAN CENTRES WITH THE HIGHEST AND FIVE WITH THE LOWEST SCORES ON CERTAIN ASPECTS OF LIVING STANDARDS	309
3	HOUSE TYPES IN THE FESTIVAL TOWN, LAGOS	313
	BIBLIOGRAPHY	317

LIST OF TABLES

TABLE		page
1	Composite Consumer Price Indices - Lower Income Group	60
2	Average Income Per Household Per Month for the 12 States in Nigeria by Wage Groups	67
3	Population Forecasts for 20 Urban Centres in Nigeria ..	74
4	Types of Houses in Festival Town	87
5	Percentage Distribution of Persons and Gross Income in Nigeria (1969/70 - 1971/72)	93
6	The Most Disturbing Housing Problems of Slum Dwellers in Enugu, Ibadan, Benin, Onitsha, 1977	100
7	Significant Events and Initiatives Pertaining to Housing in Nigeria	119
8	Housing Capital Programmes by Governments	134
9	National Housing Programme 1975-1980: Proportion Actually Realized	170
10	Summary of Allocation to the Housing Sector (1981-85)	218
11	Achievement in the Federal Low-Cost Housing Scheme (Phase I) as at 31st March 1982	238
12	Nigeria's Low-Income Mortgage (LIM) Loan Scheme and Colombia's Self-Help Organization (SHO) "As-sociative Credit Compared"	263
13	Some Examples of the Housing Impacts of Non-Housing Policies	266
14	Annual Rates of Population Increase	297
15	Industrial Centres in Nigeria	302

LIST OF FIGURES

FIGURE		page
1	The Role of Investment in Housing in Economic Development	7
2	Geographical Location of Nigeria	18
3	The Three 'Regions' of Nigeria 1947-63	20
4	The Twelve States of Nigeria 1967-75	23
5	The Nineteen States of Nigeria 1976	25
6	Main Rural Settlement Patterns in Nigeria	31
7	The Physical Setting and Location Character of Lagos City	44
8	Public Spending Priorities Under Third National Development Plan	135
9	Example of Urban-Upgrading in Nigeria	137
10	Housing Policy Roles and Their Actors (Government Level)	199
11	Elements of National Housing Policy Initiatives	203
12	National Housing Policy Strategies	211
13	Low-Income Housing Types	213
14	Nigerian Towns in the Pre-Colonial Period	287
15	Typical 'Traditional' cum 'Colonial' Urban Centre in Nigeria	292
16	Major Areas of Urban and Industrial Concentrations in Nigeria	295
17	Urban Centres in Nigeria	300

CHAPTER I

INTRODUCTION

Statement of the Issue

There has been, in recent years, a growing recognition by national governments, the world over, of the importance of housing and urban development and the need to consciously devise realistic and feasible national policies which will truly reflect genuine government concern for ameliorating the housing conditions (especially in respect of the low-income sector of the population) as one of the vital means of achieving equitable and balanced national socio-economic development.¹ Regretably, however, by design or default and in spite of various measures so far taken in this direction over the past decades, the housing problems of the low-income sector remain not only unresolved but are becoming exacerbated.

Nigeria, one of the countries now openly committed to alleviating the housing problems of the poor as part of equitable and efficient urban development, has recently resolved to deal with the housing situation within a comprehensive, rather than ad hoc nationwide policy framework. The current National Housing policy initiatives² are geared to solving the grossly inadequate housing facilities in the country. This inadequacy, which had since the past decade been identified as both qualitative and quantitative is most acute in the major urban centres.³

The characteristic nature of the Nigerian housing problems is defined by authors of the National Housing policy to include: acute shortage, with accompanying escalating backlog of housing supplies and overcrowded substandard housing which are not only deficient in utilities but also beleaguered with poor environmental conditions (such as air pollution and noise nuisance). Other problems discerned are: spontaneous development of slums; skyrocketing rentals not commensurate with tenants' wage level; large household size; high occupancy rate (2-4 persons per room); restricted access to, and high cost of land; inadequate mortgage finance; and lack of appropriate and realistic housing construction strategy in respect of using local technologies, resources and materials to produce affordable housing.⁴

It has also been observed that, in Nigeria, "most of this need is associated with some 70% of urban households who earn less than ₦ 2,500 per year and who often live under crowded conditions and without basic services."⁵

The universal acknowledgement of 'shelter' as one of the most basic human needs requires no further emphasis. Rather, it appears emphasis needs to be laid on the fact that 'housing' is not mere shelter but includes the ancillary services and community facilities which are sine qua non for the shelter component to function satisfactorily for human well-being. These community services and utilities include: roads and drains; water supply; energy; sewerage; and proximity to recreational, shopping, educational, health, religious and employment facilities. The importance of the facilities to shelter has been emphasized by scholars like Barbara Ward who observed that:

For the vast majority of the human race, shelter as such can hardly be distinguished from these wider services. If they are in good order, the simplest shack is a home. Without them, an elegant villa can be an unsatisfactory trap.⁶

Viewed in this broader context one starts to appreciate the obvious importance and challenges of housing and why housing has been a concern of individuals, groups and some governments for many decades. An elaboration of the importance of housing, though briefly, is considered pertinent to clarify the above point.

Apart from providing shelter, housing ranks second only to food in terms of living expenses which households and families bear. Housing, for homeowners or prospective ones, easily tops the list among single purchase decisions most have made or will make. Psychologically, housing contributes to enhancing social satisfaction and quality of life. Some even use it to visibly publicize their social status.⁷ In addition to providing a degree of social satisfaction, housing is a source of personal wealth, for owners at least, in terms of financial return on a major personal investment. In respect of the national economy, housing is one of the important sectors that provides a significant source of employment within the construction and building industries even though it is also a consumer of substantial investment funds. With respect to urban planning and development, housing and residential land use are the largest consumers of urban space. The relevance of this last point becomes quite apparent when it is recognized and appreciated that the quantity, type and quality of housing built in each part of an urban area, to a large extent determine the ultimate form and fabric of that area; this in turn dictates or influences the types of communities that will result as well as the patterns of social interactions within the communities.

The need for emphasizing this broad context of housing arises because of polarization of opinions by planners on the importance of housing. This divergence of opinions invariably accounts for difference in motivation, attitude and priorities attached to housing policy amongst governments. For example, according to Bourne,⁸ some governments see housing strictly as an economic or investment good the production and consumption of which should be left primarily to the private market and where financiers, builders and consumers jointly determine how much housing is supplied, at what location, who receives it and at what price. This concept of housing, according to Turner, has some inherent dangers because when housing is misunderstood and treated as a commodity serving the interests of commercial or political manipulators, attention is focussed on the end-products and diverted from the ways and means by which homes and neighbourhoods are planned and maintained."⁹ Some, however, see housing more as a social good or service for which society assumes or should take joint responsibility just like in the case of education or health where such facilities are made available to all members of the society up to an acceptable level in qualitative and quantitative terms.¹⁰

Professor Leland Burns has argued that the general apathy for housing, until recently, was probably because "housing has traditionally been regarded as unwanted stepchild in the family of projects that constitute economic development programmes, seen as a form of consumption rather than investment--or in development jargon, as wholly resource absorbing rather than resource producing--the provision of shelter has been viewed by policy makers as something to be tolerated rather than desired."¹¹ Perhaps it was this latter attitude to housing

that influenced the thinking of Nigerian policy makers to classify housing as a "social overhead" in the 1962-68 Development plan which was Nigeria's first post-independence Development plan. The low priority given to housing under this plan seems to support this supposition. For instance, out of the total sum of £42 million (\$125 million), representing only 6.2 percent of total planned expenditure, allocated to Town planning (including housing) only £19.6 million or about 47 percent of the allocation was actually disbursed.¹² The seeming low investment may be a reflection of the macro-economic growth strategy adopted by the Nigerian government after attaining independence in 1960.¹³ This strategy focussed on national income growth by promoting industrial activities in an effort to ensure higher domestic savings and foreign investments. The main assumption was that development could only be achieved through industrialization. Investments in other sectors, including housing, were therefore considered as non-productive and undesirable diversion of scarce resources to the detriment of industrial policy objectives. Bourne¹⁴ suggests that "housing investment does tend to vary systematically with the level of development in any given country."¹⁵ This investment, he hypothesizes, seems to be lower in the early stages of development when the country's scarce resources are channeled to more productive sectors, then increases fastly with rise in incomes and increase in demand for improved housing. Empirical study of some developed and developing countries by Lakshmanan et al. seems to support this hypothesis.¹⁶ The tremendous increases in allocation to housing in Nigeria's third and fourth National Development plans perhaps as a result of real or anticipated

favourable economic growth, due to petroleum, seem to support these views.¹⁷

Recently, however, many governments, including the Nigerian government, have become increasingly conscious that "housing is important to development in both economic and welfare terms."¹⁸ This growing awareness stems from the recognition that housing is not only a basic human necessity but also an investment item generating a flow of income and employment through multiplier effects. In addition, housing construction has been demonstrated to be conducive to absorbing low-skilled labour thus assisting to maximize benefits from existing resources, especially in labour-surplus economies.¹⁹

This role of investment in housing, in national economic development, and its 'multiplier effects' has been aptly illustrated by Adeniyi²⁰ as shown in Figure 1 which is adapted from an earlier diagram by Juppenlatz.²¹ The strategy depicted in this figure aims at "using the controllable forces of the urbanization process to generate both a positive and cumulative circular mutual relation of cause and effect, and resources needed for the progressive expansion and satisfaction of the basic needs of the population...."²² For instance, the establishment and funding of a National Housing Bank would make capital available for loans to state and local governments as well as individuals and thus activate the building industry which consequently creates employment opportunities, raises income levels and increases the number of housing units. As a result of this rise in employment and income levels, demand for household and domestic consumer goods increases. This, in turn, triggers off opportunities for small-scale local enterprises which provide impetus to expansion of local economies.

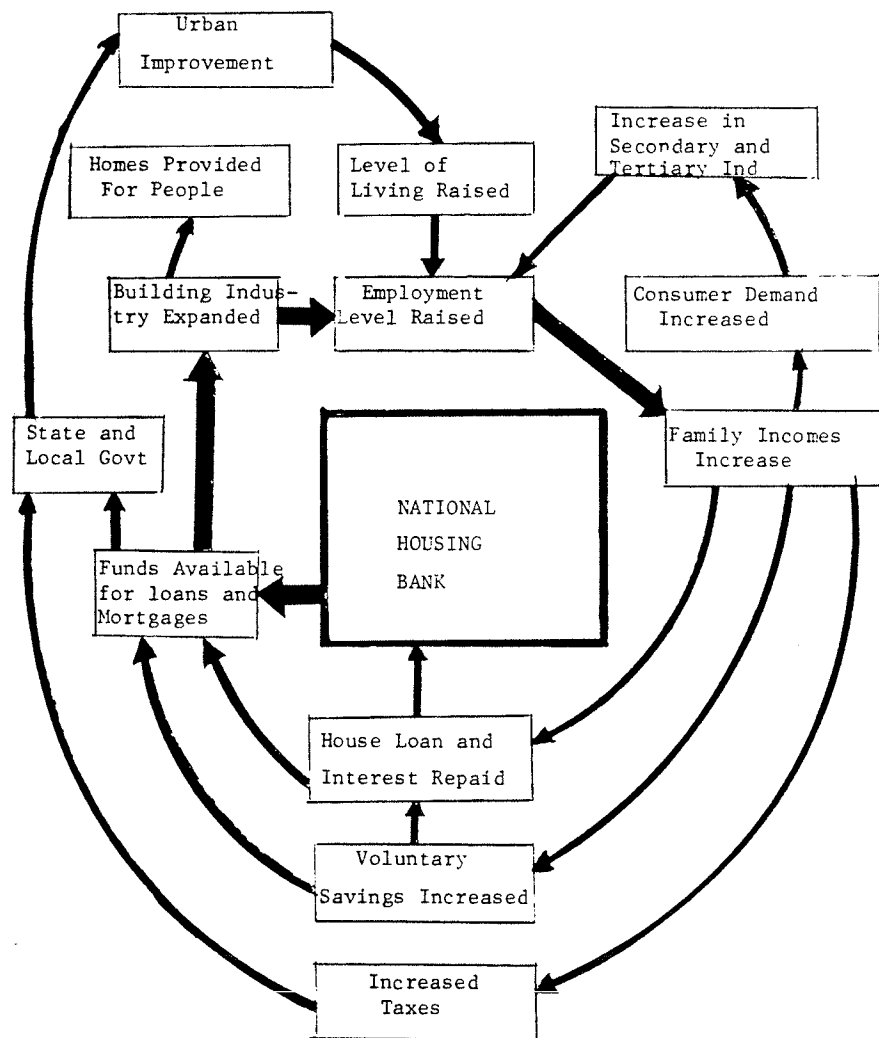


FIGURE 1: The Role of Investment in Housing in Economic Development

SOURCE: E. O. Adeniyi, The Nigerian Journal of Economic and Social Studies, Vol. 14, No. 3, November 1972, p. 322.

Thus, as more money is being circulated for consumer and service industries, employment levels are correspondingly increased.²³

Housing has now been recognized by the Nigerian government as "a tool for macro-economic development, which should be viewed as complementary to other sectors."²⁴

The above considerations of the role of housing and the need to relate the solution to the housing problems within the context of national development and to demands of other sectors which are also major claimants to available resources, induced the Nigerian government to decide to depart from hitherto ad hoc approach and to initiate comprehensive and explicit guidelines which resulted in the current National Housing policy. The new policy is geared to correct the failings and redress the anomalies of the previous responses to the housing problems; and one of its main objectives is "to give priority to housing programme designed to benefit the low-income groups or the economically weaker section of the society...."²⁵ The challenge, now, is how to proceed in this effort so as to accomplish maximum and effective results.

To what extent the current National Housing policy has met, or could meet, this challenge in the light of emerging trends and current position is what this thesis aims to investigate and discern.

Purpose and Objectives of Thesis

The basic purpose of this thesis, therefore, is to examine the current housing policy of Nigeria against the background of past performances and constraints of previous policies and programmes and to assess to what extent the new policy has addressed or could solve the

housing problems, with particular reference to the low-income sector of the population.

In order to provide a broad basis for this assessment the following issues would be focus of the study:

1. Examination of the evolution of Nigeria's urban systems from the pre-colonial period to present in the context of Nigeria's historical, geographical, socio-economic and political framework with a view to highlighting the roots of those discernible factors responsible for the nature, magnitude and trend of urban housing problems and related issues.
2. Examination of corresponding public and private sector responses to the housing problems prior to the introduction of the current National Housing policy with the aim of assessing the impacts of such responses and to determine what factors militated against the success of the initiatives.
3. In the light of the findings and their implications, from the above investigations, to assess the impacts (including probable and possible) of the current National Housing policy in respect of solving the urban housing problems of the low-income within the context of the national goal, objectives and strategies, as articulated in the National Housing policy document, and with reference to the 'Habitat recommendations for National Action' which were endorsed by many countries including Nigeria.²⁶

This study is addressed to three audiences: policy-makers, academic researchers and the general public. The extent to which the study is useful is left to the readers to decide. To some readers, no

doubt, it might appear somehow premature for an assessment of the current housing policy because it was launched quite recently and has been implemented for less than two years. Such thinking might be correct only if the present housing policy is treated in isolation. It should be borne in mind that the current housing policy is an integral part of a continuum of an evolving housing policy process which dates back to the colonial period and has evolved incrementally through successive post-independence governments. In this respect, it cannot be regarded as a discreet package.

Since the effective implementation and ultimate achievement of the housing policy goal and objectives depend to a great extent on continuing monitoring and evaluation,²⁷ the recommendations which are based on the findings and conclusions of this study are intended to represent the author's contribution to the on-going evaluation of Nigeria's housing policies and programmes.²⁸

It is hoped that policy-makers would find the recommendations useful for reinforcing or reviewing the objectives, policy options and strategies. To those who are interested in academic research or debate, the issues raised and discussed as well as the suggestions for further research given in the last chapter may be found useful. To the general public, the study may serve as a framework for discussion and enlightenment.

Method of Study

The frame of reference of this study is derived from five main sources:

- i) Existing and available literature on issues pertinent to the study; these include textbooks, research studies and periodicals.
- ii) Personal knowledge²⁹ of the author based on experiences and observations gathered in different places, especially in Nigeria and Ghana, in the course of different assignments and contacts with researchers on housing and planning.
- iii) Communication with government officials in Nigeria, such as those in the Federal Ministry of Housing and Environment, Lagos; the Federal Housing Authority, Lagos and the Anambra State Housing Development Authority, Enugu.
- iv) Government documents and publications on housing and related issues such as National Housing policy document, National Development plans, conference papers, census reports, Housing Survey reports and World Bank documents and publications.
- v) Discussion with some researchers and lecturers who have worked in some developing countries.

The approach adopted to achieve the objectives of this study is in three stages. First, an eclectic, though by no means exhaustive, review of existing and available literature was made to provide information on general background of Nigeria as well as the evolution of Nigeria's urban systems; causes and magnitude of the urban housing problems; and the impacts of responses to such problems. The need for the background information on Nigeria is because housing is now so firmly entrenched in the social, economic and political framework of almost every country that it cannot be studied in isolation, meaningfully. The need to highlight underlying causes of the housing problems

is because the effectiveness of a housing policy, or indeed any public policy, depends on how well the nature of the problem is understood in terms of its sources, magnitude, complexity and trend. The various responses by public and private agencies to these problems are then examined from demand and supply viewpoint and their impacts assessed, with particular emphasis on the adequacy and appropriateness of these responses relative to housing need and in the light of available resources and other constraints. The assessment would be made not only on the number of housing units produced for the low-income, but also on the extent to which the occupants of these units are served with supporting facilities and services. In this regard, evaluation of public and private sector efforts would be made by first assessing performance against objectives stipulated and secondly, by assessing objectives and performance with housing needs.

The second step would be to assess to what extent the current National Housing Policy has so far regularized or could overcome the shortcomings of the previous policies and programmes. Criteria for the assessment would be similar to those used for the previous responses as described above. In addition, particular emphasis would be laid on the following parameters:

- i) The powers granted to the executing agencies: the Federal Housing Authority and the state counterparts.
- ii) The limitations imposed on the executing agencies.
- iii) Fund available to the executing agencies and private sector developers.

iv) Existing or potential constraints to implementation of the policy strategies.

The third and last step would be recommendations. On the basis of findings from the study, conclusions will be drawn on the problems and prospects of implementation of the National Housing policy, raising and discussing some crucial issues which policy-makers, planners and implementing agencies should take into account in the course of implementing, revising or formulating housing policies.

Scope and Limitation

This study is concerned primarily with 'urban housing' in Nigeria, rather than the broader field of urban and rural housing, and it places particular emphasis on responses to the housing problems of the low-income sector. This focus on urban, rather than rural, housing should not be construed as evidence of the 'urban bias' which has, according to some researchers,³⁰ distorted development planning in many developing countries. Three main considerations led to the focus. Firstly, the scope of the thesis had to be delimited in some way, in the first instance, because the field of housing is so complex and involves so many issues that could not be addressed satisfactorily within a thesis of this kind and due to limitation of time and financial resources. Secondly, housing problems in Nigeria are recognized to be more acute in the urban centres where problems of providing public services and facilities demand more numerous and more complex interventions than in the rural centres.³¹ Thirdly, rural or village housing problems are more properly and fully discussed in the context of rural rather than urban development.³² Emphasis on low-income

housing is simply because the bulk of the needy are identified to be in the low-income sector of the population; and the majority of Nigerians living in urban centres and requiring adequate housing belong to the low-income sector.³³

It is pertinent to point out, however, that this study's emphasis on the urban sector does not imply that the rural sector is unimportant. On the contrary, rural housing is, to a great extent, critical to solving the urban housing problems especially in Nigeria where over 70 percent of the population live in the rural area. The reason behind this premise is that, if the villages are made more habitable through improved rural housing, among other measures, there are better chances that rural to urban migration would be reduced than would have been the case if rural housing were excluded from national housing strategy.

It is also important, at this juncture, to point out that the orientation of this study and hence the data coverage, is necessarily in the context of 'Third World' countries since Nigeria is a developing country.³⁴ Therefore, reference from time to time to low-income housing initiatives in some developing countries should not be viewed as comparison, per se, but merely because among developing countries the pattern of housing need is almost similar and certain common features exist that make it possible to transfer experience, technical skills and approaches from country to country, even from developing to developed countries!³⁵

Having stated the scope of the study, it is necessary also to point out some of its inherent limitations.

In the first place, limitation of time, among other reasons, restricted its scope to urban housing issues as it affects only the urban low-income. Perhaps a more comprehensive study of urban and rural housing as it affects all-income groups would have provided a broader view and better appreciation of the comprehensive nature of the Nigeria's National Housing policy.

In this regard, it is noted that there are risks that findings from a general study of nation-wide housing policy cannot be assumed to represent findings from study of local housing policies of the constituent nineteen states of Nigeria; this is due to wide variations in local circumstances. However, it is felt that there are enough common attributes of housing market and shelter problems across the country which, with appropriate adjustments, would reflect the housing situation of the various states of Nigeria.

Secondly, it was not possible, also due to time constraint, to undertake a more elaborate consideration of other various literature and data sources that, no doubt, exist but could not be covered within the time available.

Thirdly, because this study relied very much on available data, the rather chronic paucity and difficulty of obtaining data on housing and planning in Nigeria prevented inclusion of wider coverage of pertinent statistical data to substantiate certain assertions made. For example, there are no official figures for the number of existing dwelling units in Nigeria.³⁶ The implication of this is that any estimate for either the number of dwelling units needed to provide adequate accommodation for all Nigerians or the number of units needed to replace deteriorated dwelling units will be based more on guesswork than on

authentic data. It follows from the above examples that monitoring of the additions to the 'housing stock' will not produce any reliable result if the number of existing housing stock is unknown. Apart from the above shortcoming there is no information on the number of households that require accommodation.

Another cause of serious shortcoming in data inventory on housing and planning in Nigeria is the lack of current official census data. The 1952-53 census results which were considered reliable, officially, are outdated. The subsequent censuses of 1963 and 1973 were declared unreliable and unacceptable due to alleged irregularities; the 1973 results were not even published. Therefore, in the absence of any officially accepted figures, other than the outdated 1952-53 census figures, the 1963 figures are currently being used as basis (howbeit unreliable) for planning and decision-making in Nigeria. The 1963 figures, almost two decades out of date, are updated to provide current estimates.

Fourthly, the assessment of Nigeria's housing policies, as undertaken in this thesis, has been restricted by absence of empirical research, by the author, which could, perhaps, have provided more concrete facts to bear on solid recommendations.

For the above reasons, among others,³⁷ the findings and conclusions in this study should be examined cautiously and be regarded as tentative and subject to further investigation before their validity could be established. There are other limitations apart from those highlighted above and these would be pointed out in the appropriate section of this study.

Background and Historical Perspectives of Nigeria

As mentioned earlier in this chapter, housing is so enmeshed with the social, economic and political fabric of practically every country that any attempt at proper understanding of a country's housing situation ideally has to begin with a general background of the country. With such a background it is hoped that a mental picture of Nigeria would be impressed in the minds of readers to help facilitate appreciation of those factors which have influenced Nigeria's development and which will likely, to a greater or lesser extent, continue to influence her present and future growth and development.

Location and Size:

Geographically, Nigeria lies approximately between longitudes 3° and 15° east of Greenwich meridian and between latitudes 4° and 14° north of the equator in the western part of Africa. Figure 2 shows Nigeria's location in relation to its neighbouring African countries. With an area of over 900,000 square kilometres, Nigeria is the largest of the West African coastal states and 13th largest state in Africa. It has approximately the same size as Manitoba in Canada, almost three and a half times the size of the United Kingdom and nearly four times as big as Ghana. The River Niger³⁸ and its main tributary, the River Benue flowing from north-west and north-east, respectively, down the middle of the country into the sea, roughly demarcate Nigeria into three major parts, generally referred to as the North, East, and West (Figure 3).

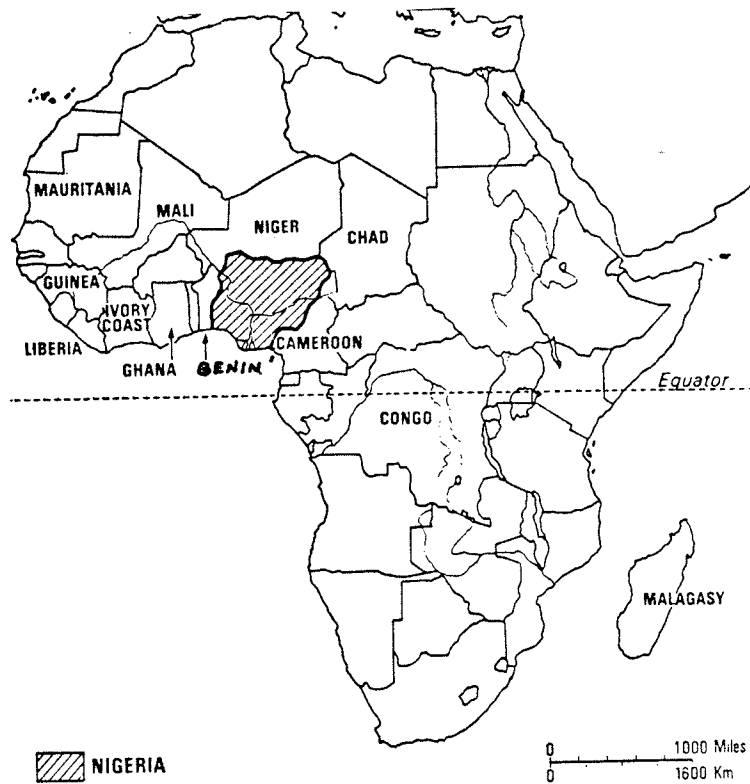


FIGURE 2: Geographical Location of Nigeria

Climate and Vegetation:

By its location, as described above, Nigeria lies within the tropical climatic zone although there are wide climatic variations from the typical tropical climate at the coast to the sub-tropical climate on the hilly plateaus of the northern part of the country. There are two distinct seasons in Nigeria: the 'rainy season', lasting from May to October; and the 'dry season', lasting from November to April. However, there are no sharp definitions of seasons near the coast due to influence of the sea. Temperatures along the coast seldom exceed 90° F (32° C) but humidity is very high, exceeding 80 percent for most of the year and nights are generally hot. Inland mid-day temperatures exceed 100° F (38° C) in the northeast during the dry season and nights are relatively cool; but during the rainy season temperatures are generally lower. Usually mean annual temperatures rarely go below 65° F (18° C). Rainfall varies considerably, too, in Nigeria from 200 cm (80 inches) - 350 cm (140 inches) along the coast, to 125 cm (50 inches) and 50 cm (20 inches) in the central and northern parts respectively. Generally, rainfall decreases in amount and incidence with distance from the sea.

Nigeria's vegetation is governed by the south to north decrease in rainfall, as pointed out above. The main vegetation zones, therefore, run in broad east to west belts in the following south-north order: mangrove swamp forest belt (Nigeria's oil producing zone); tropical rain forest belt (rich in oil palm, commercial timber for construction purposes, good quality cocoa and rubber); grassland or savanna belt (peanut, livestock and cotton producing areas).³⁹

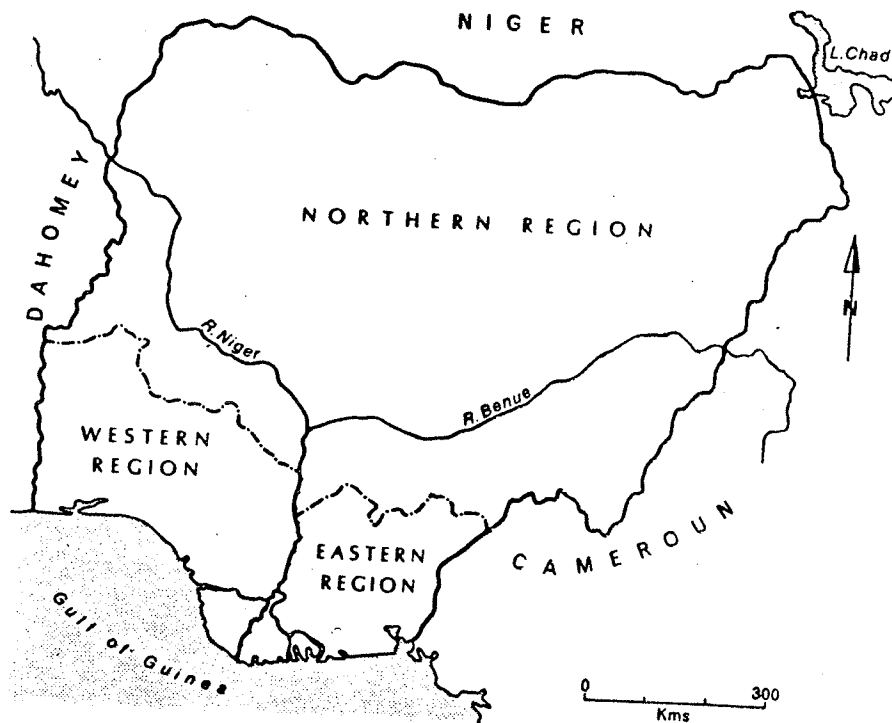


FIGURE 3: The Three 'Regions' of Nigeria 1947-1963

Historical Background and Political Development:

The entity now known as Nigeria comprised several ancient and autonomous kingdoms with distinguished history, customs and traditional systems of administration prior to the advent of Europeans. Wars, revolts and conquests brought about the disintegration and subsequent fall of these ancient kingdoms which later in the late 1800s and early 1900s came under the British Government (as Northern and Southern Protectorates) through conquests or treaties of protection until 1914 when the two protectorates were amalgamated to form a United Nigeria. Sir Fredrick (later Lord) Lugard, who had been the High Commissioner for the Northern Protectorate, was appointed as the first Governor-general of Nigeria. Lagos, because of its strategic location as a sea-port and its self-sufficient economy since 1871 was chosen as the capital and principal seat of government.⁴⁰

Between 1914 and 1945 colonial political administration was mainly through the "indirect rule" system.⁴¹ After the Second World War in 1945 heightened demand for self-government by Nigerian political activists triggered series of constitutional arrangements and reforms and led to granting of self government to the Eastern and Western regions of Nigeria, in 1957, and to the Northern region in 1959. A Prime Minister (Sir Abubakar Tafawa Balewa) was also appointed in 1957. Further agitation for indigenous political control culminated in the granting of independence to Nigeria, by Britain, in October 1960. Balewa remained in office as the Prime Minister while Dr. Azikiwe became the first Governor-general of independent Nigeria. Three years later, in 1963, Nigeria became a Federal Republic within the British Commonwealth and adopted a new constitution. That year a fourth

'Region', the Mid-West, was created out of the old Western Region in response to the sustained campaign of the minorities in the former Western Region.

Series of crises precipitated by competition for political power by the various ethnic groups (both within the 'Regions' and for control of the central government) coupled with the growing suspicion of ethnic domination, resulted in overthrow of the civilian government in a coup⁴² in 1966 and establishment of a military government headed by Major-General Aguiyi Ironsi, an Ibo. His declaration of a unitary Republic of Nigeria and abolition of the three 'Regions' without a referendum probably aroused vehement opposition especially among the northerners and led to riots in the north in May 1966. The riots resulted in the massacre of several thousand southerners, mainly the Ibos, and led to homeward mass-exodus of thousands of others from the north. A counter-coup by a group of northern army officers in July 1966 brought General Yakubu Gowon, a northerner, to power. Following further massacre of Ibo civilians in the northern region in September and October 1966, the demand for secession by the easterners was heightened. In January 1967 the 'Aburi' meeting took place in Ghana as part of efforts to devise an acceptable solution to Ibo and Hausa apprehensions which have threatened the unity of Nigeria. The insistence of the easterners, through their military Governor Colonel Ojukwu, on anything short of autonomy for the easterners led⁴³ the Federal Military Government to divide the country into twelve states on May 27, 1967 (see Figure 4). Three of the twelve states were carved out of the former Eastern Region. Three days later, on May 30, 1967, Ojukwu announced the secession of the Eastern Region from the rest of Nigeria and

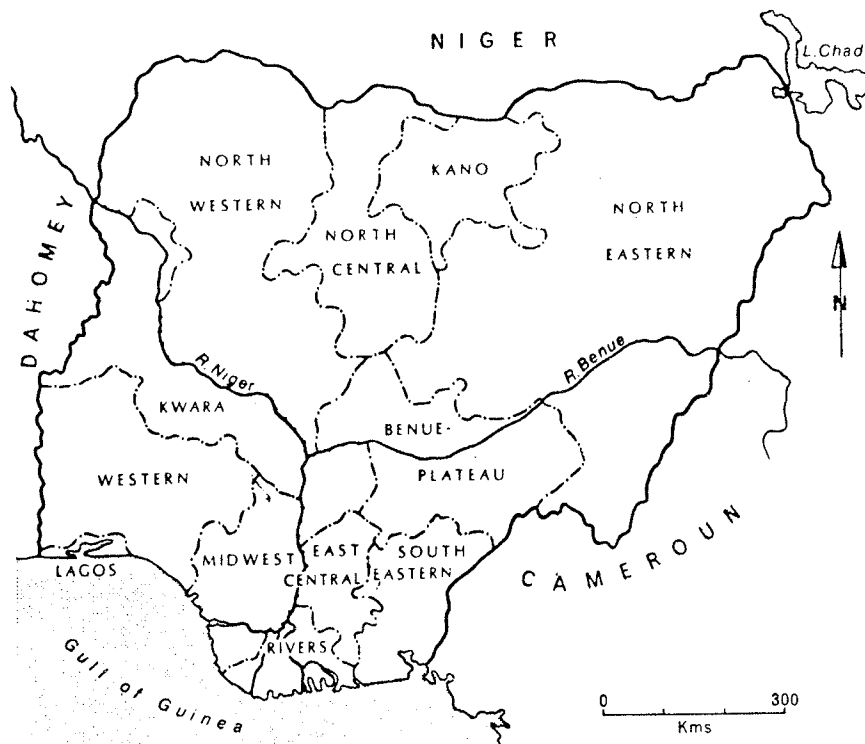


FIGURE 4: The Twelve States of Nigeria 1967-1975

NOTE: Mid-west State created in 1963.

declared it the Republic of Biafra. Civil war between 'Biafra' and Nigeria started in July 1967 and lasted for two and a half years before the secession was ended by the Federal Military Government in January 1970. Apart from widespread death, the civil war caused devastation to infrastructure and houses, especially in the south-eastern part of the country. Gowon's government carried out extensive reconstruction programmes under the Second National Development Plan (1970-74). However, reluctance by General Gowon to hand over power to an elected government, as he had promised,⁴⁴ led to protests and his loss of popular support which led to his subsequent overthrow in July 1975 by Brigadier Ramat Muhamed. The new regime, under Muhamed, increased the number of states from 12 to 19 (see Figure 5) in response to strong political differences, and immediately set October 1979 as the final date for army withdrawal. An attempted counter-coup, in February 1976, in which General Muhamed was killed, brought Lt. General Obasanjo to power. Obasanjo, nevertheless, followed the programme set by his predecessor and restored civilian rule to the country in October 1979 after about 13 years of military rule. Alhaji Shehu Shagari won the 1979 election as the President, under the National Party of Nigeria (NPN) which is the largest and current ruling political party in the country. The NPN, however, reached an accord⁴⁵ with the National Progressive Party (NPP) as a move to ensure the President a majority in the National Assembly where the NPN held just one-third of the seats.

The present political structure of Nigeria consists of the Federal capital Territory of Abuja and 19 states (see Figure 5). Government administration is three-tier: the Federal, State and Local. The Federal or National Government, based in the Federal Capital

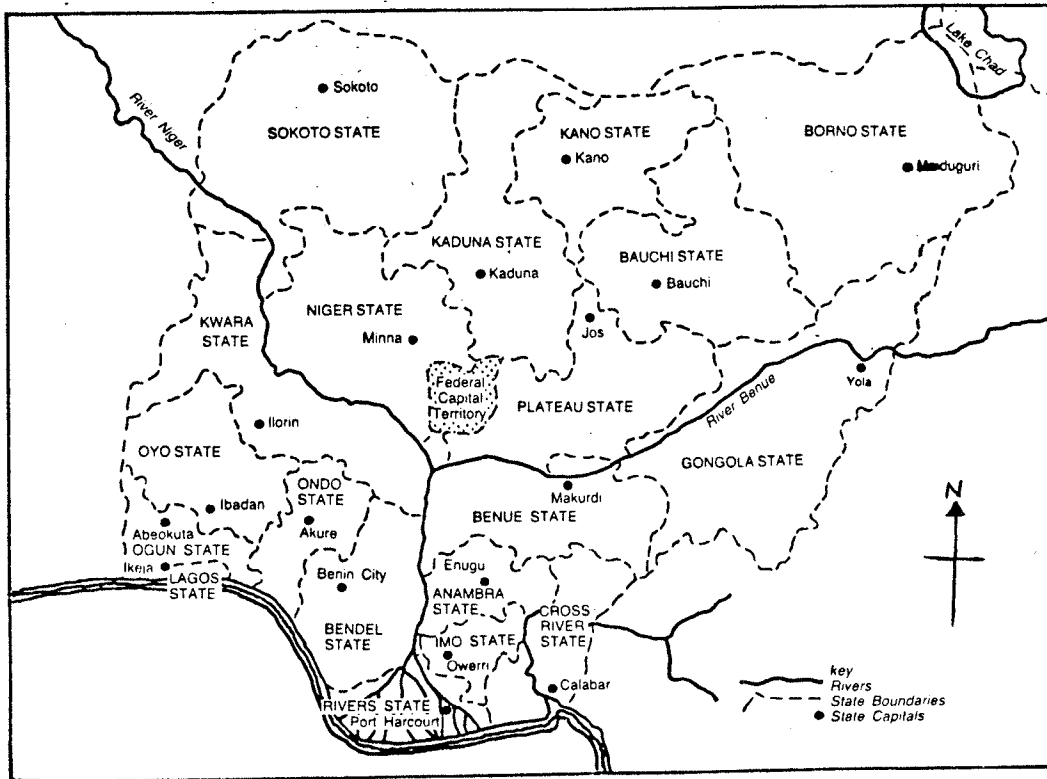


FIGURE 5: The Nineteen States of Nigeria 1976 -

territory, is headed by a president elected by Nigerians to four-year terms. The President appoints a cabinet with which he runs the National Government. The Senate and the House of Representatives constitute the legislature whose members are also elected, by the people, to four-year terms. At the State level a Governor, elected by the voters, heads the government. A State legislature is also elected by the voters. Each State is divided into Local Government areas, comprising towns and villages, as units of administration. An elected council, headed by a Chairman, alongside traditional rulers⁴⁶ administer each local government unit.

Among the current political issues which face the present administration in Nigeria is the agitation⁴⁷ for creation of new states and local government units.⁴⁸ As will be seen later, although creation of new states and local government areas helps to ease political tension and social unrest, it also sets up a chain of actions which exacerbates the already serious urban housing problems. Meanwhile, with the term of office of the present government administration coming to an end, the country is already preparing zealously for the 1983 national election and new political alliances are being formed.

Economic Framework:

Nigeria's economy, which is based on agriculture and mining, has evolved through many phases. During the pre-colonial and early colonial period economic activity was essentially limited to subsistence agriculture and craft goods for local consumption based on primitive methods of production. While the trans-Saharan trade between ancient kingdoms of Nigeria and North Africa provided some medium for

international exchange of goods, the trans-Atlantic slave trading provided trade link between Nigeria and Europe.⁴⁹ The transition from subsistence economy to export economy was stimulated by increasing influence of Europeans, especially the British. The import-export organizations established by the British coupled with investments in infrastructure (notably the railway) by the British Colonial Government provided impetus for economic expansion in agriculture and mining.⁵⁰ Except for few enterprises for processing of agricultural and forestry export goods, as well as a few soap and cigarette factories, industrialization was discouraged during the early colonial period in order to protect the interests of colonial trading companies which dominated important sectors of Nigeria's economy.⁵¹

In common with most other countries, Nigerian economy suffered stagnation⁵² as a result of World Depression from 1929 to early 1930s and again during the outbreak of the Second World War in 1945. After the end of World War II the economy was resuscitated in the 1950s due to the impetus provided by increased export of agricultural products, petroleum production and the modern manufacturing industry. The latter, initially sustained and promoted by the export industry, introduced a process of modernization and diversification of Nigerian economy thus changing the structure of the economy.

After independence in 1960, the manufacturing sector was promoted by import-substitution industrialization with substantial input of imported materials. However, with the outbreak of the Nigerian Civil War in 1967 the economy was again interrupted, especially in the secondary sector (mining, petroleum and manufacturing) following temporary halt of petroleum production in the war zone (Eastern and

Mid-western regions of the country). Following sharp increase in export of petroleum in 1969/70 the secondary sector survived, but the Agricultural sector did not due to fluctuation in world prices for agricultural export crops, especially cocoa, cotton, peanuts and palm products. Nigeria's economy underwent a drastic transformation in the 1970s, especially in 1973, as a result of the tremendous OPEC oil price rise following the Middle East War in October 1973.⁵³ By 1974-75 Nigeria had become the largest producer of oil in Africa, producing about 3.5 percent of total world production,⁵⁴ and yielding about 80 percent of foreign exchange for Nigeria. Agriculture, on the other hand, ceased to be the chief source of government revenue.

Nigeria's increasing prosperity, since independence in 1960, has been demonstrated by her increasing self-reliance in financing development proposals. The first post-independence National Development Plan (1962-68) sought for 50 percent of the investment expenditure from foreign sources and in the second plan (1970-74) only 20 percent was sought for. Then during the Third Plan (1975-80), finance came entirely from Nigerian sources for the first time. The current Fourth National Development Plan (1981-85) is also being financed by Nigeria without any external World Bank aid.⁵⁵ The per capita income which increased from \$120 in 1973 to \$670 in 1979⁵⁶ is also a reflection of the economic prospects from oil. Despite the increasing economic prosperity in the country it is yet to be seen whether benefits from the sustained economic and industrial growth have been spatially distributed for equitable and efficient national development in order to meet the need of the majority of Nigerians.

In recent years, especially since 1976, Nigeria's economic stability has been in constant threat by fluctuations in international market due to recent world oil glut which has led to fall in Nigeria's revenue from oil. The situation signifies a timely warning on the dangers inherent on heavy reliance on oil as the main basis for economic and political calculation, to the almost total neglect of agriculture.⁵⁷ At present, Nigerian economy still has agriculture as its base in spite of oil and over 70 percent of the labour force is engaged in agriculture. About 70 percent of Nigeria's population in the low-income sector and upper low-income ceiling is about \$4,500.

Social Framework:

Nigeria's population, based on projection of the 1963 census data, is estimated⁵⁸ officially at about 83 million (1980). This population size makes Nigeria the most populous country in Africa and among the 15 largest countries in the world. If officially-assumed constant growth rate of 2.5 percent⁵⁹ per annum and the projected growth trend remain valid, the population is expected to almost double⁶⁰ by the year 2000. Projections by other sources also suggest a high population increase of between 153 million⁶¹ and 161 million⁶² by the end of the present century. High rate of natural increase due to high birth rate and declining death rate, has been attributed to this large and growing population.

Another remarkable feature of Nigeria's population, apart from its great size, is its heterogeneity. There are about 250 ethnic groups in Nigeria, each of which has its own customs, traditions and language. The three dominant ethnic groups in the country are: the Hausas and

Fulanis, in the North; the Yorubas, in the West; and the Ibos in the East. Other prominent, but less numerous groups, include: the Kanuris, in the Chad Basin; the Tivs and Nupes, in the Middle Belt; the Edos of Benin City; the Ibibios, in the Forest Belt of Eastern part of the country; and the Ijaws of the Niger Delta. The most widely used languages are Hausa, Yoruba and Igbo (Ibo), although English is the official language at present.

Distribution of population in Nigeria is uneven. With a land area of about 941,849 square kilometres, the overall population density is about 85 persons per square kilometre. This density, however, varies from 300-400 persons per square kilometres in some areas of high concentrations, namely: the cocoa-growing regions of Yorubaland in the southwest; the oil palm belt of Iboland and Ibibioland in the southeast; Kano, Jos and Sokoto-Katsina areas in the north. The greater part of the country is, however, sparsely settled, especially the extensive areas of the Middle Belt, with as low as 20 persons per square kilometre, as well as the Lake Chad Basin in the northeast, and the Cross River district. These areas either suffered from extensive slave raids during the 19th century or have difficult terrain. The urban-rural population distribution in the country is lopsided. The percentage of urban dwellers in 1972 was estimated at about 23.2.⁶³

Rural settlement pattern and housing types vary from one part of the country to another. In parts of Iboland and parts of the southeast as well as Tivland in the Middle Belt region, rural settlements consist of dispersed homesteads, in contrast with the nucleated and compact settlements in the northern and western parts of the country (see Figure 6). The traditional Nigerian rural settlement is made up of

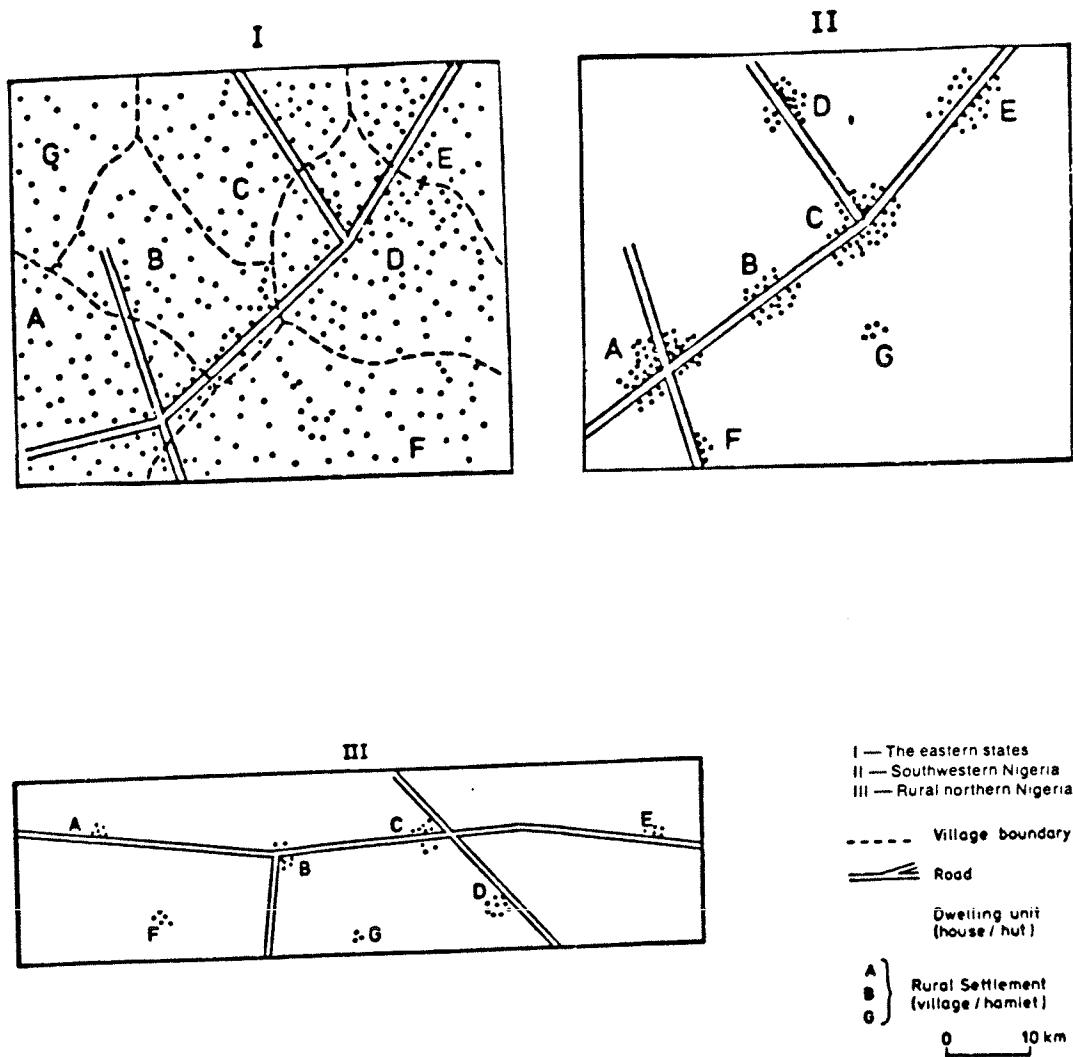


FIGURE 6: Main Rural Settlement Patterns in Nigeria

SOURCE: J. O. C. Onyemelukwe, "Settlement structure as sociocultural constraints on Nigerian rural development," p. 354.

units called compounds. Each compound houses a man, his immediate family and some relations. The compound is enclosed by a fence of sticks, wall of mud or concrete. Within, and surrounding the compound, are small garden areas called compoundland which are farmed every year. A number of compounds make up the hamlet or village which is usually inhabited by people claiming a common ancestor. Rural house types are influenced mainly by available materials and therefore tend to vary from the coast to interior. For instance, along the coast, where the soil is too sandy and not adhesive except if mixed with cement which is quite expensive, the walls of houses are constructed from bamboos or sticks tied together with ropes, with the roofs made of raffia palm leaves woven into mats. These building materials come from the raffia palm which abound in the area. Further inland, in the forest belt, mud houses, often rectangular and with mat roofs, are common. The houses of the more affluent are roofed with corrugated iron sheets. In the savanna areas of the Middle Belt region and parts of the north, round mud buildings, roofed with grass thatch, are typical house types. In the extreme north, where rainfall is scanty and temperatures very high, flat roofs of mud are used rather than sloping grass thatch roofs. Urban settlement pattern and housing types are discussed in Appendix 1.

The main religions practiced by Nigerians are Islam in the Northern states and parts of Western states; and Christianity in the Southern states and parts of the Middle Belt. The difference in types of education ('Western' and 'Islamic') introduced by these main religious groups influenced the rate of modernization and social mobility in the northern and southern parts of the country. Polygamy is common among Nigerians, except for the Christians. The implication of this for

housing is that there is a tendency for polygamous society to have large households for whom adequate housing would either entail heavy government subsidy or the use of substandard materials for construction.⁶⁴

Organization of Balance of Thesis

After this introductory first chapter, Chapter II examines, critically, the underlying factors which have contributed to urban housing problems in Nigeria. This examination is done against the background of the evolution of Nigeria's urban system, from the pre-colonial period to the present, a brief account of which is summarized in Appendix 1 for ease of reference. The various public and private sector responses to Nigeria's housing problems, up to 1980, are described and analyzed in Chapter III, while the impacts of these past responses are assessed, from independent and official perspectives, in Chapter IV. In Chapter V the goal, objectives, and policy strategies of the current National Housing policy are presented in the context of the Fourth National Development Plan (1981-85) in order to provide the necessary framework for subsequent assessment of present and potential impacts of the current national housing policy in Chapter VI. The final Chapter VII embodies summary of the study, conclusions and recommendations.

FOOTNOTES ON CHAPTER I

1. Notable among these recent efforts was 'Habitat', the United Nations Conference on Human Settlement, held in Vancouver in June 1976. At this conference, which was preceded by conference on Human Environment, held in Stockholm in 1972, representatives from 132 nations approved 64 'Recommendations for National Action' and a 'Declaration of Principles.' For instance, recommendation C9 stipulated, among other things, that National Housing policies must aim at providing adequate shelter and services to the lower income groups, distributing available resources on the basis of greatest needs.
2. Launched in April 1981 by the Federal Ministry of Housing and Environment, Lagos.
3. Nigeria, Second National Development Plan 1970-74, Federal Ministry of Information, Lagos, 1970, p. 219.
4. Federal Republic of Nigeria, 'National Housing Policy', Federal Ministry of Housing and Environment, Lagos, April 1981, p. 3.
5. Ibid., p. 3.
6. Barbara Ward, The Home of Man, Penguin Books and Andre Deutsch, 1976, p. 213.
7. It is not uncommon in Nigeria, especially among the more affluent persons, to find that emphasis on publicizing social status often takes precedence over the utilitarian aspect of housing.
8. L. S. Bourne, The Geography of Housing, London: Edward Arnold (publishers) Ltd., 1981, p. 3.
9. John F. C. Turner, What to do About Housing - its Part in Another Development, pp. 203-24.
10. L. S. Bourne, op. cit., p. 3.
11. L. S. Burns and B. K. Tjoe, "Does Good Housing Contribute to Sound Economic Development?", The Journal of Housing, No. 2, 1967, p. 36.
12. Nigeria, Second National Development Plan, 1970-74, p. 217.
13. Nigeria, First National Development Plan (1962-68).
14. L. S. Bourne, op. cit., p. 245.

15. Ibid.
16. T. R. Lakshmanan, et al., "Housing Consumption and Level of Development: A Cross-National Comparison," p. 225.
17. In the Third National Development Plan (1975-80), the original target of 60,000 dwelling units was increased to 202,000 units with a budget of about \$3.5 billion (₦ 2.3 billion) representing 5.2 percent of the planned total expenditure in all sectors. The budget for the Fourth National Development Plan is about \$4.1 billion (₦ 2.7 billion).
18. Federal Republic of Nigeria, National Housing Policy, Federal Ministry of Housing and Environment, Lagos, 1981, p. 3.
19. This view was expressed by the World Bank in 'Housing: Sector Policy Paper', 1975, p. 3. The assumption is that as a result of increase of investment into housing, the building industry is activated, using labour-intensive techniques and thus maximum absorption of labour would result.
20. E. O. Adeniyi, "Housing in Nigerian National Development," The Nigerian Journal of Economic and Social Studies, Vol. 14, No. 3, pp. 315-326, 1972, p. 322.
21. M. Juppenlatz, "Brazil: Urban Planning as a Function of National Government," Journal of the Royal Town Planning Institute, Vol. 58, No. 1, pp. 58-68, 1972, p. 63.
22. Ibid., p.63.
23. Employment in the building industry, nevertheless has also its shortcomings and the industry is regarded as one of the most volatile sectors of the economy. For instance, fluctuations in level of output influences the size of labour required annually in the industry. Due to variations in size and composition of the labour force required at different stages of a building project, employers detest long term commitment with the result that most labourers in the industry are employed on a casual basis. The need to change jobs and employers frequently results in periods of unemployment. The long-term nature of house building relying, as it were, on unstable capital market conditions adds to the uncertainty on employment and income situation of these workers.
24. Federal Republic of Nigeria, op. cit., p. 2.
25. Ibid., p. 11.
26. See footnote 1, above. Recommendation C9 is in accord with Nigeria's national goal as articulated in the Second and Third National Development Plans which places a lot of emphasis on egalitarianism and equal opportunity for all.

27. Especially in a developing country like Nigeria, where the rapid and continuous changes in socio-economic, institutional and physical environment taking place in recent years make it necessary, if not imperative, that such review be carried out on a continuing basis.
28. For some recent assessment, see David Aradeon, 'Regional Assessment of Human Settlements Policies in Nigeria', Habitat International, Vol. 3, No. 3/4, 1978; David Aradeon, 'Post Habitat Evaluation Report on Human Settlements Volume 1 Nigeria', Faculty of Environment Design, University of Lagos, 1979; Salau T. Ademola, 'Nigeria's Housing Policies and Programmes: A Preliminary Assessment', Planning and Administration, Vol. 7, No. 1, 1980; E. Jorge Hardoy and David Satterthwaite, Shelter Need and Responses: Housing, Land and Settlement Policies in Seventeen Third World Nations, Toronto: John Wiley and Sons, 1981; Federal Ministry of Housing and Environment and The World Bank, Housing Policy and Strategy Workshop, Lagos, October 1981.
29. According to John Friedmann, in Retracking America: A Theory of Transactive Planning, 1973, p. 244, "...personal knowledge is neither formally codified or subject to a process of systematic verification...." In this study specific reference is made to personal knowledge of the author only when and if it assists in substantiating, clarifying or refuting a point. Otherwise it may be taken that the knowledge is subsumed under various issues discussed. This does not necessarily suggest that personal knowledge does not stand scrutiny.
30. For example, according to Lipton, the 'urban bias' in development policy has steadily been to the advantage of the urban areas through such policies like food pricing or public investment in infrastructure and social services. This 'bias' has not only encouraged rural-urban disparity but also stimulated rural to urban migration. The propensity of private enterprise to concentrate in urban areas has also exacerbated this trend. See M. Lipton, Why People Stay Poor: Urban Bias in World Development, Cambridge Massachusetts: Harvard University Press, 1977, especially Chapters 5 and 6.
31. For instance, in the cities, traditional forms of buildings are often not acceptable, legal acquisition of land is far beyond the means of most people, opportunities for employment are limited and rapidly rising population outpaces provision of facilities and gives rise to acute housing problems.
32. This does not, however, imply that the problems of urban and rural housing are not interrelated.
33. Josephine Abiodun, "Housing Problems in Nigerian Cities," Town Planning Review, Vol. 47, No. 4, Oct. 1976, p. 346.

34. 'Third World' is used in the sense defined by the United Nations group of experts to represent those countries whose per capita real income is low when compared with per capita real income of the United States, Canada, Australia and Western Europe. This term is used interchangeably with "less developed countries," "developing nations," "underdeveloped countries," and "rapidly developing nations." The term is generally used for developing countries in Africa, Asia and Latin America, but it does not imply that these countries have uniform housing problems or strategies to solving the problems.
35. See, for example, Geoffrey K. Payne, "Housing: Third World Solutions to First World Problems," Built Environment, Vol. 5, No. 2, 1979, pp. 99-110.
36. Although it has been estimated, based on data on occupancy and estimated urban population, that the size of Nigeria's urban housing stock was about 3 million units in 1975. The use of this estimate for planning purposes could be misleading, especially since it is outdated.
37. Including lack of research on feedback from consumers of housing through 'usage-survey' to determine level of user satisfaction rather than relying on intuitive, emotional and subjective approaches which planner, politicians or administrators are often tempted to adopt.
38. This river and its tributary, the Benue, are very significant in the history of Nigeria because among other things, their valleys facilitated access into the hinterland of the country for ancestors of Nigeria's present inhabitants.
39. For more details on the geography of Nigeria, see N. P. Iloeje, A New Geography of Nigeria, Enugu: Longman Nigeria Limited 1965 and R. K. Udo, Geographical Regions of Nigeria, London: Heinemann Educational Books Ltd., 1970.
40. Lagos was at this time handling about £500,000 of trade annually. See Arnold Guy, Modern Nigeria, London: Longman Group Limited, 1977, p. viii.
41. See Okoi Arikpo, The Development of Modern Nigeria, Middlesex: Penguin Books Limited, 1967, pp. 35-36, and Royal Institute of International Affairs, Nigeria: The Political and Economic Background, London: Oxford University Press, 1960, p. 35. See also Olav Stokke, Nigeria: An Introduction to the Politics, Economy and Social Setting of Modern Nigeria, Uppsala: The Scandinavian Institute of African Studies, 1970, p. 15.

42. In this coup, the Prime Minister and Premiers of the Northern and Western Regions were assassinated. The fact that the Premier of the Eastern Region was not among those killed led the Northerners to believe the coup was an Ibo affair, designed to dominate the country.
43. Before independence, however, there had been a sustained demand by minority groups within the federation for more states. Though the 1954 constitution provided for creation of more states, none of the regional governments appeared willing to 'balkanize' its territory. The Willink Commission of 1958 also recommended creation of new states, but for fear of delaying Nigeria's independence the issue was avoided through mutual agreement of Nigerian political leaders and the British Government. The creation of Mid-West State in 1963 resulted from a major political crisis in the Western Region which forced the Federal government to invoke its emergency powers.
44. He had assured the nation, in 1966, that his regime was only 'transitional' and that as soon as a new constitution was approved by a referendum, his military government would 'fade out'. See West Africa, August 13, 1966, p. 907. Then, at the celebration of the tenth anniversary of Nigeria's independence on October 1, 1970, he announced that military rule in Nigeria was to continue until 1976. But, four years later, during the 14th independence anniversary speech, on October 1, 1974, he postponed return to civilian rule indefinitely.
45. The NPN-NPP 'Accord', however, ended in mid 1981 after 21 months due to political conflicts (see West Africa, No. 3378, May 3, 1982, pp. 1187-1190).
46. As a result of the Local Government Reform of 1976, traditional rulers were 'stripped' of executive powers and functions in local government and so no longer play an active role in administration as in the past. Local governments, as a result, have lost their traditional base.
47. The politicians who agitate for new states seem to be motivated in their demand by the enormous prospects inherent in the new states. For instance, each state, no matter its size, is entitled to five seats in the senate, has a governor, Commissioners/Ministers and many other positions too many to enumerate here. Apart from these, each state is entitled to the same percentage of money, usually allocated to states as a whole.
48. For almost similar motives as agitators for new states, some state governments have, without constitutional amendment, carved out more local government units from existing ones on the grounds that the existing ones were too few and 'distant' to the people. Such unconstitutional actions were tested in courts and

are yet to be validated (see West Africa, No. 3379, April 12, 1982, p. 1025).

49. See M. Crowder, The Story of Nigeria, London: Faber and Faber, 1962, pp.57 et seq.
50. For instance, peanut (ground nut) export from Kano area increased from less than 2,000 tons in 1911, before railway reached Kano, to about 20,000 tons in 1913 after the railway got to Kano. Export of cocoa from Ibadan area increased 30 times and of tin from Jos, 12 times.

See A. L. Mabogunje, Urbanization in Nigeria, London: University of London Press, 1968, p. 145.

Today Nigeria ranks among the world's leading producers of cocoa, palm oil and palm kernels, peanuts and rubber.
51. Ludwig Schatze, Industrialization in Nigeria: A Spatial Analysis, Munchen: Weltforum Verlag, 1973, p. 17.
52. Ibid., p. 28.
53. For instance, oil price per barrel rose in 1973 from \$4.29 to \$8.31 and from January 1974 it skyrocketed to \$14.69 for a short while though. Guy Arnold, op. cit., p. 52.
54. Ibid., p. 93.
55. Except perhaps for World Bank's contribution in the Nigerian States Urban Development projects.
56. World Bank's World Development Report, 1979, shows that Nigeria's GNP was \$670 per capita. This figure has been inflated by revenue from oil and cannot, therefore, be taken as a true reflection of average Nigerian's standard of living. Also, in terms of real distribution of the national income, per capita income derived from merely dividing the GNP among the population does not give a correct picture of a country's standard of living.
57. However, one of the main planks of the NPN (the ruling party in Nigeria) manifesto is to make Nigeria self-sufficient in food production within five years from October 1979 and a crop exporter in seven years. (See West Africa, No. 3349, October 5, 1981, p. 2320).
58. As pointed out earlier, there are no reliable up-to-date demographic statistics available for Nigeria. As a result, all demographic statistics for the country are merely estimates and it should not be surprising to find that different estimates for the same thing are given by different sources.

59. Unofficial estimates, however, suggest higher growth rates ranging from 2.8 percent to 3.5 percent. See, for instance, Africa Insight, Volume 11, No. 3, 1981, p. 183, where Nigeria's 1980 population is estimated at 85 million based on annual growth rate of 3 percent.
60. According to estimates in Nigeria's Fourth National Development Plan, 1981-85,
61. Jorge E. Hardoy and David Satterthwaite, Shelter Needs and Response, op. cit., p. 158.
62. The figure of 161 million is based on United Nations projection as quoted in West Africa, No. 3349, October 5, 1981, p. 2320.
63. See Doxiadis Associate International, "Nigeria: Development Problems and Future Needs of Major Urban Centres--Twenty Urban Centres." A report prepared for the Federal Ministry of Economic Development and Reconstruction of the Federal Government of Nigeria, Report No. 28, DOX-NIG-A 32, November 1973, p. 33.
64. Olu Josephine Abiodun, "Housing Problems in Nigerian Cities," Town Planning Review, Vol. 47, No. 4, October 1976, p. 342.

CHAPTER II

NIGERIA'S URBAN HOUSING PROBLEMS:

'REMOTE' AND 'RECENT' CAUSES

Housing problems, like other urban problems, do not emerge from a 'vacuum'. Therefore, in order to provide a factual basis for assessing whether or not a given housing policy could actually resolve the housing problems and issues which it addresses, it is expedient, in the first instance, to ensure that the causes of these problems have been properly identified and well articulated; not in terms of 'symptoms' but rather in terms of the underlying processes within which these housing problems emerge.

Review of literature on the evolution of Nigeria's urban systems, from the pre-colonial period to the present, provided a basis for understanding the underlying factors of Nigeria's urban growth and development and how these factors have given rise to the country's urban problems. For ease of reference, an overview of the development of Nigeria's urban system will be found in Appendix 1.

In this chapter, an attempt would be made to identify, more specifically, the root causes of urban housing problems in Nigeria, especially as they affect the urban low-income group who are the focus of this study.

Many factors contribute to Nigeria's urban housing problems. Some of the causes, at least for the purpose of this study, could be deemed 'remote' causes and some may be regarded as 'recent' causes,



even though there are cases where such distinction may not be clearly evident. The remote ones include: location and physical character of early urban centres; socio-economic base and attitude of early indigenous populations; colonial influence; and, internal structure and character of early urban centres. Among the recent causes are: urbanization and rate of urban growth; size of urban centres; financial constraints; and public policy. In order to appreciate how these factors contribute to the housing problems a brief elaboration would be made taking each of the causal factors in turn.

i) Location and Character of Early Urban Centres:

The location of urban centres within Nigeria's geographical space was predicated on choices made in the pre-colonial period, based mainly on expediency, due to the then pressing exigencies of trade, defence and administration.

As pointed out in the discussion on pre-colonial urbanization (Appendix 1), initially, orientation of trade and direction of trade routes influenced location and siting of many urban centres, especially in the northern part of the country. Subsequently, defence or refuge considerations led to preferences for sites such as hilly areas (like Ibadan and Zaria), islands (such as Lagos), lagoons and low marsh (as at Epe) and thickly forested land (as in the case of Benin). However, when defence and refuge were no longer considered priorities, the physical location and character of some of these early urban centres constituted serious problems in housing and urban development. Among such problems was the restriction on spatial expansion of some urban centres, as in the case of Kano where the Dutse and the Dalla Hills,

which had at one time served as effective bulwark, later constituted serious obstacle to a westward spatial expansion of the city. Similar restriction on residential expansion in Ibadan by hills, notably the Eleiyele hills, was so serious that houses are now built on steep gradients and slopes. Another serious problem is liability to flooding of some of the urban centres due to topographical problems. A good case in point is the city of Lagos whose location on marshy island, for refuge reasons, later became a serious impediment to housing and other developments in later years. On some occasions the high cost involved in swamp or marsh reclamation, prior to housing development, had led to postponement or abandonment of such projects.¹ This problem stemmed from the low-lying nature of the land as well as high water table which rendered substantial parts of the city marshy and liable to flooding with all the attendant drainage and sewerage problems (see Figure 7). Other early urban centres similarly affected by flooding and poor drainage due to their location include Benin and Onitsha. In the case of the latter, the 'Okpoko' and Fegge areas of the city are particularly affected. Thus, from the examples given above it may be seen that locations of some early urban centres later became more of a liability than asset due to the constraints they posed for housing and urban development. However, according to some researches such as Grimes,² much as such topographical features could have exacerbated housing conditions, they are more of 'modifying' rather than 'determining' factors. He observed that in some countries many cities have capitalized upon such seeming topographical impediments to their advantage.

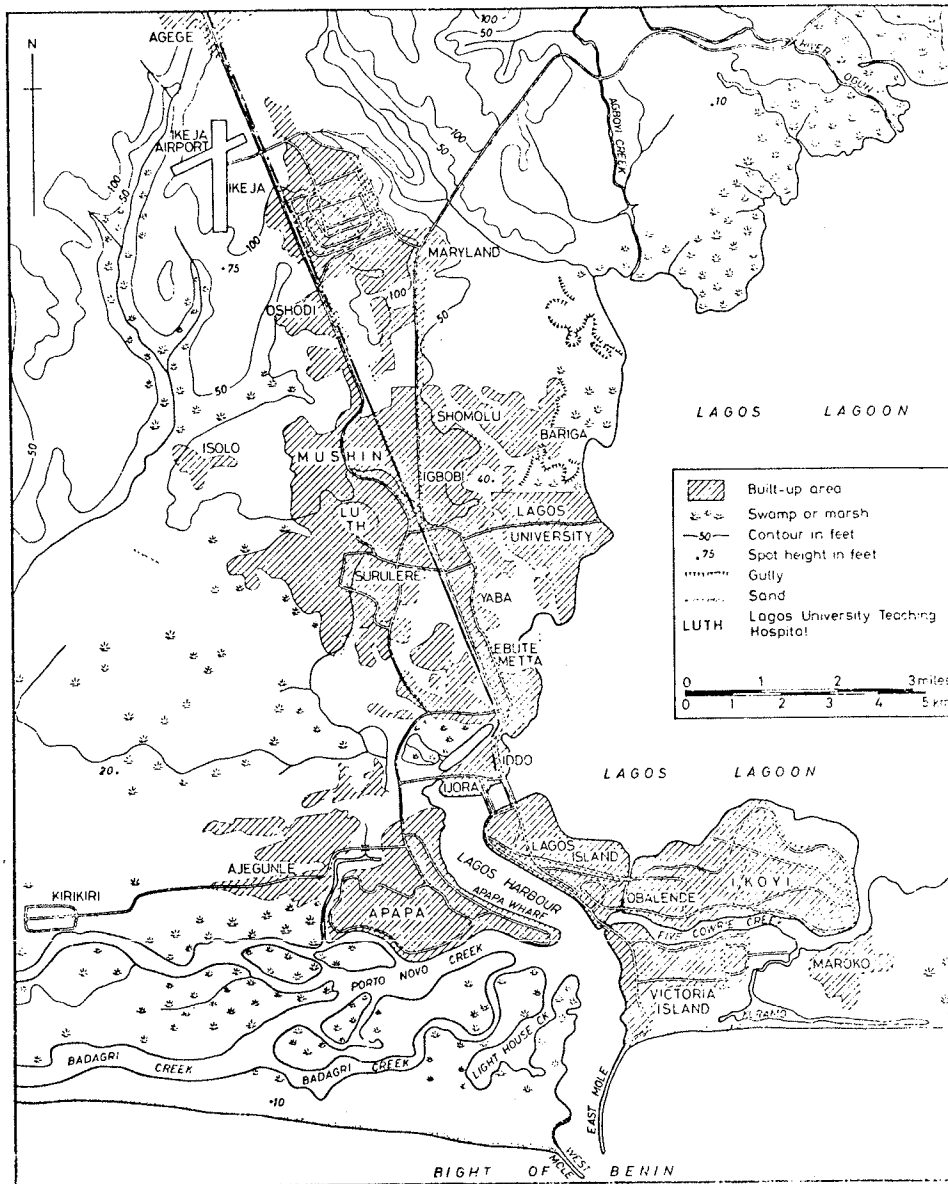


FIGURE 7: The Physical Setting and Locational Character of Lagos City

SOURCE: H. I. Ajaegbu, Urban and Rural Development in Nigeria, p. 40.

ii) Socio-economic Base and Attitude of Early Indigenous Population:

In some pre-colonial urban centres such as Lagos, Benin, Kano, Onitsha, Ogbomoshos, Ilorin and Oyo there exists a group, usually comprising many 'extended families', who regard themselves as 'sons of the soil'. They live in the older traditional cores of the urban centres where housing development is often haphazard and of poor quality. This group claimed, and still claim,³ rights of ownership and development rights of land in the traditional cores on the ground that the land is their 'ancestral home'. There are cases where vast areas or parcels of urban land held by such groups of families in some Nigerian cities are not developed, for years, due to failure to reach an agreement on how to share the land among individual male members of the family. In the course of such procrastination, as observed by Onyemelukwe,

Quite often, certain unscrupulous members of such families go out on their own to unilaterally sell or lease out such common property to unwary clients. Many cases of litigation on matters of this nature have been handled or pending in Nigerian Law courts. And more often than not, they drag on for years and thereby slow down the speed of urban land acquisition. Thus at such a slow pace of land title transfer, the rate of adding to the stock of urban housing is seriously reduced.⁴

Even where the land had been allocated to individual members many lots of land were left undeveloped either because the owners had no money (or immediate plan) to develop them, or that the owners were not willing to sell or dispose of the lots to those ready to put them into immediate use. As a result of this practice supply of urban and suburban land available in the open market was significantly reduced. This sort of imperfection in the urban land market encouraged speculative buying of urban as well as suburban land and reselling at prices

so high that the average income earners, especially the low-income group, are increasingly denied access to this basic requirement for shelter.⁵

Apart from withholding land from development these 'sons of the soil', in many of the urban centres, often exhibit tough resistance and vehement opposition⁶ against urban renewal, slum clearance or planning projects within the traditional cores. In order to avoid conflicts which might threaten or lead to political and social instability, government and urban planning authorities often endeavour to relax planning and building regulations by providing flexible guidance rather than imposing rigid rules in such parts of urban areas. Thus, by adopting this strategy in an effort to avert undesirable social and political consequences the planning authorities and government are often confronted with the difficult and delicate choice of whether or not to adopt double standards in the regulation of urban housing in the traditional and modern sectors.⁷ Invariably in the face of such dilemma, housing and planning schemes designed to ameliorate conditions in the traditional cores are rather suspended or shelved altogether, thus defeating the whole aim of achieving coordinated and planned development for the urban centres. A view is held that the majority of the urban poor, and mainly indigenes, live⁸ in these traditional cores and because of their meagre economic base, derived from rural-based subsistence agriculture, these people are neither able to support themselves nor maintain the housing and other urban facilities in their traditional area in acceptable conditions. Thus, it is common to find that the housing stock in such parts of the urban centres is often characterized by obsolescence and overcrowding; deficient in sanitary

facilities and other urban amenities; and with high density of population as high as 30 occupants per house in places like Lagos and Ibadan.⁹ As pointed out by Ajaegbu, it has often been a difficult task to collect planning or development rates from the indigenous inhabitants in the old core, especially in the traditional urban centres.¹⁰ Thus, while making use of urban facilities they add little or nothing to revenue required to carry out urban development.

iii) Colonial Influence:

As pointed out in Appendix 1, colonization of Nigeria introduced several non-traditional infrastructural networks, brought dramatic changes in the traditional and economic systems, and introduced modern amenities which brought benefits to the country and, at the same time, contributed to urban housing problems. It will be recalled how colonization led to founding of new towns, mainly along transportation routes, mines and ports, and stimulated expansion of some existing towns. It was also pointed out how developments were concentrated in certain key urban centres, mainly colonial urban centres and in a few traditional urban centres, favourably located or which had the potential for promotion and realization of colonial economic motives in the country. As incomes rose with successful exploitation of resources, purchasing power of Nigerians also increased. Tastes shifted to non-agricultural goods which were then produced or available in the cities through importation from Britain. As centres of production, commerce and administration, these key urban centres inevitably attracted labour and hence urban population, mainly from the less-favoured urban centres as well as from the rural areas. Thus, while the housing stock in the

'abandoned' urban centres deteriorated and degenerated into slums, due to lack of maintenance, there was unsatisfied demand for housing in the urban centres where the migrating population settled.

Introduction of foreign and imported building materials, notably cement, corrugated iron roofing sheets and bricks, contributed to urban housing problems in two ways, among others. Firstly, these materials, though admittedly superior to traditional ones, were very expensive and beyond the means of most Nigerians. Due to the high cost, they were not readily available for use by majority of Nigerians. Secondly, the use of the foreign building materials required special skills which entailed employment of tradesmen or contractors, thus increasing housing cost, unlike traditional materials, such as mud or thatch, which could be used in house construction by self-help or assistance from friends and family members. The colonial policy of segregation of residential areas also led to neglect of the housing of the indigenous sections of the urban areas so that the housing stock in these areas remained not only very poor but their subsequent redevelopment constituted a serious planning problem. In fairness, however, the colonial government might not have accomplished much by way of improvement in the housing of the native populations for fear of the consequences of destroying private properties (or paying compensation) especially in the face of constant opposition against such improvements, as noted earlier. However, since no major improvement scheme could be undertaken without injuriously affecting some persons, the almost total neglect of effecting such improvements in the past has merely succeeded in shifting the problems to later days when extra firmness and cost would be required. From what was discussed in (ii) above, government

and planning authorities are often unable or reluctant to apply such firm action.

Another causal factor of urban housing problems which could be traced to colonization is the effect of introduction of compulsory acquisition of land 'in the public interest' and payment of compensation to the former 'owners'. It will be recalled that during the pre-colonial period land was traditionally owned by the community. Under this communal system,¹¹ community leaders and heads of families held land in trust for the people. Individuals applied for and were granted right to use, but not ownership,¹² of a parcel of land for housing or other legitimate uses,¹³ at no monetary cost; all that was required was that the individual fulfilled his customary obligations¹⁴ to family and to the community. Even where alienation of interest in land was transacted under the traditional system, no cash payment was required. The colonial period brought some significant changes in this traditional system. In the northern part of the country the control of all native lands was vested in the Governor, as trustee, who was authorized to grant rights of occupancy to natives and non-natives or revoke such grants and, to make land available for public purposes. This was part of the agreement between the northern Emirs and the British.¹⁵ The real motive for vesting all lands in the Governor is not clear although the suggestion that the action was "...to prevent wholesale alienation of land under economic pressure,"¹⁶ by the natives, might be one of the likely reasons. The Governor exercised his powers, in respect of land, under the "Land and Native Rights Ordinance" which 'preserved' the existing native customs with regard to the use and occupation of land. However, the traditional conception of customary tenure whereby the use

of the land was vested in the community was changed. Thus, the Governor could use his powers to vest title to land on individuals. On the other hand, alienation of land to non-natives was prohibited without the governor's authorization, probably for reason suggested above or to prevent speculative practices. As a result, access to land by Nigerians who migrated from the southern parts of the country was restricted and so, investment in housing and other investments requiring land, by non-indigenes, was slower and limited in the north. Land held by non-northerners was mainly in the form of small lots for trading and residential uses and was usually held on lease for about a 40-year¹⁷ term subject to strict conditions regarding rents and improvements.

In the southern part of the country the colonial period did not change the existing communal system of land ownership per se, although there were variations from place to place. However, new conceptions in land tenure were introduced. Notable among these was the introduction of compulsory acquisition of land 'in the public interest' with compensation paid to the former 'user' or users'. Thus land, especially in urban centres, not only acquired commercial value but also land tenure began to move towards individual 'ownership'; consequently, land came to be associated with individuals and groups of families rather than the community. It also became possible for land to be alienated by sale or lease to migrants from other parts of the country to urban centres. The impacts, on housing, of these differences in the system of land ownership in different parts of the country would be pointed out in the subsequent sections of this chapter.

Apart from infiltration of alien notions of land tenure which emphasized personal rather than communal rights and liabilities, some foreign building and planning concepts and regulations were also introduced into the country during the colonial period. Some examples of these concepts and regulations are the building codes and planning standards which stem from the Township Ordinance and the Town and Country Planning Ordinance discussed in Appendix 1. Among the planning standards and building codes pertinent to this study are Space-use and Density Standards; and, Performance Standards. The former stipulates the amount of space for housing such as: minimum lot sizes, number of buildings per unit area, building bulk per unit area, number of persons per room (occupancy rate)¹⁸ or number of persons per hectare (or acre). The rights of the prospective user to the space as well as the manner in which the space should be used are spelled out too. The latter, that is Performance Standards, include building by-laws and specifications for types of building materials that must be used, sizes of rooms and ceiling heights, Health and Sanitary regulations for lighting, ventilation, thermal comfort¹⁹ as well as control of noise, fire and other necessary measures. Among the above stated standards and regulations, those pertaining to the type of building materials permitted affect the low-income groups adversely. For instance, Nigerian building regulation stipulates that materials for walls should be brick or blocks produced from sand and cement, soil and cement, burnt clay or sand and lime. Roof covering shall be water-proof and shall be composed of boards and felt, slates, tiles, corrugated iron, aluminum, bitumen or asbestos sheets, reinforced concrete or any other approved materials. On the other hand, the use of grass, thatch, mats or

beaten-out tins or drums as roofing materials were banned, especially in the urban areas. These prohibited roofing materials are readily available and within the reach of most low-income people. However, they are also easily prone to fire hazards but; whether they should be forbidden because they detract from the aesthetic quality of the urban centres remains a highly subjective issue.

Laudable as the aims and objectives of these foreign planning standards and building regulations are, they nevertheless turn out to be inappropriate and invariably inoperative in the Nigerian context. The main reason why these standards do not meet the needs of most Nigerians has been attributed to the fact that they were derived or copied from standards which were formulated to cater for the needs of 'Western' countries, as they were conceived and perceived by those countries, rather than based on local needs, experience and conditions in Nigeria. In other words, such alien standards did not take into account the resources, culture, technology, institutional and administrative set-up for implementation existing in Nigeria.²⁰

Thus, from the above review and from previous discussion on colonial influence in Nigeria, the following impacts on housing may be discerned. As mentioned, in Appendix 1 'spin-off' from colonial modernization initiatives such as Western education and wage employment opportunities brought increase in income and purchasing power to Nigerians and raised living standards, howbeit, mainly of the elite minority. Subsequent introduction of foreign building materials, coupled with the shift towards individual ownership of land, led to heightened aspirations, new life-styles and patterns of consumption with regard to housing. With increasing standard of living there came

a strong quest and pressure for better housing, especially from the later years of the colonial period. A significant expression of this heightened public aspiration was reflected in the replacement of traditional compound houses, hitherto designed for a larger extended family, by smaller single-family houses in a process described by Mabogunje as 'growth by fission'.²¹ This new wave of housing took place in the already crowded traditional cores through 'infilling' of available open spaces within the compound houses. Thus, apart from increasing the already high density of the houses in the core areas, lack of effective planning control led to haphazard development in these areas. On the other hand, the low-income urban dwellers who could not afford to build their own houses using 'officially acceptable' building materials or rent rooms in the 'modern' houses, had to crowd into the low-rent traditional compound houses and contend with conditions which contravene all the principles of lighting, ventilation and sanitation, plus other dehumanizing situations. These traditional houses often deteriorated very fast under population pressure, partly due to lack of proper and timely maintenance and repair and partly due to the non-durable nature of materials used for their construction.

iv) Internal Structure and Character of Early Urban Centres:

Most of the traditional urban centres in Nigeria sprang up and developed during the period when the level of technological development in the country was rudimentary. There were no motor vehicles; building materials used were local ones requiring no special skills for using them in construction; no 'modern' planning and building regulations were then known in the country; in fact, the need for them was not felt.

As a result, provision of shelter and supporting facilities was undertaken in the light of existing framework of customs, standards, materials and technology that were easily mastered and readily available to majority of the people. For instance, most residential houses were erected without any major control and the main frame on which residential houses were built was provided by a few roads radiating from the centre of the urban areas where the ruler and some other public institutions like the main market, place of worship, were located. Apart from these major roads, which generally led to other urban centres, there were few streets, often narrow, in other sectors of the towns. Footpaths wound informally around the houses, then meandered and converged on the ruler's palace or market place. With colonization, this 'organic' pattern of residential land-use became caught up by 'planned' development characterized by grid-iron pattern street planning. The colonial policy of segregation in residential land-use in the form of high quality European reservation and relatively low-quality indigenous residential areas led to dichotomy in residential land-use. Buffer, usually golf courses, separating the European and traditional areas emphasized this rift (refer to Figure 15, Appendix 1).

The housing problems, created by this new structure of residential development which became apparent with rapid increase in urban population and the inevitable demand for more housing, have been well analyzed by Ajaegbu.²² Firstly, the need to provide extra housing for the growing urban population led to expansion of the indigenous quarters through infilling of the golf courses and other open spaces (where they exist). Due to lack of effective planning control to guide

such infilling, the resultant haphazard development was not only out of consonance with the existing, though out-dated, grid pattern, but also did not mesh perfectly and completely with subsequent town plans based on 'modern' concepts of residential land use. As a result, there is, in some towns, an incongruous admixture of incompatible land-use patterns existing side by side with large portions of each distinct pattern not integrated with the other. Even in those urban centres where, through planning efforts, such infilling had been successfully integrated into the colonial grid-pattern, there is still a rift between the Government reservation areas (GRA) and the indigenous residential areas. Secondly, as discussed in the preceding section, increasing population exerted undue stress on the low-quality and less-durable high-density houses in the traditional core and contributed to rapid deterioration of the houses. On the other hand, the small-sized nuclear-family and modern houses which had been infused into the already congested traditional core also became overcrowded due to natural increase of their occupants and due to influx of migrants seeking housing accommodation. The fact that these modern houses in the traditional core had been sandwiched between existing developments and on small lots usually made expansion difficult, if not impossible; thus, the problem of overcrowding became aggravated with further increase in population. Thirdly, the Building-Free-Zone (BFZ) restriction employed to enforce the residential segregation impeded the spatial expansion of the traditional core areas which, under increasing population pressure and lack of maintenance, degenerated into slums, thus worsening, rather than ameliorating, the already poor housing conditions of the low-income crowded into these parts of the urban centres. Fourthly, with

introduction of modern planning concepts, especially those pertaining to space standards (such as minimum lot and room sizes) those smaller houses, usually on small lots, which were hitherto adequate for smaller families, became classified as substandard; and in many cases the chances of expanding such houses to cater for the needs of larger families were usually very limited. Apart from the limitations mentioned above, some building regulations and planning schemes in Nigeria stipulate that such so-called substandard houses could be permitted to exist but once dilapidated or demolished, they were not to be rebuilt in their existing form except with planning approval. For fear that they might not be able to meet new building and planning requirements, should they desire to voluntarily demolish and rebuild, owners of such houses would rather do everything possible to get the houses to 'survive'.²³ There are cases where unauthorized extensions and structural repairs to these houses have been effected at night to evade detection by public authorities. These so-called substandard houses, no doubt, serve useful purpose by providing much-needed accommodation in the face of acute housing shortage. However, they do not provide the necessary household amenities and facilities (such as open space, kitchen and washroom) for desirable living. But as long as current standards on minimum lots and other space standards are in force not much by way of rehabilitation or reconstruction of existing housing stock would be accomplished. Without such rehabilitation their use, under increased pressure of population, will increasingly become undesirable.

v) Urbanization and Rate of Urban Growth:

Review of recent literature indicates that it appears there is now a consensus that urbanization is one of the major causal factors of urban housing problems in developing countries, including Nigeria.

Although urbanization has a long tradition in Nigeria, the level and rate of early period of urbanization did not give much, if any, cause for concern in respect of housing problems. However, accelerated urbanization in recent years, which was sparked off by dramatic changes in socio-economic, physical and political development of the country since the colonial period has given rise to serious housing problems, especially within the urban centres. The housing problems, and other urban problems, surfaced prominently when many streams of migrants converged on the major, but limited, urban centres, thus causing undue overloading of existing urban housing facilities as well as inducing insatiable demand for more housing and urban facilities. Attainment of independence has not alleviated the problem. With import-substitution industrialization investments concentrated in the urban centres, expansion of varieties as well as quantities of job opportunities together with an increasing spectrum of goods and services for consumption made the city irresistible to the rural population, more specifically for the young school leavers.

Macro problems of urbanization:

This rapid influx of people into Nigeria's urban centres, as a result of accelerated urbanization, has generated macro-problems of urbanization which are typical of developing countries. These wider problems include: shortage of food to feed the large and growing urban

population; insufficient productive-employment opportunities; inadequate supply of cheap energy to meet the energy needs of the country, especially the urban population. There are recent literature²⁴ and empirical studies which have dealt with impacts of macro and micro aspects of urbanization in developing countries. Readers may refer to these for detailed information. However, suffice it to give some simple illustrations on Nigeria. Consider, as an example, the case of food. There is evidence that the growing urbanization has altered Nigeria's food production and consumption pattern to such an extent that certain basic food items are now imported into the country in spite of the fact that Nigeria is about 80 percent agrarian. As noted earlier in Chapter I, Nigeria has vast land resources. Out of the 91.2 million hectares of land of which about 75 percent are cultivatable, only about 30 percent is under cultivation.²⁵ Yet between January 1970 to June 1971, for instance, Nigeria's food import bill rose from £13 million to £19 million.²⁶ Among the main causes of the recent change in food production and consumption is the shift in urban food preferences which has compelled local producers to discontinue or slow down on production of local products.²⁷ For instance, the traditional staple food in Nigeria are: yam and cassava in the south; millet and sorghum in the north; and, with meat and fish providing animal protein. In recent years the shift has been to wheat flour²⁸ and rice in urban centres. As a result, even rice, which has been grown in the country since the colonial period, is still imported, not to talk of wheat which is grown only on a small scale in the north. Thus, at any time there was rise in urban demand these basic food items had to be imported rather than expanding local production. Among other major factors which affected

low food production in Nigeria include: colonial undue emphasis on production and exportation of agricultural cash crops and mineral resources which contributed to neglect of subsistence agriculture; the oil boom in the country which led to the costly mistake of relegating agriculture to secondary position. With food production increasing at a rate of only 2 percent per annum and demand at 4.5 percent²⁹ per annum it became obvious that:

At the present rate of growth of supplies, Nigeria will not be able to feed its people in the next decade unless there is a radical departure from existing attitude to investment in agriculture.³⁰

A good reflection of the problem of inadequate supply of basic food items in Nigeria is depicted by the spiralling food prices shown in the composite Consumer Price Index for lower income groups in some selected urban centres (see Table 1). From the table it will be observed that the composite consumer food price index for the lower income group at the end of June 1975 was estimated at 335.2 showing an increase of 29.8 percent over the level at the end of June 1974. Percentage change as at June 1975 was 37.1 percent over June 1975. At the end of June 1977 there was a relatively smaller change of 17.0 percent over the previous year. The downward trend in the cost of food in 1977 was attributed to moderation of "strong inflationary pressures which have plagued the economy in recent years."³¹

For the middle income group the corresponding percentage changes for all cities surveyed were as follows: 17.0 percent increase for food, 19.2 for clothing, 11.2 for drinks, 15.3 for fuel and light, 3.5 for accommodation and 11.2 for miscellaneous services over the levels at the end of June 1976.³²

TABLE 1

Composite Consumer Price Indices¹ - Lower Income Group

(Base average 1960 = 100)

	June				Percentage Change Between		
	1974 (1)	1975 (2)	1976 ² (3)	1977 ³ (4)	(1) & (2) (5)	(2) & (3) (6)	(3) & (4) (7)
All items	210.8	264.8	340.7	393.4	25.6	28.7	15.5
Accommodation	137.3	140.0	142.9	147.9	2.0	2.1	3.5
Clothing	206.9	255.9	328.8	392.1	23.7	28.5	19.2
Drinks	180.6	234.3	278.6	309.8	29.7	18.9	11.2
Food	258.2	335.2	459.6	537.7	29.8	37.1	17.0
Fuel and Light	173.9	249.7	289.2	333.5	43.6	15.8	15.3
Tobacco and kolanuts	104.4	105.1	125.7	182.8	0.7	19.6	45.4
Transport	198.4	223.6	250.1	248.6	12.7	11.9	0.6
Miscellaneous purchases	187.7	253.2	288.5	336.3	34.9	13.9	16.6
Miscellaneous services	161.8	185.7	228.6	255.7	14.8	23.1	11.9

SOURCE: Federal Office of Statistics.

¹Weighted average of price indices obtained from consumer surveys conducted by the Federal Office of Statistics at selected urban cities. The centres covered are: Lagos, Ibadan, Kaduna, Benin, Warri, Ilorin, Kano, Enugu, Sapele and Zaria.

²Revised.

³Provisional.

In the absence of more recent official statistics than those stated above, it is not possible to say categorically whether or not rising food prices have been controlled by the various measures initiated by government in recent years to stabilize prices. There are indications, however, "that the response so far is somewhat disappointing"³³ in respect of the 'Green Revolution' initiated to make Nigeria self-sufficient in food production within five years from October 1979.

The need to consider implication of rising food prices on housing, especially for the low income is very pertinent for this study. For instance, it is generally accepted that there is a strong correlation between income and degree of affordability of housing. Given this premise, it follows that food shortage will obviously raise price of food and in turn lead to increased expenditure on food items relative to other family expenses. As a result, the amount of money to be spent on housing will be limited. Alternatively, especially with present increasing cost of housing, the quantity and quality of food which could normally be afforded by the low-income will be curtailed, to the detriment of good health and productivity. Therefore, given that urbanization will continue at least for the next couple of decades in Nigeria, it follows that food must be provided in adequate supplies to feed the growing urban population. In addition, since the bulk of the urban population in Nigeria comprise the low-income, it becomes necessary, if not imperative, that food prices should be kept within the purchasing power of this group. This issue will be taken up again in the next chapter when dealing with responses to housing problems.

Inadequate employment opportunities:

Another significant macro problem of urbanization pertinent to this study is the issue of inadequate productive-employment opportunities in both the urban centres as well as in the rural areas.

It is now generally accepted that income is the most important factor that determines the amount of housing that a person can afford. In other words, that 'housing problem is an income problem'. Even if this popular dictum is not absolutely correct, it at least stresses the importance of provision of gainful employment opportunities, as source of income, in both urban and rural centres.

In traditional Nigerian societies, unemployment in the sense used today never constituted any problem. Since the economy was essentially subsistence there was always some form of employment for those who wanted it. Unemployment problem in Nigeria could be traced to the impact of colonial commerce with its wage-earning economy as well as introduction of formal, literary education into the country. Agriculture, during the colonial period remained the dominant source of livelihood but there was wage employment in government services (such as the Railway, public works, post and telegraphs and the mines), and in the service of private firms (Syrians, Lebanese, Indians and Africans). Small scale local weaving enterprises and the church missions were among other employers. However, government was the largest employer of labour in the country. Most of the unemployed were said to be school leavers who despised manual labour because they were educated, and those who failed to pass the competitive Civil Service entrance examination or were not absorbed by the commercial houses.³⁴

So, at independence in 1960, there already existed a large number of persons with formal education, as well as semi-literate persons who had migrated into urban centres but had no commensurate opportunities for wage employment in the 'formal sector'. This migration of school leavers continued over the years after independence mainly because:

As a result of an annual drop-out of 400,000 and a turnout of 240,000 out of whom only 70,000 could be offered places in secondary schools, thousands of ill-equipped young primary school leavers find themselves in the labour market every year seeking wage employment.³⁵

This wave of school leavers emanated from the many mass-education primary schools opened in rural parts of the country during the colonial period, especially since 1955.³⁶ Since wage employment is concentrated in the urban centres, there is a tendency for school leavers to migrate to such places, especially. In recent years thousands of high school and technical college graduates or drop-outs are also streaming into the urban centres in search of wage employment in the national and regional (later, state) capitals.

With urban population growing at an annual rate of more than 5 percent per annum (twice the rate of natural increase), but with industrial employment increasing at less than 4.4 per annum, the employment opportunities in Nigeria's urban centres and towns have lagged behind the need of such a fast-growing urban population. As a result, the majority of the urban workers had to seek gainful employment in the 'informal' and 'tertiary' sector of the urban economic activity. This sector comprises small-scale enterprises such as roadside mechanics, carpenters, furniture makers, building tradesmen, shoe makers, tailors, grain millers, petty-traders, as well as other enterprises providing

'services' and dealing in 'trade and commerce'. The size of workers in this informal sector is not known since official statistics do not cover this category of workers. However, private studies indicate that the proportion of workers in the informal sector range from about 30 percent in the major industrial centres to about 50 percent in the traditional urban centres.³⁷ It has also been estimated that this sector in the Nigerian economy accounts for about 30 percent of non-agricultural wage employment. Since most of the non-agricultural employment opportunities are concentrated in the urban areas, the estimate by Ojo³⁸ that this sector provides employment for at least 50 percent of the urban labour force is quite reasonable. The preponderance of this category of workers in the traditional urban centres may be a reflection of the limited industrial establishments in these centres compared with the colonial urban centres.

At this juncture, the main features of employment situation of the low-income sector would be examined since this study's focus is on the low-income who, presumably, already have 'income', though it is 'low'. Nigeria's urban low-income workers derive their income from two main categories of urban economic activity: the 'formal' and the 'informal' sectors.

The formal sector include: the public service (various government ministries and departments, including the posts and telegraphs department); government and quasi-government corporations (National Electric Power Authority, Agricultural Development Authorities, River Basin Authorities, Railways); industrial establishments (iron and steel industries, cement factories, brick-factories, vehicle assembly plants, mines, ports authorities, the oil refineries); and commercial

establishment (banks, insurance companies, markets). In these establishments the low-income job openings include cleaners, labourers, messengers, clerical officers, technical assistants, assistant technical officers and other positions. For these job positions, the annual wages or salaries which range from \$2,700 - \$4,500 and statutorily controlled, are usually made high enough to sustain a minimum standard of living, and periodically adjusted in keeping with rate of inflation.

The 'informal sector' on the other hand, accounts for a fairly large proportion of actual employment in most urban centres and comprise those small-scale enterprises already enumerated earlier. Those engaged in this sector have been identified by the International Labour Organization (ILO) experts, during their pioneering work in Kenya, as 'the working poor', that is, "people who are working and possibly very hard and strenuously, but their employment is not productive in the sense of earning an income which is up to a modest minimum."³⁹

The characteristic features of this sector, as pointed out by the ILO mission experts include: easy access; dependence on local resources; family ownership and control of enterprise; small-scale operation; labour-intensive and adapted technology; informally acquired skills; and unregulated and competitive markets.⁴⁰ In spite of these seeming favourable features, many factors militate against effective and efficient operation of activities of this sector in Nigeria. The Third National Development Plan identified these constraints to include: limitations of operating capital; limited technologies; lack of access to credit facilities; inadequate links with the formal sectors; inadequate entrepreneurial and managerial ability, lack of appropriate skill as well as functional literacy.⁴¹ In addition, despite the large

proportion of workers in the informal sector, no supervisory interest is exercised by government over this sector as in the case of the formal sector.

The wide variations in the features of the two sectors, discussed above, have implications which are crucial for policy formation or review. For instance, although there are no current available statistics for a comparison of incomes in both sectors, from Table 2 there are indications of glaring inequity in personal income in the two sectors. Even if such disparity does not exist, the job security, regular income and other fringe benefits inherent in the formal sector places workers in this sector in a more vantage position to afford housing or obtain credit facilities than their counterparts in the informal sector.

Urban unemployment has, however, been increasing in the country since the early 1960s. A good indication is provided by the 1966/77 labour force survey, conducted by the National Manpower Board, published in 1972. The survey showed that urban unemployment rate was as high as 8 percent (with variation from under 5 percent to over 20 percent among the urban centres),⁴² compared with corresponding 1963 rate of 3 percent.⁴³ The overall unemployment rate for the country was 1.7 percent in 1966/67 and 1.9 in 1963. However, a sample labour force survey also conducted by the National Manpower Board in November 1974, indicated that 6.4 percent of the urban labour force was unemployed. A breakdown of the urban unemployment figures showed wide variations from 2.0 percent to 19.3 percent among states, and 1.5 percent to 22.3 percent among state capitals.⁴⁴

TABLE 2

Average Income Per Household Per Month for the 12 States
in Nigeria by Wage Groups, 1975

	Wage Earners			Self-Employed		
	Low	Middle	Upper	Low	Middle	Upper
Benue Plateau	88.46	208.00	-	78.81	-	-
East Central	143.70	251.11	406.22	79.38	230.12	755.00
Kano	104.43	242.68	669.61	59.95	217.64	421.20
Kwara	116.97	262.28	619.48	69.84	208.07	632.99
Lagos	137.37	270.70	625.24	106.58	274.74	556.15
Mid West	121.26	263.35	493.99	74.22	241.26	758.34
North Central	88.25	261.94	534.23	64.45	212.82	582.49
North Eastern	106.87	155.67	-	78.06	198.13	-
North Western	119.85	275.55	723.00	70.83	227.81	576.41
Rivers	63.06	202.10	527.83	69.28	182.61	-
South Eastern	132.19	233.84	626.01	81.83	374.79	609.94
Western	130.21	270.15	575.73	65.26	345.37	832.70
Nigeria	119.65	251.28	578.69	74.71	262.70	682.65

SOURCE: National Urban Consumer Surveys, 1974/1975, Preliminary Report 1, Table 3 (Lagos: Federal Office of Statistics).

The apparent downward-trend in urban unemployment rate indicated by the 1974 sample survey, mentioned above, does not necessarily contradict an earlier statement that urban unemployment is on the increase in Nigeria. Rather, the unemployment situation might have been camouflaged or underestimated by the sample survey due to the tendency of hitherto unemployed people to move into the 'informal sector', rather than remain unemployed. Support for this assertion is provided by Kritz and Ramos, who explained that because

open unemployment is not an option that all can afford; when employment is hard to find, members of the primary labour force, in their desperation to feed, clothe and house their families are forced to take on practically any odd job, however, irregular and marginally productive it may be.⁴⁵

From the above discussion it may be seen that the issue of income is not just the problem of inadequate growth of employment opportunities but also problem of inequity in personal income as well as problem of access to credit facilities. In addition, given that the informal sector in the urban centres is capable of absorbing more and more migrants mainly from the rural areas, such prospects of available job opportunities in that sector will encourage further influx of job seekers. The implication of such a trend is quite obvious: if the present urban bias in location of employment generating investments is not genuinely redressed to counter the trend, by also providing productive economic activities and amenities in rural centres, efforts to resolve the urban problems generated by rural-urban migration may not achieve desired results.

Energy shortage:

The other major macro problem generated by urbanization is shortage of energy in the country, particularly in the urban centres. The role of energy in development is well known. However, for a better appreciation of implications of shortage of energy on housing in Nigeria, some elaboration will be made.

Nigeria is richly endowed with almost all resources required for energy generation. These include: hydro-electric power resources; substantial reserves of fossil fuel (oil, gas and coal); biomass for fuel (wood, agricultural waste, dung); and solar energy. With such advantages, generation of energy, to meet the requirements of the economy should normally be assured. Electricity has been a popular and preferred option in Nigeria probably due to its relative versatility as it can be converted to most other forms of energy such as mechanical and thermal energy. Electricity is also easily transported though difficult to store.

The main source of electricity supply in the country is from hydro-electricity which is cheap and readily available from harnessing the large rivers in the country. Yet production has not been able to cope with demand in recent years. Especially during the past five years (1977-81) average annual growth rate of demand for power was 20 percent⁴⁶ and failure to meet this demand has resulted in load-shedding which, in turn, has detrimental consequences on various sectors of the economy. The causes of energy shortage in Nigeria have been identified as: (i) inability of installed capacity to cope with increasing and unanticipated demand estimated at over 20 percent per annum due to unforeseen expansion of urban activities and population growth; (ii)

distribution and transmission problems due to power interruptions resulting in loss of over 15 percent of total power generated; (iii) shortage of skilled manpower to cope with growing demand; (iv) lack of electricity supply industries in the country and consequent over-dependence on foreign industries for supply of power plants and equipments leading to delays in procurement of spares and materials, thereby leading to long delays before consumers are connected; (v) lack of adequate consultation and coordination between the power authority, on the one hand, and companies as well as government agencies, on the other hand, in respect of planning ahead for energy requirements prior to establishment of power-intensive industries.⁴⁷

The most obvious impacts of energy shortage in Nigeria, relevant to this study, are on rural electrification, building materials industries, and domestic uses. On rural electrification, government policy is directed at assisting small processing and manufacturing industries to raise rural productivity, employment, income and standard of living in an effort to combat rural-urban migration which is one of the causes of urban-housing problems. Without adequate and regular supply of energy such an aim is unlikely to be achieved. In respect of building material industries such as blocks and bricks, cement, saw mills, iron and steel, aluminium and asbestos roofing sheets, the need for regular energy supply to sustain adequate production and meet demand requires no emphasis. It is quite obvious that constant power failure, due to energy shortage, not only cuts down production but also raises demand which, in turn, increases the cost of building materials. Thus, a chain reaction is triggered. Increased cost of materials places a limit to housing that could be produced as well as raising the cost of

housing due to high demand for few available housing units. The ultimate effect is that many people, especially the low-income, will not be able to afford reasonable housing without subsidy, or without sacrificing other essential necessities like food and clothing. Inadequate supply of electricity is also reflected in constant disruption of domestic supplies resulting in inconvenience and discomfort to the users. For instance, because of the hot climate of Nigeria, especially in the hot and humid areas in the south, the use of electric fans to reduce discomfort from the hot climate is a common feature in almost every home in the urban and rural centres where electricity has been provided. The need to use electric fans arose mainly due to lack of adequate cross-ventilation, partly as a result of lack of orientation of the houses to wind and partly due to inadequate provision of windows. Although the incidence of this problem has not been investigated or estimated through empirical studies, there are indications that the situation is more serious in the high-density residential areas of the low-income where houses are crowded together. This situation is quite serious⁴⁸ especially in the night when windows are usually locked for security reasons and to keep off mosquitoes. The higher income group and some middle income solve the power shortage problem by installing private electric generators. However, the low-income have no choice than to rely on public electricity supply when, and if, available. Apart from the discomfort mentioned above, unreliability of power discourages many people from the use of refrigerators for bulk storage of perishable food which could have been a good method for cutting down on cost of food through savings arising out of bulk purchase and reduction of frequent visits to markets.

In recent years power failure in Nigeria is so rampant and the public so embittered that the National Electric Power Authority (NEPA) has earned, from critics, the popular (or rather notorious) nickname of Never Enough Power Authority.⁴⁹

The present trend in demand, which is typical of developing countries, is likely to continue according to recent studies and forecast. Norman Sheridan, for instance, in his review of energy usage for the built environment, came to the conclusion that:

the aspiration of people for a more materialistic and energy consuming lifestyle, both at the national and personal level, will result in an increasing demand for energy as long as population increases.⁵⁰

The above conclusion no doubt has some degree of validity in the Nigerian context, judging from the rapid rate of urban population and shifts in lifestyles and aspirations as noted earlier. The challenge, however, is how to increase energy output and mitigate the detrimental consequences of power shortage in the country. Some recent efforts in this direction will be examined later.

Micro problems of urbanization:

Having examined the macro problems of urbanization and analyzed their implications on housing, it may be prudent at this juncture to take a closer look at some of the more serious micro problems of urbanization related to housing. These micro problems have been generated not so much by urbanization itself as to the rapid rate of urban growth and present inability to arrest or harness such phenomenal growth. Among these problems are: problem of urban public utilities and amenities; problem of urban transport; and problem of urban land.

As noted earlier, from Table 14, Appendix 1, many urban centres in Nigeria have grown faster during the last three decades than at any previous time in their evolution. Most of the largest urban centres like Lagos, Kano, Port-Harcourt, Kaduna and Enugu are growing at the rate of more than 5 percent annually. Table 3 also predicts a higher rate of growth than the national average up to the year 1990. In many of these urban centres, however, provision of housing and supporting amenities and facilities (notably, water supply, roads, electricity, refuse waste disposal) has not been commensurate with rapid growth of population. The main reason, according to Tetteh, is because:

The size of the influx is usually unexpected and arrangements to provide for housing, jobs, and community facilities are usually for a far smaller number than actually come to live in the city.⁵¹

Experience in Nigeria, as will be seen later, seems to confirm the above view. However, there might be circumstances, as pointed out by Lipton, when rapid growth of what he described as 'temporary urbanization' might be misconceived (based on census data on urban residents or data on urban immigrants) as an upward trend of 'real' urbanization. As a result, he contended, there is a tendency to exaggerate the extent of bona fide urban settlement and to "...inflate the growth of numbers of urbanizing immigrants, and give a misleading impression at once of the permanent provision of new facilities that was justified..."⁵²

Notwithstanding the above observations which are true, the problem of provision of public amenities and facilities has to do, to a great extent, with inadequate urban economic base and overdependence of urban dwellers on public authorities for the provision of virtually all urban public amenities. The inability, or failure, of the urban

TABLE 3
Population Forecasts

Study Units	Population				Annual Rates of Population Increase		
	1972	1975	1980	1980	1972-75	1975-80	1980-90
Lagos	1,749,000	2,025,000	2,584,500	4,415,000	5.0	5.0	5.5
Ibadan	893,000	1,019,000	1,001,000	2,222,000	4.5	5.0	5.5
Kano	420,000	500,000	735,000	1,587,000	6.0	8.0	8.0
Ilorin	297,000	344,000	439,000	715,000	5.0	5.0	5.0
Port-Harcourt	214,000	248,000	264,000	786,000	5.0	8.0	8.0
Kaduna	232,000	276,000	387,000	835,500	6.0	8.0	8.0
Maiduguri	191,000	215,000	274,000	491,500	4.0	5.0	6.0
Enugu	277,000	321,000	429,500	769,000	5.0	6.0	6.0
Benin City	201,000	246,000	314,000	562,000	4.0	5.0	6.0
Jos	130,000	150,500	201,000	361,000	5.0	6.0	6.0
Calabar	119,000	138,000	185,000	301,000	5.0	6.0	5.0
Sokoto	139,000	161,000	215,500	386,000	5.0	6.0	6.0
Aba	262,000	303,000	425,000	836,000	5.0	7.0	7.0
Onitsha	178,000	212,000	284,000	509,000	6.0	6.0	6.0
Abeokuta	224,000	245,000	291,000	410,000	3.0	3.5	3.5
Ondo	97,000	106,000	126,000	178,000	3.0	3.5	4.0
Zaria	145,000	168,000	214,000	365,500	5.0	5.0	5.5
Warri	120,000	151,000	212,000	380,000	8.0	7.0	6.0
Sapele	83,000	93,000	119,000	194,000	4.0	5.0	5.0
Ikot Ekpene	52,000	58,000	70,500	104,000	3.5	4.0	4.0
TOTAL	6,023,000	6,979,500	9,171,000	16,407,500	5.0	5.6	6.0

SOURCE: Doxiadis Associates International, Development Problems and Future Needs of Major Urban Centres, Report No. DOX-Nig-A32, Table 29, p. 109, November 1973.

economies to generate adequate resources has given rise to financial constraints which hinder these public authorities from providing adequately for the large and fast growing urban population. Over-reliance by the urban population on the public authorities may be partly due to the common (perhaps wrong) notion held by many urban dwellers that government would provide almost everything; or partly due to the fact that more than 70 percent of the urban population in Nigeria have low-income. This problem of lack of urban financial resources is exacerbated by the large and growing 'army' of unemployed people, in the urban centres, who consume but do not contribute to the cost of urban amenities; not to speak of the extra financial burden they impose on the employed who contribute to cost of urban amenities through income taxation.

This inadequacy of urban public amenities is manifested in the poor provision and distribution of amenities and facilities in various urban houses. An earlier picture of such situation was portrayed by data collected from 41 urban centres on selected aspects of living standards, by the Federal Government in 1971. Some of the aspects pertinent to this discussion are shown in Table 16, Appendix 2. The table shows the five urban centres with the highest and the five with the lowest scores on certain aspects of living standards. Two important conclusions may be deduced from the data. Firstly, no urban centre in Nigeria, by 1971, was adequately served with all necessary urban amenities and facilities; not even Lagos, the chief city. Secondly, there was, by 1971, still a wide gap in provision of basic urban housing facilities among urban centres. This shortage of

facilities coupled with the problem of over-crowding has aggravated the housing conditions in the urban centres.

The various responses to this and other problems of housing will be examined and analyzed in the next chapter.

Urban transportation:

The problem of urban transportation is one of the serious micro-problems generated by urbanization and which has serious consequences on housing. For instance, travel-to-work costs represent a significant share of housing costs and in many Nigerian urban centres these transportation costs are increasingly becoming inordinate burden for most people and, therefore, present a serious concern for housing policy. According to data collected by the central bank, as shown in Table 1 above, cost of transportation has been increasing rapidly over the years.

The transportation problem in Nigeria's urban centres stem from various causal factors.⁵³ Among these are: (i) topographical characteristics of some of the urban centres such as marshy land features and sub-soil problems (as in Lagos); hilly sites (such as in Ibadan and Enugu); water interceptions (as in Calabar); these topographical features impose limits to design and expansion of efficient public transportation routes; (ii) existence of built-up zones, especially in usually unplanned traditional urban centres, which constrain expansion or replanning due to space constraints and, in some cases, involve prohibitive costs for redevelopment; (iii) lack of effective development control and piecemeal planning in the past which led to unplanned and uncoordinated expansion and aggravated with increase in population

and urban economic activities; (iv) lack of conscious planning effort to relate housing schemes with employment locations and transportation, (v) public mass transit facilities, where they exist, have not kept pace with urban growth due to lack of limited urban resources, or displaced priorities in allocation and utilization and management of available resources.

The predominant major urban transport modes include private cars, taxis, *kia-kia* (quick-quick) buses, municipal and private commercial buses, motorcycles, bicycles and walking. In a cross-sectional study of urban transport in Nigeria, it was found that private cars, including taxi cabs, constitute between 75 and 85 percent of the modes of travel in most Nigerian cities. For instance, out of about 340,500 vehicles registered in 1975, 141,100 were private cars and taxis.⁵⁴ In places like Lagos, Ibadan, Port-Harcourt and Benin, *kia-kia* buses are the next most popular means of passenger transport while in Enugu, Kaduna, Calabar, Aba, Uyo, Kano and Ilorin, private cars and taxis dominate. This preponderance of private cars and taxis has serious consequences on the low-income group for whom access to and from employment opportunities, without substantial travel costs, is very important. For instance, in many Nigerian cities, walking or bicycling are the prevalent modes of transport of the lower income groups due to low incomes, although the motorcycle is also used by those who could afford or risk it. However, lack of segregation of vehicular and pedestrian or cyclists lanes in most Nigerian cities, coupled with the large and increasing number of vehicles on the roads, constitutes serious threat to life and discourages many low-income from using bicycles or walking long distances. In addition, long walking or

cycling time substantially limits access of the poor to employment. The only option left to the low-income is the use of public and private buses since they cannot afford private automobiles. Unfortunately, in many Nigerian cities, public transit is often non-existent or inadequate, where it exists. Thus, in the absence of cheap public transport the low-income are forced to spend disproportionate amounts from their income on transportation and this will obviously add substantially to housing costs or negate any savings that might accrue to those 'lucky' to be living in government low-cost houses receiving housing allowance.

The increasing number of private cars and taxis is mainly a reflection of inadequate mass transit facilities in Nigeria's urban centres.⁵⁵ Some studies have showed that most car owners are forced to own cars even at the expense of personal needs like comfortable accommodation, adequate feeding or clothing for their families. For instance, in a sample survey⁵⁶ of private car ownership conducted by Ekong in Lagos in 1975-76, it was found that about 59 percent of car owners mainly in the middle income group spend nearly 55-65 percent of their incomes on refunding car loans and meeting running and maintenance costs of their vehicles. The study also found that as many as 64 percent of such car owners either live in single rooms and/or could not afford three full meals per day with their families.

For the low-income, absence of low-cost housing near sources of job opportunities has worsened their transport problem. The tendency for most low-income urban workers is to seek housing accommodation in the older indigenous areas of the urban centres where rent is usually lower so that they could deflate the cost of transport

with the offset value of rent. However, partly due to congestion and overcrowding, in the older traditional core and partly due to the quest for more 'modern living', the trend shifted to seeking accommodation in new residential areas in the modern sectors of the urban centres which are also usually more accessible to centres of employment, usually in the city centres. However, recent trends towards high rent on accommodation in the newer residential houses, usually built as apartments rather than in single-room tenement, now tend to force lower income migrants back to the urban core in spite of its deficiencies in terms of household and social amenities. In some of the larger cities absence of low-cost mass transit system forces the low-income to avoid the suburban locations, since they may not be able to afford daily work trips to the city centre. Therefore, they rather choose to live in crowded and slum situations within the city centre. Even with the present trend in migration of industries to the suburb where land costs are less, the low-income are often kept out of these areas through zoning laws that discriminate against low-income housing, perhaps in an attempt to enhance the aesthetics of the area or to preserve property values. The consequence is that the poor are kept far away from employment locations; this results in 'unnatural immobility' which, in turn, leads to undesirable commuting pattern involving unnecessary waste of substantial money, time and energy in addition to human suffering.⁵⁷ The point being stressed in this discussion is that transportation cost has significant effect on housing cost and any effort to solve the low-income housing problem should take the transport issue as one of the dimensions of the problem.

Urban land:

One of the most obvious manifestations of urbanization crisis and rapid growth of urban population is on demand for urban land on which urban activities take place. This demand, in turn, has considerable impact on urban housing. The uses and importance of land in urban development are already familiar; suffice it to highlight some of the more salient points relevant to this study, as aptly summarized by

Onokerhoraye:

More people in the urban areas meant an increased demand on space for housing or shelter. In an urban environment shelter is closely associated with demand for basic services such as schools, universities, hospitals, postal services and playgrounds. In addition, however, residents in the urban areas must have some means of livelihood which in turn generates a demand for shops, offices, factories, banks, and workplaces of various descriptions. The increase in population and activities causes a spreading out of the physical living habitat and this necessitates an expansion of the transport and communication networks. Such processes of demand generation for urban land in the major urban centres of Nigeria have led to an enormous expansion of urban physical space in these cities.⁵⁸

This rapidly expanding demand for urban space to a great extent influences the provision of urban housing in terms of the quantity and cost of housing as well as the location of housing in relationship to employment and other public amenities and facilities. A good indication of the importance and role of land became glaring when several development projects, including housing, in Nigeria's Second National Development plan could not take off the ground because of constraints in obtaining land, especially in the large urban centres.⁵⁹ Some of the major underlying causes of this problem have already been discussed earlier. Other causes are closely associated with size of urban centres, financial constraints and public policy which will be discussed below.

vi) Size of Urban Centres:

Among the major factors that constrain urban housing is 'city-size' vis-a-vis availability of urban land, in terms of location as well as cost which in turn affects cost of housing.

It was noted (Appendix 1) during discussion on colonial urbanization that the sizes and administrative areas of most Nigerian urban centres were statutorily delineated. However, the sizes, as designated and subsequently demarcated by 1950, were quite small relative to the vast rural areas surrounding and depending on them. Thus, with subsequent rapid growth of these urban centres due to increased economic activities and population increase it soon became obvious that these urban centres were becoming "too big for their boots." Perhaps allowance should have been made for such unforeseen development. Among the problems which emerged as a result include: crowding of the population at very high densities within the restricted urban areas; congestion arising from inevitable admixture of residential, commercial, industrial and other land uses competing for limited space; overspill of the urban population and the urbanized area into the adjoining rural settlements, in what Lipton described as 'eating' of one community by another.⁶⁰

In the fast-growing urban centres such as Lagos, Kano, Enugu, Onitsha, Ibadan and Kaduna, land prices rise quickly as the demand for well-located sites grows with increase in both the economy and the population. Since the legal size of the urban centres is restricted, the supply of urban land for housing and other development is, therefore, limited. Due to the fact that, in Nigeria, profits from land sales are not subject to any form of control and because no tax is levied on

undeveloped land, much of the urban land is held undeveloped as a speculative investment by people who have been influenced by the desire to make quick and profitable sales later. As a result, large amounts of land in prime locations are left undeveloped within urban centres, thus creating apparent shortage of land.

Among the implications of scarcity and high cost of urban land is that the low-income are obviously excluded from the urban housing market and are forced to choose from the few and often undesirable options open to them. Among these alternatives are: (i) to remain in their existing low-rental low-income areas, usually the old city core, where increase in living densities and lack of amenities aggravate slum conditions; (ii) squat on undeveloped land within urban centres, usually on difficult sites such as hillsides prone to erosion or landslides (as at 'Ugwu Aaron' at Enugu), land liable to flooding (such as Maroko in Lagos) and unused land under dispute or held by private speculators or by government agencies (such as 'Okpoko' at Onitsha) or (iii) seek land, or housing, in the urban periphery or rural-urban fringe where illegal speculative subdivisions and low-quality residential houses by speculators and landlords happen to take place. In respect of the last mentioned alternative, with time, the effective 'urban area' extends to the periphery and even encroaches upon adjoining land belonging to another local government authority and resulting in conflicts.⁶¹ This trend continues as more and more people migrate to the urban centres. The resultant suburban sprawl usually takes the form of low-rise and low-density development due to limited financial and technological resources for high rise development. Thus, the land-intensive nature of the sprawl soon depletes available land

and increases demand for more land; in the face of scarce urban land, price of suburban land also escalates setting up a chain of actions. As more people seek land more remote from the city centres, suburbanization increases and encroachment on agricultural land often results. Moving farther away from city centres imposes extra travel costs either directly through greater distances or indirectly through opportunity cost of time expended not working.⁶² From the above discussion, it may be observed that the low-income are not only excluded from the limited urban market due to high cost of land but are also forced out of the suburban land markets for similar reasons. The obvious implication of such situation is that under such continued struggle for land for housing the low-income will likely continue to squat, live in slum conditions or spend large proportion of their income on housing until they are able to raise their income to a level which will enable them to meet their basic expenses and establish a legal housing solution commensurate with their needs and priorities.⁶³

vii) Financial Constraints:

The problem of inadequate finance, or lack of access to financial facilities, is one of the major factors that impede housing provision for the majority of Nigeria's urban population, especially in recent years. The financial constraints exert impacts at the national, 'State' or 'Local', urban and individual scales.

At the national level, financial resources (especially income) of the country determine, or rather influences, the proportion of available capital to be allocated and actually disbursed for the housing sector, in the National Development programmes. Since Nigeria is a

federation of non-autonomous states (19 at present), and the bulk of states' revenue is derived from federal government's statutory appropriations to the states, it implies that the states' budget for housing will be greatly influenced by the country's income. The amount disbursed will also depend on availability of the allocated capital. At the local government level any financial constraints experienced by the states will be reflected in the various local authorities' budget for housing. The reason is that even though the local authorities have been constituted into a distinct level of government, these authorities depend on states' revenue for financial support.⁶⁴ At the urban level, most of the housing policies from federal and state jurisdictions are actually put into effect by various private and public implementing agencies; and housing and other complex urban systems related to it do compete for the limited urban resources which must be brought into balance if the whole urban system is to function harmoniously. Thus, the high cost of housing in urban centres, the many urban sectors competing with housing for share of the urban revenue, and with the ever-growing urban population, there is consequently not enough finance to meet the requirement for urban housing. By the same token, at the individual (household) scale, availability of adequate capital for housing depends not just on per capita income but on the actual distribution of the national income among households. Such distribution could be directly, through income from employment opportunities and taxes, or indirectly through distribution of housing allowances, publicly subsidized housing or mortgage, among others.

The problem of finance for housing, as known today, is alien to Nigeria. Prior to British colonization finance for housing posed no

significant problem in Nigeria. The majority of the people lived in traditional dwellings which were constructed by self-help and with locally and readily available materials. Utilitarian function of the house, rather than aesthetics or quality, was the priority then. The trend toward accelerated urbanization which started with the colonial modernizing influence has substantially modified the traditional self-help form of housing. Rising living standards which found expression in the use of expensive and imported building materials, as substitute for cheaper and readily available local building materials, among other factors, contributed to higher housing standards and to increases in total housing costs. The increases in housing costs, which have out-paced⁶⁵ rises in incomes of most Nigerians, intensified the need for individuals to seek financial aid for housing. This need is particularly felt in the urban centres where land costs, higher legal standards, construction costs, among other factors, set the limit on what the bulk of the urban population, mostly low-income can afford by way of housing. The problem of finance for this sector of urban population is exacerbated by their low and often unstable incomes. As a result, many of them cannot even afford to pay any rent and had to sleep anywhere they could obtain some form of security at night. Even those who are paying rent find that they are spending a disproportionate amount of their meagre income for housing, at the expense of other basic necessities. In addition to contending with the problem of house rents, many low-income are indirectly, but effectively, excluded from access to rental accommodation due to the practice by some landlords of demanding and collecting several months or even several years rent in advance, even for buildings under construction! This practice

is very common in places like Lagos and some large urban centres where speculative 'landlords' build houses with the intention of recouping their entire investments within a very short time. A good example was the scandalous case in one of the urban centres, some time in 1975, where a house which cost the owner ₦ 13,000 (\$20,000) was rented out for ₦ 5,000 (\$7,800) per annum.⁶⁶

On the other hand, the chances of the low-income purchasing a house are even much reduced. Income-eligibility criteria often excludes them from qualifying for housing loan from financial institutions for various reasons: they are considered a great security risk considering the fact that financing of house purchase involves long-term commitments by lenders; they have little material resources for collateral; they often have low, if any, savings and have frequent debts; and they are notoriously unreliable in meeting payment obligations regularly.⁶⁷

As a result, the low-income have to save for several years in order to be able to buy a house.⁶⁸ In recent years, due to inflationary pressures in Nigeria's economy, referred to earlier, the cost of a one-bedroom low-income house is about ₦ 9,000, approximately \$14,000 (see Table 4). Considering that the poverty (low-income) line in Nigeria is \$4,500 per annum, this amount for a house is quite high⁶⁹ and beyond the means of the majority of the urban population.

Thus, from the above discussion, it will be observed that the interdependence of the national, state/local, urban and household economy implies that the problem of finance for housing should be viewed comprehensively taking into account such existing relationships,

TABLE 4
Types of Houses in Festival Town

Serial No	Income groups	Type of House	Former Type	Description	Number of Floors	Number of Buildings	Number of Housing Units per Building	TOTAL Number of Housing Units	PRICE per Housing Unit (₦)
1	LOW INCOME	T.1	L1A	Block of Flats	4	53	32	1,696	8,900.00
2		T.2	L2A	Block of Flats	4	347	12	4,164	12,400.00
3		T.3	F1L2	Bungalow	1	237	1	237	17,200.00
4	MEDIUM INCOME	T.4	F1M2a&F1M2b	Bungalow	1	340	1	340	17,700.00
5		T.5	M3 in L2A	Block of Flats	-	-	4	1,388	16,500.00
6		T.6	M3	Block of Flats	4	59	8	472	19,300.00
7		T.7	H3 M3	Terrace Building	2	354	1	354	28,200.00
8	HIGH INCOME	T.8	H4 H3a	Semi-Detached	2	920	2	1,840	56,100.00
9		T.9	BH3	Detached	2	373	1	373	91,500.00
10		T.10	AH4	Detached	2	71	1	71	126,300.00
								10,935	

SOURCE: Federal Housing Authority.

especially if the interests of the low-income will be catered for within the framework of national, state or local development plan.

viii) Policy Framework:

Another significant factor which contributes to Nigeria's housing problems could be traced to the context within which the country's economic policies are formulated and implemented. In the course of formulating and implementing some public policies certain programmes and project activities interact with one another sometimes in a positive and mutually reinforcing way, but at times in a negative and countervailing way. Such interactions have significant implications for both supply and demand factors influencing housing. Notable among such public policies are: (1) Economic growth policy, (2) Trade and commercial policies, (3) Monetary policy, (4) Fiscal policy, (5) Labour policy, (6) Industrial policy, (7) Transport policy, (8) Energy policy, and (9) Agricultural policy, among others. Policies under 7, 8 and 9 above have already been discussed in detail and need not be repeated here.

(1) Economic growth policy:

Nigeria adopted macro-economic growth policies after independence with the main aim of achieving rapid economic growth through industrialization. As a result of this emphasis on economic growth, housing was seen by policy-makers merely "as a form of consumption, rather than investment or...as wholly resource absorbing rather than resource producing."⁷⁰ The low priority accorded to housing during the First National Development Plan, 1962-68 reflected this attitude.⁷¹ As will be seen later in the next chapter, only large urban centres

(national and regional and regional headquarters) benefited from early housing programmes.

(2) Trade and commercial policies:

As pointed out earlier, use of imported and often expensive building materials is one of the causes of high cost of housing in Nigeria. It has been estimated that more than 70 percent, by value, of the building materials of most urban houses is imported.⁷² In order to reduce such importation, by encouraging the use of indigenous and locally produced building materials, the government not only restricted export of certain building materials (such as timber), but also restricted their importation into the country. In addition, government also placed importation of some other building materials under licence in order to encourage and protect the production of such materials within the country. The materials include: plastic pipes, asbestos roofing sheets, tubes and pipes of cast iron or steel (not exceeding 8 cm in diameter) corrugated galvanized roofing sheets.⁷³ The protection policy focussed on setting up high tariffs or quotas on competing imports and the maintenance of low tariffs on imported inputs.

However, because of the dependence on imported inputs for local production of such building materials, a decline in imports often resulted in reduction in output which in turn triggers high demand and raises cost. Reliance on imported inputs also discourage development of local resources to serve as substitute for the imported products.

(3) Monetary policy:

Monetary policy of a country determines, among other considerations, to what extent finance is available for various development programmes and to the majority of the people. For instance, bringing banking and mortgage institutions closer to the people as well as fixing appropriate interest rate structures will, no doubt, help to stimulate healthy savings patterns and thus encourage housing production. Mortgage insurance will also help to decrease the usual down-payment required of individual home buyers by insuring the mortgage lenders for a certain percentage of the loan. Thus, homeownership, which is the aspiration of most Nigerian's and one of the specific objectives of the national housing policy,⁷⁴ can be made possible for persons who have regular income but are unable to meet the down-payment requirement of from 20-100 percent.

One of the monetary problems in Nigeria has been attributed to gross imbalance of money and investment due to the fact that as much as 66 percent of investments is controlled by only 3 percent of the population.⁷⁵ Under such disproportionate control of resources it becomes obvious that all sectors of the economy, including housing, will be detrimentally affected. The underlying cause of such lopsided situation could easily be linked with the colonial policy of concentration of investments in few urban centres. Such 'urban bias' continued after independence through import substitution industrialization which capitalized on existing and established urban centres as the bases. Another monetary policy problem in Nigeria, which impedes housing, is the absence of a broad-based housing investment policy. Short and long-term financing as well as long-term mortgage facilities to households

are inadequate to meet the needs, especially of the low-income sector.⁷⁶ As pointed out in an earlier discussion, the problem of providing housing finance in the country stems from the fact that, traditionally, there had been no felt need for housing finance since most home-owners relied on self-help and family assistance to solve the 'problem'. In recent years, however, the need for housing finance has become increasingly obvious in the face of high cost of housing and inability of incomes to meet the challenge.

(4) Fiscal policy:

A country's ability to mobilize its resources for growth as well as its efficient and equitable distribution of income depends, among other factors, on how well the fiscal policy is conceived and administered.

As mentioned earlier, federally collected revenue forms the bulk of total revenue to all the various governments (federal, state, local) in Nigeria. Up to the 1960s agriculture had been the chief revenue earner for Nigeria. However, since oil was produced in commercial quantities, especially in the early 1970s, focus on petroleum has relegated agriculture to the background. No doubt, the oil boom did transform Nigeria's economy tremendously to such an extent that between 1972 and 1974 the country's deficits were not only cleared but surpluses on balance of payments rose sharply.⁷⁷

However, undue reliance on oil revenue led to costly mistake which is reflected in a rather poorly conceived fiscal policy. A case in point was the Third National Development Plan 1975-80. This plan was conceived against the background of a hopeful bouyant economy expected

from upsurge in earnings from petroleum exports. Thus, a large number of expensive infrastructural projects were embarked upon. The plan also hoped to use oil resources to increase per capita income and bring about a more even distribution of income. Unfortunately, less than one year after the plan was launched, decline in both volume and price of the country's oil led to loss of revenue and turned the earlier 'hope' to 'despair'. Thus, lack of adequate revenue, as anticipated, resulted in budgetary cutbacks and reduced expenditure on various sectors, including housing.⁷⁸ Perhaps a strategy based on comprehensive mobilization of the country's resources rather than heavy reliance on oil resources, alone, could have been a more desirable option.

In terms of distribution of income in the country, one estimate shows that in the early 1970s only 16 percent of national income reached the lowest 40 percent of households.⁷⁹ Another estimate indicated that during the 1972-73 fiscal year the poorest 60 percent of Nigeria's economically active population received only 27.5 percent share of the gross incomes while the highest 5 percent in the income groups received 40.67 percent.⁸⁰ Table 5 shows the national income distribution up to 1971-72 fiscal year. From the table it will be observed that more than 94 percent of the working population earn only \$3,600 (₦ 2,000) and less per annum. In respect of the urban population over 70 percent of the employed earn less than \$4,500 (₦ 2,500) per annum, as pointed out earlier.

(5) Labour policy:

Certain aspects of labour policy in Nigeria have triggered social unrest and inflationary tendencies which, in turn, hindered development of housing.

TABLE 5

Percentage Distribution of Persons and Gross Income in Nigeria
(1969/70 - 1971/72)

Income Group	1969/70		1970/71		1971/72	
	% of total number of persons	% of gross income	% of total number of persons	% of gross income	% of total number of persons	% of gross income
0 - 400	56.07	23.53	52.20	21.21	39.97	14.84
401 - 1,000	36.31	30.00	40.27	32.21	50.21	34.54
1,001 - 2,000	3.65	8.28	3.43	7.33	4.37	8.00
2,001 - 3,000	1.01	3.97	0.97	3.55	1.41	4.47
3,001 - 4,000	0.46	2.54	0.43	2.20	0.61	2.71
4,001 - 5,000	0.24	1.66	0.24	1.61	0.41	2.40
5,001 - 6,000	0.98	8.47	0.87	7.13	1.15	8.34
6,001 and over	1.28	21.55	1.59	24.76	1.87	24.70
Total	100.00	100.00	100.00	100.00	100.00	100.00

SOURCE: Etim, B. A. and Eronini, F. N., 1975.

For instance, in an effort to distribute income equitably the Nigerian government had set up a number of salary and wages reviews commissions such as Mbanefo (1959), Morgan (1963), Adebo (1971) and Udoji (1974) to advise on the most appropriate approach to addressing the issue. Unfortunately, the scope of these reviews had been restricted to the public sector, which is a minority, with only incidental concern shown for the private sector which comprise the bulk of the low-income working population.⁸¹

The 1974 salary and wages award popularly known in Nigeria as the "Udoji award," is a glaring illustration of negative impact of labour policy on housing. The 'award' which doubled the wages of the low-income group contributed substantially to rise in labour costs on housing according to a study by Abiodun.⁸² Grimes,⁸³ however, does not seem to agree that salary and wage increases contribute significantly to increase in total dwelling cost. His main reason is that underused labour, which is abundant in developing countries, can be obtained at the 'going wage' so that the effects of wage increase on housing costs are, therefore, negligible. If, however, such wage increase was based on "...exclusive reliance on cost-of-living indices to the neglect of productivity consideration,"⁸⁴ then it might be reasonable to believe that if wage increase is not commensurate with productivity rise in labour cost will obviously increase housing cost substantially.

In terms of equity in income distribution, the salary and wage increases in Nigeria have been inequitable.⁸⁵ In the case of the Udoji award it has been estimated that 94.5 percent of the economically active population of Nigeria did not benefit from the exercise. With the

concentration of housing need in the lower-income levels of the population, and with as much as 94 percent of the population earning only \$3,600 or less per annum, it is quite obvious that if existing inequity in labour policy continues the bulk of the population will find it increasingly difficult to resolve their housing and other problems.

(6) Industrial policy:

As pointed out earlier in this study, the colonial policy of concentrating industrial and other investments in few selected urban centres had contributed to migration to urban centres and consequent pressure on housing and other urban facilities. It was also pointed out how, after independence, promotion of import-substitution industrialization policy also capitalized on the existing and developed urban centres and led to further influx of people into the urban centres, thus aggravating the housing problem. Apart from the housing problems, which stem from over-concentration of industrial activities in the urban centres, some conflicts in certain current industrial policies are creating unintended problems which hinder housing production in Nigeria. A good example of such conflicts could be observed from implementation of government's policy on promotion of use of indigenous and locally-produced building materials as one of the measures to offset large outlay on imports and reduce building costs, among other reasons. In pursuance of this policy, government not only restricted export of certain products from the country and restricted importation of other products but also established clay bricks factories in various parts of the country.

Unfortunately, there is no encouraging patronage of local building materials due to their social unacceptability on the grounds that such materials are inferior to sandcrete buildings in terms of durability and security,⁸⁶ among other reasons. The lack of public patronage has been worsened by the failure of most⁸⁷ governments and housing authorities to use such local materials in the construction of official residential houses for their officials and for other government sponsored housing schemes. Thus, lack of government patronage of local materials makes it more difficult to convince the general public and builders that the local building materials compare favourably with imported ones.

Another example of problem arising from implementation of this policy may be clearly seen in the conflicts with some aspects of the Town Planning laws and local government building codes and regulations which prohibit the use of certain indigenous building materials, especially in the urban centres.

Thus, so long as these conflicts, among others, remain unresolved the good intention and benefits inherent in the policy of encouraging local materials will remain unrealized.

Major housing deprivations of urban low-income families:

Having highlighted most of the major underlying causes of Nigeria's urban housing problems, before leaving this chapter to examine and analyze the various corresponding responses to the housing problems, it is necessary to spell out the nature of housing needs and problems of the low-income who are the focus of this study.

Review of literature on housing⁸⁸ carried out in the course of this study, shows that the urban low-income families suffer at least a dozen major housing deprivations. Those problems relevant to the

Nigerian situation and which from personal experience are pertinent to this study, have been grouped into six headings which are described briefly below:

a) Affordability: for many low-income urban households, the high cost of housing makes it difficult, if not impossible for them to own a house; at the same time, high rent prevents this group to live in 'standard' housing unless they spend a large proportion of their income, but even then such expenditure may not be commensurate with the quality and quantity of housing they receive in return; in addition, spending high proportion of their income on housing cuts back on other household budgets such as for food, clothing or medical care.

b) Dehumanizing experience in slum and squatter settlements: due to low income and acute shortage of 'affordable' housing, many low-income are forced to live in crowded, congested, and unsanitary neighbourhood environment devoid of social and household amenities; or they live in the older housing stock which suffer from obsolescence due to lack of maintenance and repairs.⁸⁹

c) Discrimination: quite often the low-income are excluded from access to housing resources due to the discriminatory attitudes and behaviour of various 'people', including government agencies, bankers, financial institutions (mortgagers), private landlords and estate agents due to imposition of stiff criteria of eligibility for certain housing facilities; zoning regulation restrictions also reduces locational choice of the low-income while some building standards and regulations prohibit the use of certain affordable local building materials in urban areas.

d) Access to income-earning opportunities: lack of coordination between low-cost housing and employment opportunities, the inability of the low-income to afford automobile, and their reliance on often inefficient public transportation system to reach job opportunities have reduced their chances of getting suitable jobs, especially in larger cities.

e) Insecurity: except for those who are lucky to own⁹⁰ houses on legal lots in legal locations, uncertainty about their tenure (occupancy) often subjects most low-income to constant fear of eviction and to a considerable state of tension and anxiety; due to such insecure condition, there is a high rate of mobility among the low-income which contributes to lack of a general sense of community, thus making improvement to the neighbourhood difficult, due to lack of adequate commitment; government, on the other hand, is often unwilling to provide amenities and facilities to such 'illegal' areas, thus aggravating their liability to health and other hazards.

f) Lack of amenities: in common with many Third World countries,⁹¹ a characteristic feature of housing in low-income areas of Nigerian urban centres is gross deficiency in neighbourhood as well as household facilities and amenities; these include poor toilet facility, inadequate or lack of water supply, poor drainage systems and associated problems such as pungent odours, high noise level and poor refuse disposal with refuse dumped anywhere and everywhere.

While the range of housing problems identified and summarized above are, in the author's judgement, among the most disturbing aspects of housing problems facing Nigeria's low-income, attention of readers is, nevertheless, drawn to the following observations. Firstly, the

nature and magnitude of these problems do differ considerably at different periods in Nigeria's history, as will be seen in the next chapter. Such diversity, as suggested by Bourne, "...reflects the cumulative legacy of housing inherited from the past and in part it reflects current, or at least recent, changes in housing policies, social attitudes, and political priorities."⁹² Secondly, although these housing problems have been generalized for the whole country, they manifest specific characteristics in each state of the federation and in each urban centre, depending on the socio-economic, political, physical, and other circumstances in the particular locality. Thirdly, it is not yet established that the low-income themselves, individually or collectively, perceive these problems from the same perspectives as planners and policy makers do. As pointed out by Shlomo Angel, because most plans and housing decisions are based on sample surveys:

the collective needs of the community are almost impossible to ascertain by asking questions of individuals. When the community discusses its collective needs, the resolutions that are reached are quite different from the results of social surveys.⁹³

Some empirical studies on housing conditions of the low-income in Nigeria seem to support the above view. For example, Onyemelukwe found in one such study⁹⁴ that the problem of health hazards and lack of amenities were generally considered more serious problems than high rental. Table 6 shows a summary of the survey findings. While such findings may not provide conclusive evidence of the priorities of the low-income across Nigeria, the findings at least demonstrate to some extent that at times the perception of the low-income concerning their real housing problem contradicts evaluation by decision makers and administrators. Such contradictions will obviously have significant

TABLE 6

The Most Disturbing Housing Problems of Slum Dwellers In
Enugu, Ibadan, Benin, Onitsha, 1977

	No. of times mentioned as topmost in:							
	Enugu		Ibadan		Benin		Onitsha	
High rental	1	1.6%	10	15.4%	23	46.0%	4	18.2%
Congestion	3	4.9	2	1.6	2	1.0	4	18.2
Noise	7	11.4	1	0.8	5	10.0	1	4.5
Untidiness	1	1.0	15	12.2	1	2.0	0	0.0
Fear of eviction	1	1.6	2	1.6	1	2.0	0	0.0
Lack of amenities	16	26.2	31	25.5	10	20.0	7	31.9
Health hazards	18	29.5	33	26.9	4	8.0	5	22.7
Insecurity from Thieves	1	1.6	17	13.8	1	2.0	0	0.0
High cost of build- ing materials	1	1.6	0	0.0	2	4.0	1	4.5
Others	0	0.0	0	0.0	0	0.0	0	0.0

SOURCE: J. O. C. Onyemelukwe, "Urban Problems in Nigeria: Policy Issues," 1977, Table 4, p. 8.

influence on choice of housing policies. Similar findings were observed in some urban centres in South-East Asia where it was found that "...high quality housing is usually not the first priority among the urban poor--that food, health services and education for their children tend to rank higher."⁹⁵

Even in some cities of some advanced countries like the United States, there are cases where technocrats or political decision makers frequently operate on the basis of some long-standing assumptions about peoples' desires. A case in point is the "...unanticipated degree of satisfaction with the status quo in housing, police protection, schools, and other public services"⁹⁶ expressed by majority of residents in a poverty area survey carried out in eight Pittsburgh poverty areas.

The point being made here is not intended to criticize or discredit the rationale behind official or any particular evaluation of housing problems of the low-income but rather to stress the fact that failure to reconcile the discrepancy between 'official' and people's perceptions of housing problems could lead to formulating and implementing policy responses that may be inappropriate.

It is against the above background that the various responses to housing problems in Nigeria would be critically examined in the next chapter.

FOOTNOTES ON CHAPTER II

1. A good example was the Okesuna Development in Lagos proposed in 1955 by the Lagos Executive Development Board. This scheme was being considered as a means of providing additional land by reclamation of swamp and lagoon to help solve the acute shortage of land for building development on Lagos Island. A feasibility report on the scheme, however, revealed that the scheme was both impractical and uneconomical at that time and it was therefore deferred. The cost per acre of the land available after reclamation, main draining and rehousing costs was estimated at £10,900 while prime land in Lagos at that time cost about £4,000 - 5,000 per acre.
2. Orville F. Grimes Jr., Housing For Low-Income Urban Families: Economics and Policy in the Developing World, A World Bank Research Publication, Baltimore: The John Hopkins University Press, 1976, p. 11.
3. Even though the Land-use Decree (now Land-use Act) of 1978 vested all land in urban centres in the government there are instances, especially in the southern part of the country where such indigenous groups still claim ownership of land in some urban centres.
4. J. O. C. Onyemelukwe, "Urban Housing in Nigeria: policy issues," paper presented at the Conference on Urban Planning in Nigeria, Economic Development Institute, Enugu, May 30 - June 1, 1977, p. 12.
5. It does not, however, necessarily mean that without such rise in cost of land most wage earners would have purchased land. Considering the fact that the majority of urban wage earners are in the low-income sector, perhaps not many could afford to buy land. Even among those who could afford, not all will be willing to use their money to purchase land since land is only one, though a major, component of housing inputs. Some, if not many, may even choose to use their savings for other alternative investments rather than 'lock' their hard-earned income into land purchase.
6. It was this sort of resistance that led to the abandonment of two major schemes at Onitsha, in Nigeria. The schemes are: 'Onitsha Inland Town redevelopment scheme' and the 'Onitsha Roads Redevelopment scheme' proposed in early 1970s. The framers of these two schemes had wanted to take advantage of extensive devastation of buildings, as a result of the 1967-1970 Civil War in Nigeria, to rehabilitate and improve upon the road system and siting of buildings in the city through

street widening and enforcing new building standards. Although implementation of these schemes, no doubt, could have injuriously affected some private properties, especially in the commercial sector of the town as well as the traditional core (Inland town), no such scheme can be undertaken without hurting someone. There was, however, no cost-benefit analysis for the schemes.

7. This is exactly the case in a place like the pre-colonial city of Ibadan, Nigeria's second largest city, where existence of substantial pre-colonial and uncontrolled housing development has posed a serious development control problem.
8. See H. I. Ajaegbu, Urban and Rural Development in Nigeria, London: Heinemann Press, 1976, p. 42.
9. Ibid.
10. I experienced this situation at Onitsha, Nigeria where I had the privilege to work as a planner for four years (1975-1979). Many of the indigenes, partly due to poor income and partly by sheer reluctance or outright refusal did not pay planning rates to the Planning Authority for development of their residential plots, even where 'planning' has enhanced their properties. In one of the planning schemes - "The Niger Bridge Approach Road Layout" - some groups of families fought vehemently until they succeeded in persuading the Planning Authority to excise their portion of land from the scheme so that they would be exempted from paying development rates which was then about average of \$2,000 per lot; and more than 100 lots were excised, representing a loss of about \$200,000 to the Planning Authority.
11. Under the communal system of land 'ownership' in Nigeria, individuals usually had exclusive rights as long as they occupied any particular piece of land and it was only unoccupied land, per se, which actually remained communal. In other words, continuous physical occupation established a personal interest and the common or 'communal' rights became diminished or virtually extinguished.
12. However, the average occupier under the communal land tenure has a possessory right or title which he could enjoy almost in perpetuity and which gives him the powers of user and disposer which were close enough to absolute free-hold status except of course that he has no power of absolute alienation of such land so as to divest himself and his family of the right to ultimate title.
13. In the case of land where thatch grass and building poles are abundant the rights to make use of such materials remain common to the whole community.

14. Such obligations may consist of providing a keg of palm wine and kola nuts to the community leaders or family heads. In recent years, however, some cash payment may be included.
15. See Okoi Arikpo, The Development of Modern Nigeria, Middlesex: Penguin Books Limited, 1967, pp. 35-36.
16. See S. H. A. Rollison, "Planning in Northern Nigeria," Journal of the Town Planning Institute, Vol. XLIV, No. 5, April 1958, p. 112.
17. Nigeria: Report for the Year 1954, London: Her Majesty's Stationery Office, 1958, pp. 43-44.
18. Although in Nigeria there is no legally stipulated maximum occupancy rate in the building or planning regulation, but the use of occupancy rate as a criterion to control overcrowding is professionally accepted. A generally stipulated occupancy rate in Nigeria is about 2 persons per room, although sometimes occupancy rates, especially among the low-income, could be as high as 4.
19. Standards for lighting, ventilation and thermal comfort include not only specifications for location, size and number of windows and doors but there is a requirement that the total openings for doors and windows of a room shall not be less than one-sixth of the area of the floor of the room. Height of ceiling is also stipulated to be minimum of 3 meters (about 10 feet).
20. For a comprehensive analysis of the colonial impact on standard-setting process, see Akin L. Mabogunje et al., Shelter Provision in Developing Countries, Chapter 7, especially pp. 63-65. For detailed discussion on how existing housing standards militate against production and cost of urban housing in Nigeria, see Donatus C. I. Okpala, "Housing Standards: a constraint on urban housing production in Nigeria," Ekistics, No. 270, June 1978, pp. 249-257.
21. A. L. Mabogunje, "The Growth of Residential Districts in Ibadan," The Geographical Review, Vol. 52, 1962, pp. 56-77.
22. H. I. Ajaegbu, op. cit., pp. 49-50.
23. There are even instances in places like Onitsha (and, in fact, in almost all major urban centres) where official approval is sought only after reconstruction of the building had been effected or even after a new building had been completed and occupied. In such cases the planning authority concerned is confronted with a serious dilemma: either to demolish the irregular structure or to 'sanction' the contravention by not pulling down the structure.

24. See, for instance, L. R. Brown, "The Urban Prospect: Re-examining the Basic Assumptions," Population Development Review, 2, 1977, pp. 267-77; and Terry McGee, "Urbanization, housing and hawkers: the context for development policy" in H. S. Murison and J. P. Lea (eds.), Housing in Third World Countries: Perspectives on Policy and Practice, New York, N.Y.: St. Martin's Press, 1979, pp. 15-21.
25. Guy Arnold, Modern Nigeria, London: Longman Group Limited, 1977, pp. 93-94.
26. Ibid.
27. A. L. Mabogunje, "Issues in Nigerian Urbanization," in The Nigerian Economic Society, Urbanization and Nigerian Economic Development, Ibadan: Department of Economics, University of Ibadan, 1977, pp. 45-46.
28. Wheat flour has become popular in Nigeria, especially in recent years because of its use for a variety of foods, such as bread, wheat granules, biscuits and other uses. It is, however, debatable if the shift to wheat can exert such a great impact!
29. See Arnold, op. cit., p. 93.
30. Federal Republic of Nigeria, "Guidelines on the Third National Development Plan 1975-80, Federal Ministry of Information Lagos, 1975, p. 10.
31. Central Bank of Nigeria, "Developments in the Nigerian Economy During the First Half of 1977," Research Department, Central Bank, Lagos, 1977, p. 9.
32. Ibid.
33. This appraisal was made by a commentator on West African Affairs in a report on "The First two Years of Civilian Government," published in West Africa, No. 3349 of October 5, 1981, p. 2320. A more recent appraisal by the Federal Ministry of Information, Lagos portrayed a more optimistic picture (see West Africa, No. 3401, October 11, 1982, pp. 2640-2642).
34. Nigeria: Report for the Year 1954, London: Her Majesty's Stationery Office, 1958, p. 8.
35. Federal Republic of Nigeria, "Second National Development Plan, 1970-74," Federal Ministry of Information, Lagos, 1970, p. 315.

36. See A. L. Mabogunje, Urbanization in Nigeria, London: University of London Press, 1968, p. 314. A similar situation is likely to arise as a result of thousands of the first batch of pupils who graduated in 1982 from the Universal Primary Education scheme (UPE) introduced in September 1976 if the present pattern of migration continues.
37. A. G. Onokerhoraye, "The Planning Implications of the Present Structure of Urban Economics in Traditional Nigerian Cities," Planning Outlook, Vol. 18, Autumn, 1976, p. 22.
38. F. Ojo, "The Urban Employment Problem," in The Nigerian Economic Society, op. cit., p. 133.
39. International Labour Organization, "Incomes and Equality: A Strategy for Increasing Productive Employment in Kenya," Geneva: ILO, 1972, p. 9.
40. Ibid.
41. Federal Republic of Nigeria, Third National Development Plan, 1975-80, Federal Ministry of Information, Lagos, 1975, p. 384.
42. See D. Falae, "Unemployment in Nigeria," Nigerian Journal of Economic and Social Studies, Vol. 13, No. 1, March 1971, p. 65.
43. According to the 1963 census of Nigeria.
44. For a more detailed analysis of this and other similar surveys, see A. E. Okoroafor and E. C. Iwuji, "Urban Employment Problems in Nigeria," in The Nigerian Economic Society, op. cit., pp. 99-110.
45. E. Kritiz and J. Ramos, "The Measurement of Urban Under-employment," International Labour Review, Vol. 113, No. 1, January-February 1976, pp. 115-129.
46. Federal Republic of Nigeria, "Guidelines for the Fourth National Development Plan, 1981-85," Federal Ministry of National Planning, Lagos (1981), p. 53.
47. Ibid., p. 54.
48. The situation needs to be experienced to be fully appreciated.
49. See West Africa, No. 3386 of June 28, 1982, p. 1730. The recent apology by NEPA "for frequent power interruptions" confirm that the problem still exists. (West Africa, No. 3412, January 3, 1983, p. 52).
50. Norman Sheridan in H. S. Murison and J. P. Lea (eds.) op. cit., p. 108.

51. Austin Tetteh, "Issues of Human Settlement: The Developing Countries," in H. Peter Obelander (ed.), Improving Human Settlements, Vancouver: University of British Columbia Press, 1976, p. 56.
52. Michael Lipton, op. cit., pp. 226-227. See also Jean Gottmann, "The Urban Quest for a Better Life," in H. Peter Oberlander (ed.), op. cit., pp. 4-5.
53. For a more detailed analysis of these factors see B. U. Ekong, "Urbanization and Transportation Problems: A case study of Nigeria," in The Nigerian Economic Society, op. cit., pp. 207-220.
54. These figures are based on survey carried out in 1975 by the Federal Office of Statistics, Lagos, and Transpoconsult (a consortium of Economic and Engineering Firms) and cited by B. U. Ekong, op. cit., p. 208.
55. In recent years, however, the ownership of private cars has degenerated into a status symbol in Nigeria and taken (or mistaken) for a sign of personal affluence or well-being.
56. See B. U. Ekong, op. cit., p. 217.
57. This human suffering, which is particularly evident in the larger cities, include: stress and strain brought about by scrambling for a seat (or even a space to stand) in the buses; suffering resulting from intense heat in a hot humid environment, especially when the buses are caught up in slow pace of traffic due to traffic holdup; inhalation of noxious gases produced by the stationary or slow-moving vehicles during the holdups.
58. Andrew Onokerhoraye, "Urban Land Use in Nigeria: Problems and Implications for Policy," Town Planning Review, Vol. 48, No. 1, January 1977, p. 60.
59. Federal Republic of Nigeria, Third National Development Plan, 1975-80, Federal Ministry of Information, Lagos, 1975.
60. Michael Lipton, op. cit., p. 225.
61. A classical example of such conflicts is the overspill of 'Greater Onitsha' into the adjoining Idemili and Anambra local government areas.
62. A good case in point is Lagos, where it takes as much as 4 hours for a worker living in the mainland to get to work in the Lagos Island.

63. Silvia Blitzer, et al., "Shelter: people's needs and government responses," Ekistics, Vol. 48, No. 286, January-February 1981, p. 10.
64. However, now that the local government authorities have been entrenched into the constitution as an integral part of the three-tier administrative structure, arrangements are being worked out to make separate statutory appropriations to local government authorities.
65. This is borne out by the fact that the ratio of housing prices to median income has been increasing over the years, although there are no available data to substantiate this fact.
66. Guy Arnold, op. cit., p. 144.
67. Shlomo Angel and Stan Benjamin, "Seventeen reasons why the squatter problem can't be solved," Ekistics, Vol. 41, No. 242, January 1976, p. 23.
68. For instance, in his 1971 study of housing finance in Ibadan, Nigeria, Onibokun calculated that with housing of minimum standard built at a cost of about \$2,700, if an average taxpayer saves one-quarter of his income each year, it would take about 36 years to save sufficiently for a new house. See G. A. Onibokun, "Housing Finance in Nigeria," Town Planning Review, Vol. 42, No. 3, July 1971, p. 280.
69. Using the rule of thumb that cost of a house would be no more than two and a half times a household's annual income, it implies that any house which costs more than \$11,250 (₦ 6,250) will be too costly for a low-income household in Nigeria whose upper income limit is at present \$4,500 (₦ 2,500) per annum. A one-bedroom core-house cost about \$10,800 (₦ 6,000) excluding interest on loan.
70. Refer to footnote No. 11, p. 34, Chapter I.
71. Refer to footnote No. 12, p. 34, Chapter I.
72. Don C. I. Okpala, "Promoting the use of Local Building Materials in Nigerian Housing Construction: The problems and prospects," Journal of Administration Overseas, Vol. XIX, No. 2, April 1980, p. 118.
73. Ibid.
74. Federal Republic of Nigeria, "National Housing Policy," Lagos: Federal Ministry of Housing and Environment, April 1981, p. 11.
75. Guy Arnold, op. cit., p. 78.
76. Federal Republic of Nigeria, "National Housing Policy," p. 16.

77. Guy Arnold, op. cit., p. 57. See also International Bank for Reconstruction and Development (World Bank), Nigeria: Options for Long-Term Development, Baltimore: The John Hopkins University Press, 1974, p. 44.
78. It was such budget cutbacks, among other reasons, that seriously hindered implementation of the housing programme of the Third National Plan (1975-80).
79. Orville F. Grimes Jr., op. cit., p. 115.
80. B. A. Etim and F. N. Eronini, "Personal Income Distribution in Nigeria, 1969/70 - 1971/72," paper delivered at the Annual Conference, Nigerian Economic Society, Kano, 1975.
81. Federal Republic of Nigeria, "Guidelines on The Third National Development Plan, 1975-80," p. 45.
82. Josephine Abiodun, op. cit., p. 346.
83. Orville F. Grimes, Jr., op. cit., p. 38.
84. Federal Republic of Nigeria, "Guidelines on The Third National Development Plan 1975-80," p. 45.
85. Ibid.
86. Don C. I. Okpala, op. cit., pp. 123-24.
87. One of the few exceptions is Borno State where the burnt-bricks factory in Maiduguri, the state capital, is well patronized. Several residential and office buildings in Maiduguri, as well as the magnificent palace of the Shehu (ruler) of Borno are built in burnt-bricks due to suitability of their cooling effect to hot climate of Borno state (see West Africa, No. 3391, August 2, 1982, p. 1982).
88. A good example of such literature is William G. Grisby and Louis Rosemburg, Urban Housing Policy, New York: APS Publications and Center for Urban Policy Research, Rutgers University, 1975, pp. 31-57. Others include: Larry S. Bourne, op. cit., pp. 169-189; Josephine Abiodun, op. cit., pp. 339-340; J. O. C. Onyemelukwe, op. cit., pp. 3-10.
89. Although the cause of obsolescence may originally stem from poor quality of initial construction, wear and tear due to aging, misuse (willful destruction) abuse (overcrowding) may also aggravate the situation. Also economic consideration such as high costs and low returns may discourage an investor from maintaining or repairing the structures.

90. It is not, however, being suggested that all low-income express a desire for home ownership. The author is unaware of any empirical study carried out in Nigeria to determine if home ownership is a preferred option.
91. For examples of such Third World countries, see Charles Abrams, Man's Struggle for Shelter in an Urbanizing World, Cambridge: M.I.T. Press, 1964.
92. Larry S. Bourne, op. cit., p. 40.
93. Shlomo Angel and Stan Benjamin, op. cit., p. 22.
94. J. O. C. Onyemelukwe, op. cit., pp. 5-10.
95. Maurice Kilbridge, "Some Generalizations on Urbanization and Housing in Developing Countries," Policy Note P76-1, Cambridge, Massachusetts: Department of City and Regional Planning, Harvard University, p. 14.
96. N. Gilbert and J. Eaton, "Who speaks for the poor," Journal of American Institute of Planners, Vol. XXXVI, November 1970, p. 411.

CHAPTER III

RESPONSES TO HOUSING PROBLEMS IN NIGERIA

In the preceding chapter attempts have been made to provide a comprehensive background of the major underlying factors which have given rise to, or have exacerbated, Nigeria's urban housing problems. The main purpose for such an elaborate investigation was to stress the point made earlier that efforts to explain a country's housing problems which fail to consider the context in which such problems emerge obviously ignore the real issues involved; and the factual basis required for a meaningful assessment of the impacts of responses to such problems may not be provided.

In this chapter the various initiatives by public and private sectors to solve the housing problems would be discussed with focus on the low-income sector of the urban population. The chapter is divided into three sections. The first section attempts to provide a conceptual clarification of 'development', 'housing needs' and 'housing demand' as used in this study to set subsequent discussion into focus; the second section describes, in a historical perspective, responses to housing problems from the pre-independence period up to 1980. The third section summarizes the various responses to the housing problems. It should be noted that the year 1980 has been chosen as 'cut-off' point in this chapter; this has been done consciously for two reasons. Firstly, the year 1980 marked the end¹ of the Third National Development Plan (1975-80) which was the latest National Development Plan implemented so far

in the country.² Secondly, the current National Housing Policy, which will be the subject of Chapter V, was launched early in 1981 which coincided with the commencement of the current Fourth National Development Plan (1981-85). Thus, any assessment of the impacts of the new National Housing Policy could, to an extent, be identified³ from impacts of policies initiated prior to the new housing policy initiatives.

As stated earlier in the introductory chapter, this study is being carried out within the context of national development. Before examining the various responses to Nigeria's urban housing problems, it is considered pertinent to relate the notion of 'development' to 'housing need' and 'housing demand' as used in this study.

1. Conceptual Clarifications

i) Development in national context:

According to Gunnar Myrdal,⁴ the only logically tenable definition of development is "...the movement upward of the entire social system..." which comprise both the so-called economic, as well as non-economic, factors. He based this assertion on the premise that conditions and changes in the economic and non-economic factors tend to exhibit a 'circular causation' in the sense that if one of the factors changes, others will change in response and those secondary changes will trigger new changes, thus setting off a chain of actions in the social system. Thus, the interdependence of such factors implies that any policy action designed to effect upward movement of the social system or any analysis of one set of conditions and changes should take into account the interrelationship of the constituent factors which

influence the social system. For these reasons, he advocates an integrated and broader approach to development problems of under-developed countries, "which takes into account the social reality of institutions and the attitudes formed within them, which attitudes, in turn support them."⁵ John Friedmann views development as "... structural changes in an expanding system of societal relations...[and] ...a condition of continued structural growth in social systems."⁶

Agreeing with the above views by Myrdal and Friedmann, Onyemelukwe also sees development in a national context as:

a complex and multifaceted process of change, particularly change of a structural nature, towards the enhanced socio-economic welfare of the people and the individual's scope for self-fulfilment. It is a process that involves the society's transformation through its institutions, organizations, social rules, customary usages and attitudes - to an extent that makes the society more and more positively responsive to modern changes.⁷

He, therefore, concludes that development in the above context does not necessarily have to do only with economic growth perceived and assessed in gross domestic product (GDP) terms but also the non-quantifiable changes, quantitative and qualitative, which takes place in a socially desired direction based on equity considerations.⁸

What may be deduced from the above views on development is that there seems to be a growing awareness that there should be a move away from the conventional economists' tendency to think of 'development' purely in terms of economic factors. The need for such a departure apparently stem from inadequacy of economists approach to address the major problems and aspirations of the majority of people being planned for. In recent years interest⁹ is becoming focussed on the principle of social justice which, according to Harvey, involves the

concept of "a just distribution justly arrived at."¹⁰ For instance, in the context of housing, which is one of the major elements among the sectoral plans that make up a coordinated national development plan, the principle of 'just distribution' requires that even though the so-called more productive sectors of the economy may have greater claims to investment funds, yet the inter-relatedness of all sectors that contribute to national development demands that there should also be unequal allocation of investment fund according to 'need'. By the same token, since individuals (whether belonging to relatively rich and powerful few, or to the relatively poor and powerless majority of the country's population) have rights to equal levels of basic 'state' benefits, there should also be unequal allocation according to need.¹¹

It is this view of development, especially in the spirit of social justice and equity that will be borne in mind in subsequent discussion, especially since Nigeria's Development Plan lays stress on "egalitarianism and equal opportunity for all."¹²

ii) The nature of the housing 'needs' and 'demand':

Housing need is generally conceived simply as the amount of housing required to cater for a given population without taking into account the price and ability to pay for such housing. Such housing 'need' results from the need to: (a) house those at present without houses, (b) relieve overcrowding in existing houses, (c) replace existing dilapidated housing, (d) meet housing demand arising from natural increase in the urban population, and (e) provide housing for increasing number of migrants streaming into urban centres. Assessment of the housing need usually entails quantitative as well as qualitative

estimates. In case of the latter, the discrepancy between the minimum socially acceptable standards of the country and the quality of housing available is usually measured.

Housing demand, on the other hand, is an economic term which relates the number of housing units of a particular type to the number of households or persons who can afford that type. Such demand for housing not only varies with the price of dwellings and the income of families but also results from people's diverse needs, tastes and expectations. Such diversity stems from varying demographic, cultural and personal factors which find expression in different levels of demand for various types of dwellings available.¹³ For example, there may be different levels of demand for owner-occupied or rental tenure, and for single-room tenement, apartment, single-family detached or multi-family dwelling types. Demand for housing also has two distinct features pertinent for housing policy. The demand may be merely 'latent' in which case only intention or desire is expressed. It may also be 'effective' when such expressed desire is transformed into actual willingness and ability to pay for available dwelling type in the housing market.¹⁴

In spite of the seeming distinction between need and demand some scholars like Cullingworth¹⁵ contend that even though, unlike 'demand', 'need' takes no account of price and ability to pay, yet meeting a need involves costs and if these cannot be afforded by those in need someone else has to pay. Needleman suggests that the distinction between demand and need is, after all, not as sharp as the definitions generally suggest, because:

The choice of minimum socially acceptable standards is not completely independent of incomes and prices prevailing in the country concerned, while the same demographic factors that largely determine housing needs also strongly influence the effective demand for dwelling units.¹⁶

This study, however, looks at the concept of housing needs in a broader and closer detail as aptly explained by Downs.¹⁷ From the nature of housing deprivations of Nigeria's urban low-income enumerated in the preceding chapter, two different, but closely related, housing needs could be discerned: 'financial' and 'physical'.

The financial housing needs arise because many households, especially the low-income sector, have a 'gap' between the amount they could devote to housing if they spent a normal¹⁸ 20 percentage of their income on it and the actual cost of decent quality¹⁹ housing. For example, if a four-person household has an annual income of say, \$5,000, it can pay only \$1,000 for housing if it spends, say, the normal 20 percent on accommodation. But if a decent quality housing costs \$1,500 per year to occupy, this household has a 'gap' of \$500 per year.

The physical housing needs, on the other hand, arise when there are insufficient decent quality housing units available and at appropriate locations to enable every household to occupy one notwithstanding how much it pays to do so.

These two concepts of housing needs, though related, are quite different, as mentioned above, and have different policy implications. On the one hand, financial housing needs result from low-income or poverty even though the physical condition of the housing inventory may sometimes conceal such a need. For example, it was found, in Nigeria, that although urban households with financial housing needs, especially the low-income groups, occupy decent rental accommodation

they pay as much as 40 percent of their monthly income in rent to do so.²⁰ On the other hand, physical housing needs refers only to housing quality, not incomes, of the occupants. For instance, in many urban centres in Nigeria it is not uncommon to find that many so-called low-income people live in substandard housing not because of low income, per se, but because of unavailability of adequate and decent 'low-cost' housing.

From the above discussion on the two basic aspects of housing needs, some conclusions which have implications for housing policy may be deduced. First, it appears that one way to reduce or eliminate the gap between what a household can reasonably afford to pay and the actual cost of decent quality housing could be through a subsidy that reduces the effective cost of occupancy for this household or raises its income, or both. In other words, curing financial needs mainly demands increasing the incomes of poor households either directly through income maintenance or through housing allowances or other subsidies. Secondly, since it is obvious that many low-income people cannot afford to occupy housing units which comply with physically or officially required quality standards, the private housing market alone could definitely not be expected to eliminate physical needs. In order to meet the physical housing needs it would probably require some sort of housing subsidies which could serve as stimulus for increased housing production to supplement the private market. Such subsidies which could increase the housing inventory would obviously include construction-oriented whether by aided self-help or by direct construction by the public sector.

Against this background of 'development', housing 'needs', and 'demand' we may now examine briefly some of the more significant initiatives which have been employed in an attempt to alleviate the housing problems of the urban population. These housing problems, as discussed in the last chapter include: affordability, housing shortage which manifests in slum and squatter living, discrimination, difficulty of access to sources of employment, insecurity of tenure, and lack of amenities.

Before examining the various responses to the above housing deprivations, however, it may be useful for readers to note that the history of conscious development planning in Nigeria dates to as far back as 1946, when a comprehensive Ten-Year Plan of Development was formulated by the Colonial government following the latter's re-definition of its colonial mission, after the Second World War, to include a greater concern for the social and economic betterment of colonial peoples.²¹ Since then, development planning has been adopted in Nigeria as a strategy for accelerating socio-economic and physical development. In the discussion which follows, evolution of private and public sector responses to the housing problems in Nigeria, through the various Development Plans, would be examined with a view to assessing the impacts of these responses on the urban low-income sector.

2. Responses to Housing Problems: Pre-Independence Period to 1980

The historical review shown in Table 7 indicates, in summary, the progressive initiatives by the Nigerian governments in their attempts to alleviate the various housing deprivations in the country prior to the launching of the current National Housing Policy.

Whether these efforts have been effective is an issue which will be discussed in the next chapter as well as in the final chapter of this study. However, it is pertinent to note the increasing government interest and interventions, especially in respect of the low-income groups.

TABLE 7

Significant Events and Initiatives Pertaining
to Housing in Nigeria

-
- | | |
|------|---|
| 1917 | <ul style="list-style-type: none"> . The Township Ordinance (1917) was enacted and settlements in Nigeria classified into 1st, 2nd and 3rd townships. <ul style="list-style-type: none"> - Housing development concentrated only in few selected urban centres mainly in the 1st and 2nd class townships. - Provision of housing was restricted to quarters for expatriate officials in specially developed enclaves. - Some government departments, like the Posts and Telegraphs Department (P & T) and Railway Corporation, built some quarters for their junior staff. |
| 1928 | <ul style="list-style-type: none"> . The Lagos Executive Development Board (LEDB) was established following serious outbreak of the bubonic plague, primarily to clear the slums of Lagos, the then capital city. |
| 1937 | <ul style="list-style-type: none"> . Building codes enacted in Lagos (based on, or copied from British building by-laws) embodying advisory construction and residential design performance standards. |
| 1946 | <ul style="list-style-type: none"> . The Ten-Year Plan of Development and Welfare (1946-56) was launched. <ul style="list-style-type: none"> - Town Planning and Village Reconstruction Programme established in recognition of the need for replanning and orderly planning for new extensions in almost all Nigerian towns. - The Town and Country Planning Ordinance enacted under which planning schemes could be initiated to control development of towns. - Planning Authorities established to initiate and implement planning schemes. |

(Continued)

TABLE 7 (Continued)

-
- | | |
|------|--|
| 1947 | . Nigerian Building Codes amended to relate to the Planning and Building regulations in the Town and Country Planning Law of 1946. |
| 1955 | <ul style="list-style-type: none"> . Lagos slum clearance scheme came into effect. . African Housing Scheme established to provide housing loans to senior civil servants. . Lagos Housing scheme launched by the government to provide 1,300 low-cost houses for low-income workers. . Government staff housing schemes established by the Regional governments. |
| 1956 | . The Nigerian Building Society (NBS) was incorporated to grant loan to eligible senior public service members to build their own houses. |
| 1958 | . Western Nigeria Housing Corporation (WNHC) established to build houses for rent or sale and to develop serviced lots for sale to those who wish to build their own houses. |
| 1960 | . Nigeria became an independent sovereign nation with full powers to formulate and implement her own policies. |
| 1961 | . Eastern Nigerian Housing Corporation (ENHC) and the Northern Nigeria Housing Corporation (NNHC) were established to undertake activities similar to those of the WNHC. |
| 1962 | <ul style="list-style-type: none"> . First National Development Plan was launched. . \$125 million was allocated to housing and "Town and Country planning" but only 47 percent of the amount was actually disbursed. . Housing was classified as a "Social Overhead." . No national targets for housing stipulated in the plan. . 24,000 housing units proposed in the plan were to be constructed only in Lagos, the then, Federal capital. . Between 1952 and 1962 \$3.5 million was spent on a low-cost housing scheme for workers in Lagos. |

(Continued)

TABLE 7 (Continued)

1963	<ul style="list-style-type: none"> . Nigeria became a member of the World Bank with the privilege to use the World Bank to inject external finance and management expertise into the Housing sector in Nigeria. . The Mid-West Housing Corporation was established.
1965	<ul style="list-style-type: none"> . A World Bank mission was invited to Nigeria by the Federal government to study and assess the problems and prospects of Nigeria's economic development, including the housing sector.
1966	<ul style="list-style-type: none"> . Mass exodus of southern Nigerians living in the north to the south, following civil disturbances in parts of the north created housing problems, especially in the eastern parts of the country.
1967	<ul style="list-style-type: none"> . The four political regions of Nigeria were reconstituted into 12 'states' and influx of people to the new state capitals contributed to acute shortage of housing, especially in the new states. . More housing for the low-income group initiated by the Federal Military government in Lagos.
1968 and 1969	<ul style="list-style-type: none"> . Nigeria engulfed in civil war. <ul style="list-style-type: none"> - Scarce financial resources required for housing and other sectors were diverted to military expenses. - Already-inadequate housing stock destroyed in parts of the country, as a result of the war.
1970	<ul style="list-style-type: none"> . The Second National Development Plan (1970-74) was launched following the end of the civil war with emphasis on large-scale reconstruction and new construction of housing and infrastructure. <ul style="list-style-type: none"> - \$4.68 million (2.6 million 'naira') was allocated for the housing sector for expansion of credit facilities for housing construction and for importation of building materials. - Government provided grants to local authorities for amalgamation of villages and hamlets into viable or more compact units. . Benin-Delta Development and Planning Authority (BENDEL) was established to develop the towns of the Mid-West state.

(Continued)

TABLE 7 (Continued)

-
- 1971 . The National Council on Housing was created and marked the first serious attempt to bring the issue of housing to a national focus and to formulate national policy on Housing.
- 1972 . The first National housing programme (the Federal Low-Cost Housing Scheme) was established by a decree to coordinate government-sponsored housing construction in the country.
- The Federal Military government announced its plan to construct 54,000 dwelling units in the 12 state capitals of the country. The target was later increased to 59,000 units: 15,000 units to be built in Lagos and 4,000 units in each of the remaining 11 state capitals.
 - ₦336.95 million was estimated for the housing project.
- . The Federal Government Staff Housing Board was established in May, and took over the function of the African Staff Housing Scheme of the colonial period. The Board was empowered to grant loan amounting to 5 times the applicant's salary or about \$36,000 (20,000 naira) whichever is less. This figure has since been increased to \$72,000 (40,000 naira) with further request to increase it to \$108,000 (60,000 naira).
- . The shares held by the Commonwealth Development Corporation in the Nigerian Building Society were bought over by the Federal government in order to assume full control of the Building Society and expand mortgage lending throughout the country. Authorized capital of the Society was raised from ₦ 3.25 to ₦ 20 million.
- . The Federal government, through the Federal Ministry of Economic Development and Reconstruction commissioned Doxiadis Associates International Consultants on Development and Ekistic to survey the development problems and future needs of 20 major towns and cities in Nigeria. Housing was among the major areas surveyed.
- 1973 . The Federal Housing Authority (FHA) was created as a Statutory corporation to implement the National Housing Programme with the states' Ministry of Works acting as implementation agencies in their respective states.
- 1975 . The Third National Development Plan (1975-80) was launched.
- Government accepted, for the first time, its social obligation to participate actively in provisions of housing for all income groups.

(Continued)

TABLE 7 (Continued)

-
- A new Ministry, the Federal Ministry of Housing, Urban Development and Environment (FMHUDE) was created to coordinate housing policies and associated programme implementation.
 - The government decided to improve Nigeria's housing conditions, especially for low-income groups by: directly constructing housing units; development of urban layouts; provision of building materials; provision of financing institutions; and setting of housing standards.
 - Target production of 60,000 dwelling units in five years set and \$3.3 billion (1.837 billion naira) allocated for the purpose.
 - Investment in domestic production of cement and burnt-bricks was increased to help alleviate the problems confronting the construction industry.
- . A Committee on Standardization of Housing types and policies set up and recommended concept of core houses following its recognition of the failure of the existing housing programme to reach the low-income groups.
- . The Committee on Nigerian Financial System reviewed the financial structure of the country including housing finance and recommended:
- Specialization of the Federal Housing Authority in low-income housing,
 - The establishment of a Federal Mortgage Bank,
 - Establishment of a payroll savings plan for housing.
- . In December, Anti-inflation Task Force on Rent, Housing and Land was set up by the government to reduce the high incidence of inflation rampant in the economy. Among its significant recommendations which affected the housing sector were:
- Reduction of the lending rate of the Nigerian Building Society and down payment levels,
 - Control of price of building materials,
 - Establishment of an employee housing scheme,
 - Encouragement of the cooperative supply of building materials,
 - Vesting all land administration in the states.

(Continued)

TABLE 7 (Continued)

-
- 1976 . Initial target for production of 60,000 dwelling units in five years was increased to 202,000 units to be distributed as follows:
- 8,000 units in each of the 19 states,
 - Additional 50,000 in Lagos Metropolitan area.
- . Allocation for housing was also increased from about \$3.3 to \$3.5 billion.
- . In addition state governments were to launch their own state housing programmes, each state providing 4,000 dwelling units with the Federal Housing Authority supplying the infrastructure.
- . The Rent Panel reviewed the structure and level of rent in the country.
- . The number of states in Nigeria was increased to 19 following creation of 7 new states. Increased economic growth and consequent influx of population to the new state capitals created extra demand for housing and aggravated existing housing problems.
- . The Insurance Decree (1976) was promulgated and it raised the percentage of life assurance fund to be invested in real estate from 10 percent to 25 percent.
- . Housing loans were liberalized in an effort to increase the flow of credit to housing or real estate. For instance, "loans to housing" was exempted from ceilings imposed on total and sectoral increases in bank credit to the private sector.
- 1977 . The National Housing Programme was decentralized due to slow progress in its implementation caused by:
- Procedural delays,
 - Manpower shortages,
 - Inflation-related budget cutback,
 - Inter-ministerial coordination conflicts between the Federal Ministry of Works (FMW) and the Federal Ministry of Housing, Urban Development and Environment (FMHUDE).
- . The FMHUDE was dissolved and merged with FMW and renamed the Ministry of Works and Housing.

(Continued)

TABLE 7 (Continued)

-
- . Responsibility for implementation of the National Housing Program shifted to the 19 state governments.
 - . The Federal Mortgage Bank of Nigeria (FMBN) was formally inaugurated on July 4, 1977 as a Federal government fully-owned bank under Decree No. 77 of 1977 and took over the assets and liabilities of the dissolved Nigerian Building Society for the purpose of:
 - Providing long-term credit facilities for residential accommodation at 3 percent (now 6 percent) interest rate,
 - Acting as a mortgage market by providing supplementary financial facilities to state housing corporations, estate developers, commercial property developers and other mortgage institutions to improve distribution, quantity and quality of housing accommodation throughout the country.

The capital base of the FMBN was increased from \$5.9 million (3.25 million naira) to \$36 million (20 million naira).

- . Land Reform panel was established by the Federal government to examine the land tenure system and to recommend steps to facilitate the acquisition of land for housing and other uses.
- . A World Bank Urban Projects identification mission visited Nigeria, at the request of the then FMHUDE, to consider (for possible World Bank financing) proposals for state-level implementation of housing and urban development projects within the Third National Development Plan. As a result:
 - The Nigerian States Urban Development Programme (NSUDD) was evolved to assist the state government in the implementation of their part of the National Housing Programme to achieve the overall objective of meeting the "fewer needs of the many rather than the many needs of the few."

1977
- 78

- . In the 1977/78 budget statement, some further measures were proposed by the government to ease some of the financial constraints which impede housing development across the country. Among these measures were:
 - Federal government directive to all states to increase their financial provisions to housing authorities.
 - Adoption of guidelines by the Federal Government whereby all commercial banks were required to devote at least 5 percent of their resources to medium-term housing finance of up to 10 years duration to enable

(Continued)

TABLE 7 (Continued)

-
- families living in substandard housing to obtain loans for improving and upgrading their houses.
- Incentives were to be given by the government to large companies to enable them to provide accommodation for their workers with land being made available for the purpose by the state governments.
 - The interest on loans for residential buildings by commercial companies was fixed at the minimum rate of 5 percent, repayable over a minimum of 10 years.
- . The Federal Ministry of Economic Development in collaboration with the Nigerian Institute of Social and Economic Research organized a one-week "National Workshop on Planning Strategy for the 1980s." Among the highlights of the workshop include:
- Detailed discussion of lessons of experience learned from previous planning efforts including housing.
 - Recommendations for future plans based on past experiences.
- 1978 . The Land Use Decree (now the Land Use Act) was promulgated and all urban and rural land in Nigeria was nationalized in an effort to ensure equitable, easier, and efficient distribution of or access to land for all Nigerians at reasonable cost. Some of the pertinent features of the Land Use Reform include the following:
- All urban land in the territory of each state was vested in the Governor of the state in trust for all Nigerians domiciled in the state.
 - Private land ownership was abolished but private ownership of urban developments, including the right to dispose of or sell such developments, was retained.
 - Each state in the country was required to establish a "Land Use and Allocation Committee" to advise on land management, resettlement and compensation issue.
 - Each individual should have the right of use of not more than half a hectare (1.25 acres) of undeveloped urban land in each state.
- 1979 . Housing target of 202,000 dwelling units in 5 years (1975-1980) was revised by the new civilian government to 200,000 units per year through joint efforts by the public and private sector.

(Continued)

TABLE 7 (Continued)

-
- . The dissolved Federal Ministry of Housing Urban Development and Environment (FMHUDE) was recreated as the Federal Ministry of Housing and Environment and as the sole implementing agency of the National Housing Programme as conceived by the new civilian government, with close collaboration with the 19 state government.
 - . The "Employers' Housing Scheme, Special Provision Act" was enacted by which large companies were required to use their own borrowing capacity and internal resources, with some incentives from the government, to raise funds and develop residential estates for their employees.
 - . The Federal Mortgage Bank of Nigeria increased its capital base from \$36 million (20 million naira) to \$270 million (150 million naira) in order to meet outstanding commitments to mortgagors. Branch offices of the Bank were established in 17 states of the country.
 - . More brick factories were established in the country in an effort to increase supply of locally-produced and cheaper building materials.
 - . The Nigerian States Urban Development Programme (NSUDP), evolved in 1977, was formally launched through the instrumentality of the Federal Ministry of Housing and Environment and the Federal Mortgage Bank of Nigeria, with assistance from the World Bank. The programme was designed to develop the institutional and financial framework for the implementation of a national low-cost housing programme based on a policy of promoting the construction of low-cost, affordable housing and related infrastructure as well as employment generation throughout Nigeria and in partnership with the States. The more specific objectives and strategies include:
 - Increased supply of building lots and urban infrastructure through sites and service projects.
 - More efficient urban development patterns through upgrading schemes.
 - Improved social conditions and environmental sanitation by instituting integrated social service programmes for provision of primary schools, health care centres, recreation areas and other necessary utilities within project areas.

TABLE 7 (Continued)

	<ul style="list-style-type: none"> - Improved employment opportunities through the provision of small scale industrial sites in project areas, and project designs which make efficient use of local skills and materials. - Security of tenure and improved housing credit delivery systems for home construction, site and service, and upgrading schemes for the low-income group. - Project beneficiaries to be identified during feasibility studies which would be carried out within the parameters of programme objectives to achieve equitable balance of income groups.
1979 - 80	. In the 1979/80 national budget statement, importation of certain building materials was placed under licence to encourage and protect the production of such materials within the country.
1980	. Workshop on the provision of urban shelter and services in Nigeria was held by the Federal Ministry of Housing and Environment, the Federal Mortgage Bank of Nigeria and the World Bank as background for the preparation of the Housing component of the Fourth National Development Plan (1981-85). Some of the important conclusions reached include: <ul style="list-style-type: none"> - The need to ensure compatibility among the various Federal Housing Programmes including the Nigerian States Urban Development Programme (NSUDP). - The need to clarify policy principles and objectives among programmes. - The necessity to clarify institutional roles of and within each level of government.

Responses During the Pre-Independence Period:

From Table 7 above, it may be observed that early government interventions in housing were mainly the development of housing areas known as the Government Reservation Areas (GRA's) and the creation of the Lagos Executive Development Board (LEDB) in 1928 to eliminate the slums of Lagos and to establish housing units in Lagos metropolitan area. Due to economic depression of the early 1930s and the

subsequent World Wars the scope of operation of the Board was restricted owing to lack of funds and staff. Even after the World War II vehement opposition²² to slum clearance delayed further work by the Board until later when the Lagos slum clearance scheme was formally established. The scheme led to the Surulere Housing development designed primarily to rehouse displaced families from central Lagos slums, temporarily. However, in government's attempt to provide the replanned former slum areas with desirable amenities like access roads, commercial areas and others, the amount of land left for residential use was inadequate to accommodate many of the displaced families. Coupled with other problems, it turned out that most of the displaced families could not have access to their original lots in central Lagos and accordingly, such families had to make the Surulere temporary rehousing area their permanent home.²³

Through the Town and Country Planning Ordinance of 1946 the colonial government evolved the concept of Planning Authorities and planning schemes as media for replanning, regulation and approval of housing and other physical developments in both urban and rural parts of the country. Like the Lagos Executive Development Board, lack of trained staff and funds limited the scope of operation of the Planning Authorities during the colonial period. Public opposition to redevelopment, as pointed out earlier,²⁴ restricted the activities of the Planning Authorities. In addition, new layouts on the outskirts of a town were not generally popular in Nigeria during the colonial period since with the exception of the higher income groups the majority of people prefer to live within easy walking distance of the market and town centre. For example, the junior staff quarters built

at Ondo, by mid-1950s about 1.5 miles from the market, were left unoccupied for a long time.²⁵ However, where the need was felt, like in the Northern Region of the country, new towns as well as extensions to towns were planned to stem piece-meal development and haphazard growth.²⁶ In some cases, model compounds comprising houses and huts of improved standard were built at government expense.²⁷ Towards the end of the colonial era, the African Housing Loan Scheme and the Nigerian Building Society were set up by the colonial government to enable Nigerian civil servants to take out loans to assist them to build houses for themselves. However, these financial-aid schemes tended to be monopolized by the higher income groups who were probably the only ones in a position to undertake such housing finance.

Responses in the Post-Independence Period:

Following Nigeria's independence in 1960 the First National Development Plan 1962-68 was launched. Under this plan, housing was lumped with Town and Country planning under low priority list. Except perhaps for some low-income housing schemes concentrated mainly in Lagos and a few other urban centres, government activities in housing were confined to the staff housing scheme, the Nigerian Building Society, the LEDB, and the Regional (State) Housing Corporations. These institutions also limited their scope of operation within the national and former regional capitals and the beneficiaries tended to be the middle class, mainly government officials.

The Second National Development Plan:

It was not until the formation of the National Council on Housing, during the Second National Development Plan (1970-74), that

the first real attempt was made by the government to tackle the problem of housing on a national basis. It is not unlikely that the enormous devastation of housing, as a result of the Civil War, contributed to the shift in government policy on housing. Realizing the importance of problem and need analysis, as a basis for devising realistic policy, the government commissioned an urban survey of the 20 major urban centres in the country in 1972. The same year the National Housing Programme was established by decree. This programme which was considered rather unscheduled,²⁸ perhaps could have been launched after the urban survey exercise had been completed so that the findings could provide the necessary basis for programme planning. Nevertheless, the programme and the subsequent institutional and financial arrangements effected to support it indicate significant and increasing interest of government in the housing sector.

The Third National Development Plan:

Another remarkable evidence of growing government concern to alleviate housing problem in Nigeria could be discerned from the major initiatives embodied in the Third National Development Plan (1975-80). In fact, such initiatives could not have been taken at a more opportune moment because, Nigeria's urban housing situation at that time gave cause for much concern. As aptly observed by Hardoy and Satterthwaite:

...most urban housing was being built by the private sector and then let at very high rent. Thus, two rental markets ran side by side, the private one with very high rents and the public one where upper income groups paid heavily subsidized rents. Government employees who have been able to build a house with long-term government low-interest loan usually remain in their government-subsidized house and rent out the house they have built. And private individuals fortunate

enough to get a site in a government-serviced neighbourhood through one of the housing authorities often cannot get a loan to construct the house. They therefore turn the site over to a contractor who builds the house and gets the right to rent this out for five or more years.... Meanwhile the poor urban majority received no help from public or private commercial sources [because] They lacked the collateral for a loan from the private sector. [Therefore] Either they rented accommodation which cost a high percentage of their total income or they built their own houses in piecemeal fashion on the urban periphery with few or no basic services and infrastructure using the informal sector for the skilled work.²⁹

It was this sort of situation, among other concerns, that induced the Nigerian government to acknowledge openly that it:

...now accepts as part of its social responsibility to participate actively in the provision of housing for all income groups and will therefore intervene on a large scale in this sector during the plan period...to achieve a significant increase in supply and bring relief especially to the low-income groups who are the worst affected by the current acute shortage. It is the objective of policy to employ a combination of measures to achieve within the next decade a housing situation in which the average urban worker would not be required to pay more than 20 percent of his monthly income in rent. These measures include direct construction of housing units by both the Federal and State governments for letting at subsidized rates, increased construction of quarters for government officials and an expansion of credit facilities to enhance private housing construction.³⁰

The genuineness of the above statement was reflected in government's decision to construct 60,000 dwelling units within 5 years and for which it made an allocation of about \$3.3 billion (1.837 billion naira). To achieve its housing objectives the government also established the necessary institutional framework such as the creation of Federal Ministry of Housing Urban Development and Environment (FMHUDE) to coordinate housing policies. Various advisory committees on rent controls housing finance, housing standards and Anti-inflation Task Force were set up. Following the recommendations of these committees a number of housing measures were taken by the government as reflected

in the 1976/77 Budget speech by the Head of State, Obasanjo. Notable among these measures was the reordering of the priorities in the Third National Development Plan by which greater emphasis was placed on housing through revision upwards of proposed 60,000 dwelling units to 202,000 units to be constructed during the Plan period, and involving an expenditure of about \$4 billion (see Table 8). The budget for Housing under the Third Development Plan represented 5.6 percent of the total expenditure in all sectors as compared to 2.5 percent recommended by the Association of Housing Corporations of Nigeria³¹ (see Figure 8).

The decentralization of the National Housing programme in 1977 and transfer of responsibility for its implementation to the 19 state governments marked another step forward in government's efforts to accelerate the pace of housing development and its equitable distribution across the country. Realizing the magnitude of the National Housing Programme and the financial resources required for its implementation, the Federal Government capitalized on its membership of the World Bank and evolved the Nigerian States Urban Development Programme (NSUDP) to assist the State governments, through World Bank financing, to implement their part of the National Housing programme through "site and services" as well as "up-grading" schemes. In respect of the up-grading schemes, some efforts had earlier been made in some parts of the country, as may be seen in Figure 9 . Other measures taken by the government to tackle the problem of housing include: the formal reorganization of the Nigerian Building Society into a Mortgage Bank with increased capital base; the establishment of the Land Reform panel which culminated in the Land Use Decree of 1978

TABLE 8

Housing Capital Programmes by Governments

State	Original Estimated Cost, 1975-80	N million
		Revised Estimated Cost, 1975-80
Anambra	-	9.500
Bauchi	-	3.500
Bendel	30.000	45.000
Benue	-	5.000
Borno	-	5.000
Cross River	10.000	15.000
Gongola	-	3.500
Imo	-	15.000
Kaduna	10.000	13.300
Kano	30.930	23.860
Kwara	8.000	3.500
Lagos	11.000	16.000
Niger	-	15.000
Ogun	-	10.000
Ondo	-	10.000
Oyo	-	10.000
Plateau	-	10.000
Rivers	10.000	10.000
Sokoto	-	32.580
TOTAL: ALL STATES	187.430	255.740
FEDERAL GOVERNMENT	1,650.000	2,000.650
TOTAL: ALL GOVERNMENTS	1,837.430	2,256.390

SOURCES: 1. Third National Development Plan, 1975-80, Vol. II,
Federal Ministry of Economic Development, Lagos, pp.
8 and 9.

2. Third National Development Plan, 1975-80, Vol. I, Table
24.2.

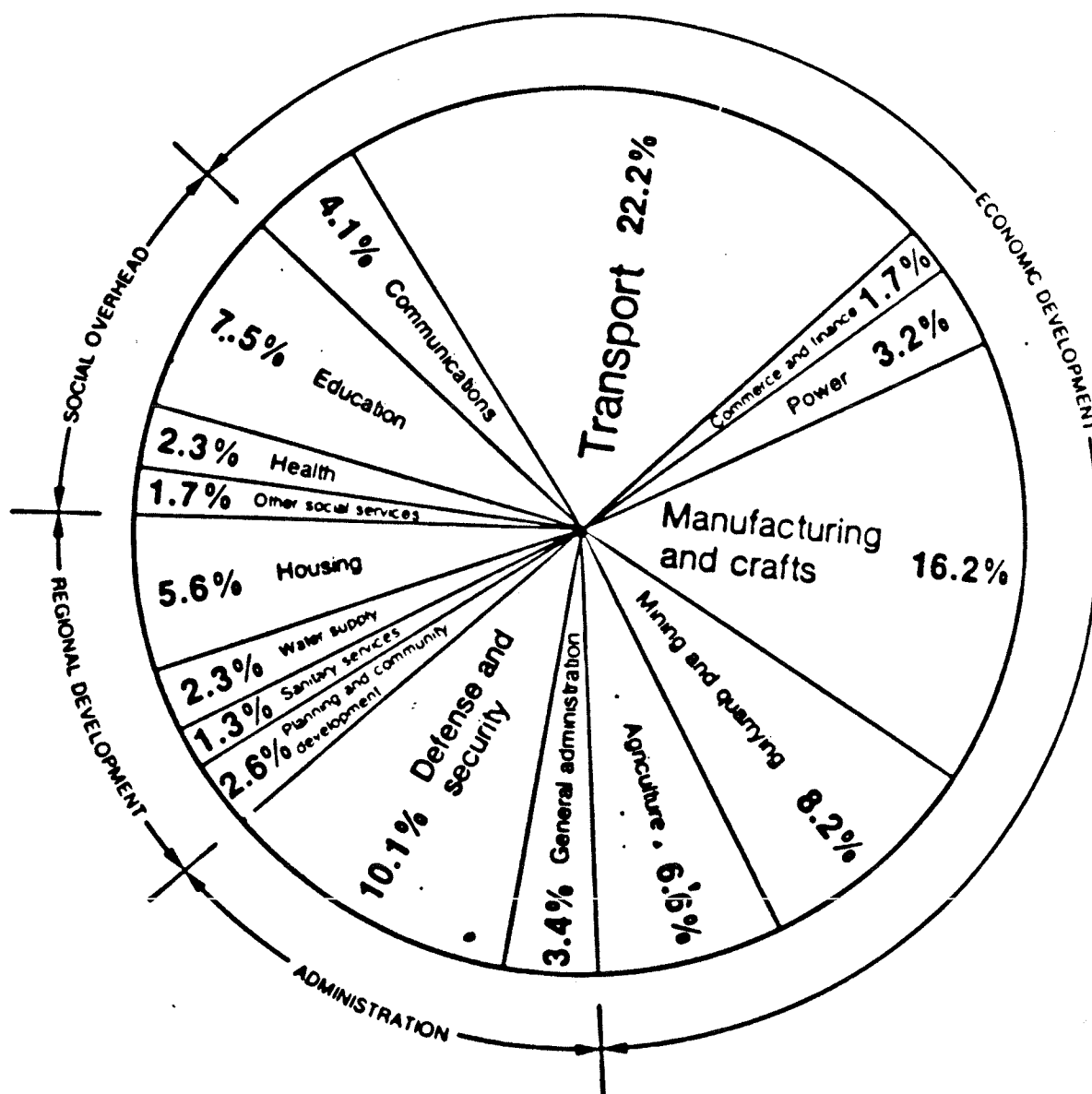


FIGURE 8: Public Spending Priorities Under Third National Development Plan

SOURCE: Federal Republic of Nigeria, Third National Development Plan 1975-80.

by which all land in the country was 'nationalized'; and the 1977/78 Budget Statements³² which proposed various measures to further reduce those financial factors that had constrained effective implementation of the housing programme in the country.

Another remarkable intervention by the government came with the return of the country to civilian rule in October 1979, under the leadership of President Shehu Shagari. To start with, the annual housing target of 40,000 units set by the Military government was increased four-fold to an initial target of 200,000 dwelling units annually.³³ In addition, various supporting institutional arrangements were also made by the new civilian administration as outlined in Table 7, page 119. Efforts were also intensified by the government in respect of promotion of, and use of, local building materials to produce more housing at 'affordable prices'. Apart from further increasing the capital base of the Federal Mortgage Bank, branch offices of the Bank were set up in almost all the States in the Federation in an attempt to facilitate access to housing finance for greater number of people.

Perhaps the most innovative measure taken by the present civilian Administration was the formal launching of the Nigerian States Urban Development Programme (NSUDP)³⁴ in 1979. This programme, which was evolved by the last Military Administration, is innovative because the inclusion of "improved employment opportunities" as one of its main objectives marked a departure from the tendency of Nigeria's housing policy to focus on allocation of funds to dwelling units and physical infrastructure without considering the issue of employment generation as an integral part of an efficient housing policy.

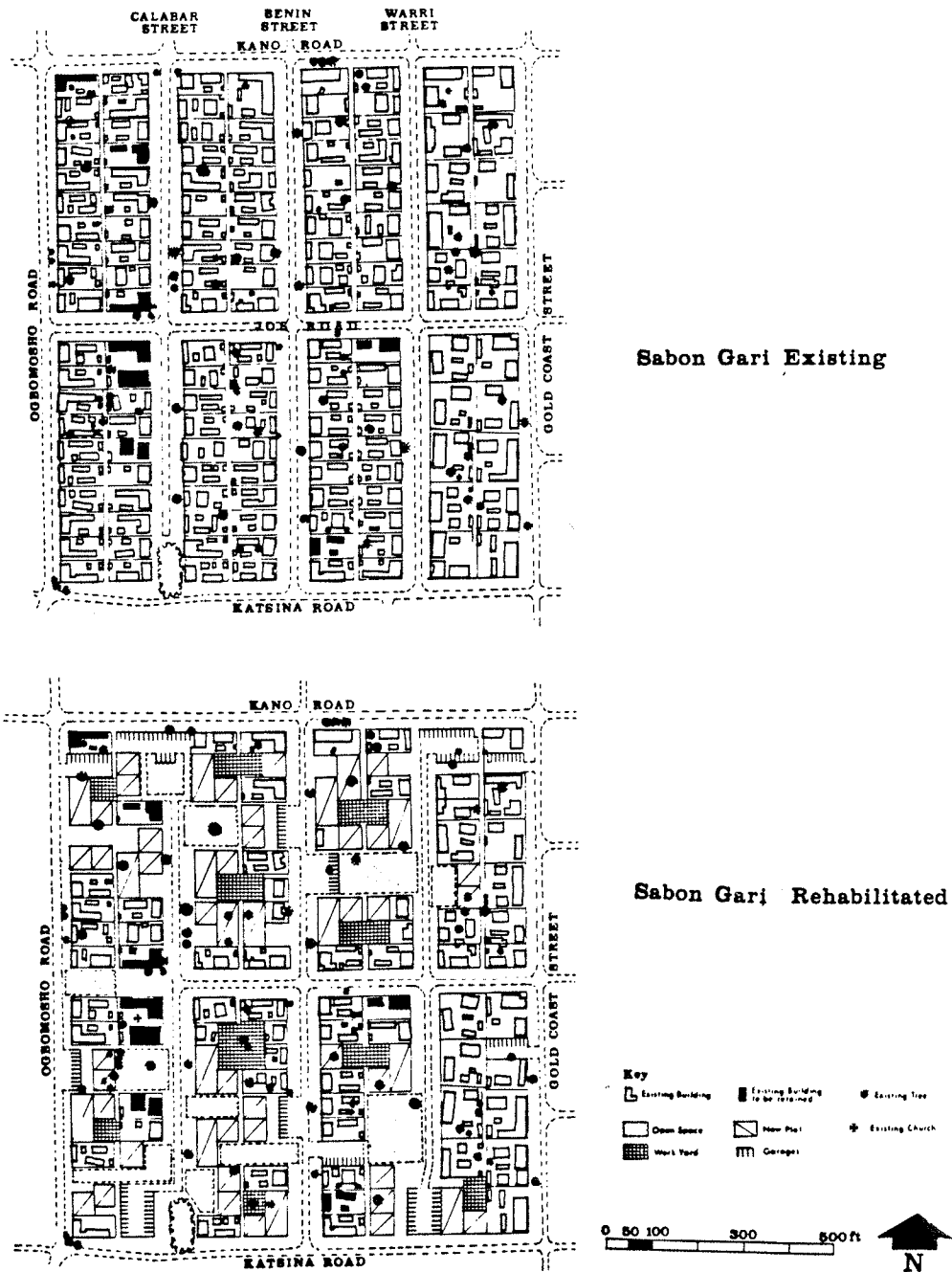


FIGURE 9: Example of Urban-upgrading in Nigeria.

SOURCE: Max Lock and Partners, Kaduna: A Survey and Plan of the Capital Territory for the Government of Northern Nigeria (London: Faber and Faber, 1967), pp. 183-184.

Rural Development:

On the issue of Rural Development as a means of mitigating the strong trend towards rural-urban migration, which contributes to aggravate urban housing problems, government efforts have also been notable. During the pre-independence period, housing and social amenities in most rural settlements were provided mainly through individual or communal efforts and resources. Sometimes missionaries such as the Roman Catholic Mission or the Church Missionary Society also assisted many rural communities in provision of amenities. Generally, the cost of social amenities such as schools, roads and health facilities were met through development levy imposed on those living in the rural communities as well as on the 'sons of the community' living and working in the urban centres. However, after independence, especially between 1960 and 1966, the civilian government encouraged rural community development through some financial support. In recent years the government is providing special grants to facilitate provision of social services such as hygienic water supply, electricity, health facilities, access roads and more recently, rural housing as will be discussed later in Chapter V.

Responses to Macro-Problems of Urbanization:

Before concluding this section, it is pertinent to mention also that the government has taken some measures to increase food production, electricity supply and employment opportunities shortage of which had been identified earlier in Chapter II, as among the macro-problems of urbanization which have some adverse impacts on provision of housing in the country. On food production, a number of programmes

had been launched by the government over the years. For instance, the National Accelerated Food Production Programme of Gowon's regime; General Obasanjo's "Operation Feed the Nation" campaign; and President Shehu Shagari's current "Green Revolution" programme all aimed at accelerating food production to meet demand and to cut down on high proportion of incomes spent on food. In respect of reducing some of the adverse impacts of inadequate power in the country, the government has also taken some positive measures. For instance, under the Third National Development Plan states were allowed to undertake their own complementary rural electrification programme, provided certain technical requirements were complied with.³⁵ A new \$72 million Federal government owned dam, Dadin Kowa Dam, has been built recently to augment the power supply of the National Electric Power Authority (NEPA).³⁶ Recently, too, the sum of about \$4.5 billion has been allocated by the government for the establishment of two hydro-electric stations to improve power supplies in the country.³⁷ With regard to increasing job opportunities in the urban areas, government efforts have been directed at developing the urban informal sector which has been found to have enormous capacity for labour absorption due to its ability to use labour-intensive and capital-saving techniques to provide goods and services cheaply. During the Third National Development Plan (1975-80) some policy measures were outlined towards alleviating the constraints which hamper effective development of the Urban informal sector. Among these policy measures were the setting up of credit and loan schemes designed to provide investment capital to small-scale entrepreneurs as well as provision of various extension services, off-the-job training, sandwich courses, functional literacy

courses to small-scale businessmen and workers in the informal sector.³⁸ Apart from the above measures the government also has made some attempts to reduce the rural-urban income differentials; and to provide productive work opportunities in the non-urban areas to absorb increasing number of unemployed school leavers who usually migrate to the urban centres in search of gainful employment, thus inflating the urban labour force and increasing demand on housing and other urban facilities which are already overloaded.

3. Summary

Past responses to Nigeria's urban housing problems, as discussed in this chapter, fall into six major policy categories as summarized below:

- i) Direct Construction: in order to increase the housing stock and thus eliminate or, at least, reduce dwelling deficit the government engaged in direct construction of dwelling units in urban centres for both government officials and the general public through the various government housing agencies.
- ii) Urban Site Development: under its site development policy, government lays out lots and provides the necessary supporting infrastructure like access roads, water supply, electricity, drains and sewerage facilities. These serviced lots are then leased or purchased by citizens for building their own houses. Government also encouraged large private business establishments through incentives to develop residential estates for their employees.

- iii) Provision of Building Materials: in an effort to minimize the cost and difficulty of access to building materials, which contributes to housing shortage and poor quality housing, government has tried to encourage the production and use of local building materials mainly through import substitution strategy.
- iv) Housing Financing: realizing that the problem of finance, in terms of scarcity and access, has been one of the major factors that constrain provision of housing in the country, the government has progressively strived to alleviate this impediment by allocating more investment capital for housing in the national budgets. In addition, government has also expanded mortgage lending facilities to promote private housing construction.
- v) Standard Setting: through setting of minimum standards for shelter provision and building construction, dating from the colonial era, the government has tried to maintain some desirable degree of environmental quality.
- vi) Rent Controls: to protect tenants from paying exorbitant rents, relative to income, the government has since the colonial period, introduced some rent controls in various parts of the country. In recent years this effort has been intensified through rent decree and by establishment of rent edicts and tribunals.

In the next chapter the effects of the various government responses to housing problems will be considered.

FOOTNOTES ON CHAPTER III

1. In theory, 1980 marked the end of the plan period but in actual practice, there is no 'neat' demarcation between the 'end' and 'beginning' of two consecutive plan periods since there is invariably the tendency for uncompleted or uncommenced programs to be carried forward to subsequent Development Plans.
2. That the Plan was deemed to be officially ended, for budget and planning purposes, does not, however, necessarily mean that, in fact, all aspects of the plan were fully implemented during that plan period.
3. For reasons pointed out in Footnote 1 above it may, in practice, be difficult, if not impossible, to separate impacts of one Development Plan from the others since these rather short-term Development plans are, in fact, integral parts of a longer-term National Development Plan of usually 20-year duration.
4. Gunnar Myrdal, "What is development?", Ekistics, No. 237, August 1975, p. 84.
5. Ibid., p. 87.
6. John Friedmann, op. cit., p. 244.
7. J. O. C. Onyemelukwe, "A Case for Regional Policies in National Development," National Workshop on Planning Strategy for the 1980's, University of Ibadan, Ibadan, Nigeria, 1978, pp. 1-2.
8. Ibid.
9. For instance, such interest has been reflected in the preamble to Section C of Habitat Recommendations which states that "over-riding objective of settlement policies should be to make shelter, infrastructure and services available to those who need them in the sequence in which they are needed and at monetary or social cost they can afford."
10. David Harvey, Social Justice and the City, Baltimore, Maryland: The John Hopkins University Press, paperback edition (second printing), 1977, pp. 116-117.

11. This concept is consistent with the Habitat Recommendation C9 which states that national housing policies should aim at "providing adequate shelter and services to the lower income groups, distributing resources on the basis of greatest needs."
12. Federal Republic of Nigeria, Third National Development Plan 1975-80, p. 308.
13. Mario E. Carvalho et al., Housing in Winnipeg, Winnipeg: Department of City Planning and Department of Economics, University of Manitoba, 1974, p. 9.
14. Ibid.
15. J. B. Cullingworth, Essays on Housing Policy, London: George Allen and Unwin (publishers) Ltd., 1979, pp. 31-33.
16. L. Needleman, The Economics of Housing, Staples, 1965, p. 18.
17. Anthony Downs, Federal Housing Subsidies: How are they Working?, Lexington, Massachusetts: Real Estate Research Corporation, 1973, pp. 19-25.
18. What is considered 'normal' varies from country to country and depends on the incomes and priorities of those concerned. However, the rule-of-thumb around the world seems to be about 20-25 percent of income using rent-to-income ratio.
19. Usually defined as those meeting socially-defined minimum standards, depending on the stage of development of the society and on criteria and indicators employed.
20. Federal Republic of Nigeria, Third National Development Plan 1975-80, p. 308.
21. A. L. Mabogunje, "Towards an Urban Policy in Nigeria," p. 88.
22. Refer to Chapter II, p. 46.
23. Josephine Abiodun, op. cit., p. 341.
24. Refer to Chapter II, p. 46.
25. See Nigeria: Colonial Annual Reports, 1954, p. 82.
26. See Nigeria: Colonial Annual Reports, 1946, p. 56.
27. Ibid.

28. This view, as expressed by the authors of the current National Housing Policy document.
29. Jorge E. Hardoy and David Satterthwaite, op. cit., p. 179.
30. Federal Republic of Nigeria, Third National Development Plan, 1975-80, p. 308.
31. See Josephine Abiodun, op. cit., p. 345.
32. Major General Oluleye, "State on 1977/78 Budget," Lagos: Federal Ministry of Finance, April 1, 1977.
33. See Federal Republic of Nigeria, National Housing Policy, p. 7.
34. For more detailed description of the programme including its background, objectives, organization and project formulation and implementation, see Federal Mortgage Bank of Nigeria, "Annual Report and Statement of Accounts, 1980," pp. 31-39. See also World Bank, "The Nigerian States Urban Development Program: Looking Back and Ahead," Lagos: West Africa Urban Projects Division, World Bank, September 30, 1981.
35. Federal Republic of Nigeria, "Guidelines on the Third National Development Plan 1975-80," p. 59.
36. See West Africa, No. 3387, July 5, 1982, p. 1784.
37. See article titled "Federal Republic of Nigeria," published by the Department of Information, Lagos in West Africa, No. 3401 of October 11, 1982, p. 2638.
38. Federal Republic of Nigeria, Third National Development Plan, p. 385.

CHAPTER IV

IMPACTS OF PAST RESPONSES TO HOUSING PROBLEMS

In the previous chapter the various responses to Nigeria's housing problems were described in a historical perspective, and the increasing government intervention in housing was well depicted. In the discussion which follows, an assessment of the general impacts of these past responses would be examined and analyzed based on selected private and official evaluation study and reports. The author's personal appraisal, or rather observations, on Nigeria's housing policy initiatives would be taken up in Chapter VI, after an analytical review of the current government initiatives as articulated in the national housing policy document and the current Fourth National Development Plan, 1981-85.

1. 'Independent' and Official Viewpoints

Pre-Independence Period:

Evidence from Nigeria's literature on housing indicates that government efforts during the colonial period exerted little or no beneficial impacts on alleviating the housing problems of the low-income group. Some of the significant impacts have already been pointed out earlier in this study. For ease of reference, however, the salient features will be recapitulated here. Colonial government's focus on construction of quarters for expatriate officials in specially laid out residential areas contributed to neglect of the housing

problems in the indigenous residential areas in many Nigerian urban centres. This neglect, in turn, contributed to sporadic growth of sub-standard housing which is a characteristic feature of Nigerian urban centres. Where low-cost houses were built these were usually at 'government stations' in selected urban centres and for government officials rather than the general public. While the slum clearance programmes, designed to eradicate slum conditions, tended to displace the low-income from their homes without providing them with adequate alternative homes, prohibition of the use of certain local building materials in urban centres made it more difficult for many people to build houses. It also forced the low-income to rent costly accommodation from existing privately-owned and officially-approved 'standard' housing or to defy official regulations and erect sub-standard housing with any available materials within their means. The introduction of foreign and expensive building materials and designs and their subsequent adoption by the local elite contributed to raising the cost of housing beyond the reach of many low-income. In addition to increasing housing costs, the increasing use of such foreign building materials led to indifference to traditional building materials and standards. The housing loan schemes of the colonial government did not benefit the low-income either: the restrictive nature of such loans as well as eligibility criteria for the loans invariably excluded the low-income from deriving any significant benefit. Thus, government housing efforts during the colonial period were sort of biased in favour of the higher income groups. Even the housing estates developed by one of the Regional Housing corporations prior to independence reflected this bias. A case in point is the Bodija

Housing Estate in Ibadan which was modelled after the GRA of the colonial era.

Post-Independence Period:

By independence in 1960 the high standard of housing introduced during the colonial period was inherited by the educated and affluent Nigerians. In common with other developing countries, too, the political and administrative rulers took over the privileges of the expatriate rulers and occupied the high standard housing relinquished by the expatriate officials in the Government Reservation Areas.¹ There does not appear to be anything wrong about the fact that Nigerian rulers stepped² into the shoes of the colonial masters in this regard, since someone has got to occupy those buildings; and the most obvious persons to do so are certainly not the low-income people for socio-economic and political reasons! However, there could be cause for concern according to Dwyer³ if in so doing such inherited high level aspiration for housing unduly influences the new rulers to set housing goals for the country which merely reflect the inherited standard of the colonial elite but are beyond the resources of the country to provide for all its citizens. There could also be reason to worry, according to him, if available resources are diverted to satisfy the demands of the post-colonial ruling elite at the expense of the masses. That such diversion was the case in Nigeria has been argued by Sada, who asserted that:

The various enquiries in the country have revealed that the capitalist and the elite have had an easy access to land resources...imposed the highest rent on the tenants in the Government Reservation Areas where they own houses thus passing the value-added by government investment to the private developers...used their position for the benefit

of the members of their class... [and] ...zoning according to social class has made it easy to channel government investments on social services to areas of interest, namely, the elite neighbourhood.⁴

In the discussion which follows, the various assessment of the direction followed by the Nigerian government, in respect of housing since independence in 1960, will be examined. Following this examination, the major findings and conclusions from the evaluations would be summarized under the six major policy categories outlined at the end of the preceding chapter.

Among the earliest critical assessment of the impacts of government responses to housing problems in Nigeria was the report⁵ of the World Bank mission which visited Nigeria at the end of the third year of the First National Development Plan (1962-68). Although the mission's main purpose was to assess the problems and prospects of Nigeria's Economic Development, some observations of the report on housing are considered pertinent to this study.

On government's investment policies the report noted that the "...total annual production of houses resulting from public and private investment together was 4,000 houses per annum, which is far below the minimum housing needs of 6,000 to 7,000 houses per annum," and that "the most striking feature of the official record is the complete failure to produce any low income houses since 1962/63."⁶ In its analysis of the housing production in various parts of the country, the report observed that in Lagos the national capital:

The total number of houses built by the Lagos Executive Development Board with Government funds was 534. Prices ranged from £1,850 to £5,500. There were no low-cost houses.⁷

In respect of Northern Nigeria, the report disclosed that:

Government funds were invested mainly in housing for officials and in staff housing for hospitals and similar projects. During the first three years of the plan the total came to 77 houses, or 26 per annum. None of these could be described as low income houses.⁸

Commenting on housing production in Western Nigeria the report remarked that "between 1962/63 and 1964/65, the Western Nigeria Housing Corporation built 245 houses, none of them for low-income occupiers."⁹

In the opinion of the authors of the report:

The housing policy of the Western Region is socially unbalanced. Low income housing has been neglected. Public Investment has benefited exclusively the higher income groups.¹⁰

For the above reasons, among others, the World Bank mission criticized housing by the public sector in Nigeria as "...unsatisfactory because it produced too few houses and it also produced the wrong kind of houses."¹¹ As mentioned above, this assessment was carried out about mid-way through the 6-year implementation process of the First Plan and there is no feedback as to whether the pessimistic view held by the report was reversed or upheld at the end¹² of the plan period.

Another assessment of impacts of government's housing efforts during the First National Development Plan was made by Koenigsberger.¹³ Although he derived his source of data from restricted official progress report¹⁴ and report by the World Bank mission, mentioned above, his observations provided some new dimensions to the issue. The first and most significant observation made in his assessment was the absence of estimates of housing needs in the plan, "except for a short reference to housing in Lagos." However, basing the assessment on his

estimate of Nigeria's housing need of 47,000 dwelling units per annum¹⁵ he found that the public sector's production of less than 500 units per annum met less than 1.06 percent¹⁶ of the country's needs, and that only 38 percent of the units were low-income houses.¹⁷ He also observed that even though the private sector made a much greater contribution by producing 35,000 units¹⁸ per annum, "house building by the public and private sectors taken together remained far short of the minimum needs of Nigeria's cities."¹⁹ While agreeing that substantial number of houses were built in the country in response to growing demand these were mostly restricted to the use of the more affluent, especially the personnel of large foreign commercial establishments, embassies and international agencies; the middle and low-income groups were, on the other hand, left to help themselves by building illegally on the outskirts of cities or by squatting on public land.²⁰

On the causes of the housing failure in Nigeria's First National Development Plan, Koenigsberger held the view that it was not due to "lack of money," per se, as commonly believed, but rather failure to spend the "limited investment resources" in "the most effective manner."²¹ He agreed that the capital allocations for housing in the Plan were, no doubt, "meagre" but disagreed they were "unworkable."²² He argued that the limited public sector investment of £5 million per annum provided in the plan could have been adequate for government and its agencies to prepare new layout plans, acquire land and provide about 48,000 serviced lots annually for people who wish to build their own houses and with enough money still left for construction of about 5,000 houses annually for the low-income groups.²³

The main cause of housing failure, in his opinion, is inherent in government's attitude to housing as reflected in the terminology used in the plan whereby housing was classified as a "Social Overhead" with no output target to guide public or private sector investment. In conclusion, he strongly suggests that future development plans should not only recognize housing "as a target of the planning operation" but also "as a target of achieving other social and economic objectives."²⁴ The targets for housing, he added, should be based on estimate of local housing needs and expectations as well as on standards which are acceptable, desirable and relevant.²⁵

In respect of the impacts of the First National Housing Programme launched in 1972, during the Second National Development Plan (1970-74), there had been mixed feelings and divergence of opinions about whether the housing programme could, in fact, solve the country's housing problems. Such mixed feelings found expression in various evaluation studies and publications on housing, carried out by a number of scholars, as will be discussed below.

In November 1972, for example, Adeniyi²⁶ examined 'current' efforts in the provision of housing in the context of national development. He arrived at the conclusions that "current government attitude to and investment in housing is seen to be far from positive and grossly inadequate in relation to the needs for housing in the country."²⁷ He attributed the shortcomings to government's vacillation and failure to appreciate the importance, urgency and magnitude of housing in socio-economic development of the country.²⁸ Government's failure to participate actively in the implementation of measures it has proposed to solve the country's housing problems

has, according to him, effectively negated any good intentions government might have towards addressing the housing problems.²⁹ He observed that even where government participated, the output is not only meagre but also the beneficiaries tend to be senior civil servants; unlike places like Israel, Singapore and Brazil where governments undertake massive housing programmes to cater for the needs of all income groups.³⁰ Among other things, he recommended the institution of a "dynamic and positive national housing policy;" a drastic reorientation of government's poor attitude to investment in housing; a clear definition of responsibility for housing by the Federal and State governments and setting up effective machinery for implementation of housing programmes through the initiative of the Federal Government.³¹ He also proposed setting up of a National Housing Bank to finance housing in the whole country and reduction of interest on loans to Housing Corporations. Among his further recommendations were:³² equitable distribution of housing investment to more urban centres rather than the present focus on state headquarters; allocation of substantial proportion of planned expenditure for the housing sector; stemming the rising cost of building materials by government's expansion of bulk purchasing of essential building materials as well as through promotion of building material industries and research into development of indigenous building materials. Finally, he emphasized the need for "a crop of dynamic and articulate physical planners" as one of the essential factors for the success of any national housing policy and programmes in respect of formulation, monitoring, supervision and implementation of government decisions. He also observed it was time the government departed from ad hoc

development control approach to planning and moved towards an integrated socio-economic and physical planning orientation, bearing in mind that housing is an integral part of the urbanization process and development planning so that housing investments should be integrated with other socio-economic investments.³³

Contributing to the debate Wahab,³⁴ in his study in 1974, seemed to agree with Adeniyi's conclusion that the Nigerian Government had been employing negative, rather than positive, solutions for resolving the country's housing problem. He cited the rent edicts and controls approach as "...negative solutions which do not improve the housing supply," but rather "they tend to scare away potential investors from the housing market."³⁵ While conceding that rapid urbanization and the resultant rural-urban drift aggravates the already difficult urban housing situation, he is of the strong opinion that government's attitude to housing as 'unproductive' is one of major factors which constrain effective solution to Nigeria's housing problems. This negative attitude, according to him, has contributed to absence of any "discernible government policy on housing except for various ad hoc solutions which have not stood the test of time."³⁶ He cited the activities of the Regional (State) Housing Corporations among such piecemeal approach to housing because, "...these housing authorities only cater for the high income group who can afford their stringent terms and pre-qualification conditions."³⁷ Another reflection of government's poor attitude to housing identified, by Wahab, was the low housing investment during the Second Development Plan (1970-74) when the government spent less than 2 percent of the GNP on housing compared with average of between 5 percent and 7 percent

in European countries whose sophisticated standards Nigeria wrongly copies; and at such high standards and low investment the number of housing units built in Nigeria would be limited. In his estimate, with a 1974 population of about 50 million growing at 4 percent per annum, and with only 10 people per dwelling, Nigeria would require about 200,000 houses annually, excluding additional units to replace derelict and substandard accommodations.³⁸ To help minimize those constraints that impede effective solutions to the country's housing problems, Wahab offered the following suggestions:³⁹ i) reduction of drift to towns by such measures as distribution of industrial locations across the country rather than in few urban centres; and through simultaneous provision of social amenities and employment opportunities in rural areas to minimize the 'push factors'; ii) increased access to financial facilities; iii) construction of social housing by governments in accordance with peoples' needs and financial resources; iv) promotion of use of local building materials; v) standardization of building components to facilitate construction and increase productivity of workers, thus saving construction cost; vi) rehabilitation of existing housing stock; and vii) development of building entrepreneurs and trade skills by encouraging small-scale local building firms; and viii) institution of a national policy on building research to coordinate housing research efforts in the country. In conclusion, he emphasized the need for adequate finance as well as the need to focus attention on maximizing the use of local building materials for producing the greatest number of houses designed to Nigerian Standards, even if such houses were partially built and to be completed incrementally by their owners.⁴⁰

During the second year of the Third National Development Plan (1975-80), Abiodun⁴¹ examined the housing need and supply in various parts of Nigeria and made some assessment, or rather observations, on the prospects for the solution of Nigeria's housing problems. Like other researchers on housing, she identified inadequate housing facilities as the most outstanding of urban problems of Nigeria's urban centres. In assessing government's attempts to respond to the housing problems of the low-income, Abiodun noted that there was "...no coherent policy or any unified national approach among the different states of the Nigerian Federation."⁴² She also observed that except perhaps for the low-income housing scheme at Surulere in Lagos and in the Bendel States, houses built by the various state governments on housing estates (even when intended for the low-income) often turned out to be beyond the economic reach of the low-income group.⁴³ While subscribing to the general view that "only a massive increase in the supply of houses can ameliorate the existing acute shortage in the Nigerian towns,"⁴⁴ she, nevertheless, remarked that many problems militate against attempts at solving the problem of housing shortage. The problems listed include:⁴⁵ excessive land costs, except in the northern states; high cost of building materials; high labour costs; and lack of adequate finance for the low-income. As her contribution to the solution, the following suggestions were made: i) increased allocation of funds for housing in the national budget taking advantage of the revenue from petroleum; ii) reduction of land acquisition cost below market cost and the setting up of land tribunals to assess equitable compensation for land liable to acquisition; iii) local production of building materials such as cement

and promotion of research into the use of local building materials like baked bricks and laterite; iv) establishment of technical training for the construction industry with the aim of upgrading the skills of poorly trained labour; v) increased opportunity for eventual purchase of dwelling units by low income tenants as a means of ensuring greater maintenance of public housing; vi) continuing recognition of the importance of housing and Federal financial support to states governments for housing; vii) strengthening and expansion of housing financing loans to private individuals through mortgage schemes. In conclusion, Abiodun admits that while the financial, technical and social constraints militating against Nigeria's housing may take time to be resolved, the problems could be eased 'now' and eradicated in the future "by an imaginative, varied and concerted attempt to overcome these obstacles...[and]...the political will to succeed."⁴⁶

In his 'stock-taking' study of urban housing in Nigeria, Onyemelukwe⁴⁷ attempted an assessment of "...our successes or failures in providing adequate housing for the common man in a way consistent with meaningful development...to highlight some of our errors of omission and commission...[and] also indicate the need and direction for policy re-orientation and for the reordering of some of our priorities towards the amelioration of the housing situation in this country..."⁴⁸ Although he listed five various manifestation of urban housing problems in Nigeria, like Abiodun, he identified 'acute shortage of housing' as the major problem common to most of Nigeria's urban centres. This shortage, which he attributed to the widening gap between supply and effective demand for housing, is reflected in high rents as well as 'overcrowding' and 'homelessness', especially in

respect of the low-income areas of the urban centres. Using a case study of four urban centres, Enugu, Ibadan, Benin and Onitsha, as referred to earlier in Chapter II, he identified the nature of some of the most disturbing urban housing problems of the low-income (refer to Table 6). Although empirical evidence from his case study suggests that "the bulk of slum housing meet the official minimum requirement in terms of type and quality of building materials, they lack much of the amenities whose supply or servicing is directly or indirectly controlled by Government."⁴⁹

After a brief review of the major policy measures undertaken by the government to solve the housing problems, he made the following observations:⁵⁰

- i) Government housing targets through direct construction have hardly ever been attained nor have they been more than a fraction of urban housing deficit. Even the few units completed tend to be well beyond the purchasing power of the majority of the urban population and the so-called low-income houses seem to fall into the hands of the middle income group, thus defeating the objective of government housing programme. In addition, the practice of some Housing Development Corporations to demand full cash payment for houses negates government's intention to enable workers to acquire their houses through convenient instalmental payments.
- ii) The low-income are outclassed by the upper and middle income earners in the competition for government serviced-lots in the urban centres.

- iii) The high cost of building materials due to low-scale of production and lack of effective price control system makes it difficult for the low-income to build their own houses cheaply.
- iv) Institutional obstacles such as rigid requirements for collateral security tend to exclude the low-income, in practice, from the 'clientele' for housing loan.
- v) The existing standards and criteria for housing such as insistence on the use of expensive materials and stipulation of minimum number of rooms per household hinders the low-income from building or buying the minimum housing space required.

From the above findings he came to the conclusions that "...the problem of acute shortage in the supply of housing units is not one that can ever be solved by mere involvement in housing construction."⁵¹

Government's efforts to improve 'liveability' through setting of housing standards, he added, could only be realized if such standards are tailored to be within the reach of the average income earner. To achieve such a goal, "...the prices of building materials, urban land and public utilities must be lowered to make meaningful housing standards easily attainable by the majority of urban householders."⁵²

From the above observations and conclusions he made, or rather reiterated two policy recommendations:⁵³ i) reform in urban land ownership, use and distribution; ii) wider adaptation and use of local resources for building materials such as large-scale production of cheap burnt bricks as substitute for costly imported materials such as cement and tiles. Such utilization of local renewable resources

could, among other benefits, provide spinoff by way of rural employment opportunities which could help minimize rural-urban drift.

Among the recent contributions to the on-going assessment of Nigeria's housing policy and programmes was the study by Salau⁵⁴ in 1980. Like other scholars on Nigeria's urban housing, he also identified some of the major manifestations of housing problems to include:⁵⁵ absolute shortage of housing units; spontaneous growth of slums and squatter settlements, mostly in the major urban centres; escalating house rents; and increasing problems of affordability for purchase of houses by Nigerians. He also shares the view that the factors which contribute to these housing problems include:⁵⁶ accelerated urbanization; absence of a national land use policy; over-concentration of socio-economic facilities in few areas of the country; low-investment in the housing sector; and inadequate financing and mortgage systems. Although he recognized that the Federal government had been evolving various policy initiatives in an effort to solve the country's housing problems, such attempts, according to him, "have been ad hoc and perfunctory..."⁵⁷ due probably to lack of adequate resources, in view of other competing sectors of the economy; and due to government's earlier attitude to housing as "wholly resource absorbing rather than resource producing."⁵⁸

On government's efforts to curb or harness the effects of urbanization, he is of the opinion that government's recent administrative reorganization of the country into 19-state structure and development of the state capitals as growth-centres has contributed to a decentralization of job opportunities and induced a flow of migrants to more destination loci, thus relieving other large cities

of some potential migration which has been one of the causal factors of housing problems. In respect of government's land nationalization in 1978, as a means of ensuring more equitable distribution of or access to land, Salau is of the opinion that such a policy initiative does not seem to alleviate housing problems in Nigeria; perhaps, exercise of "eminent domain" powers could have been a more effective option.⁵⁹ He also considers as "ineffective" government efforts to ease financial constraints, especially of the low-income, through rent controls and other financing measures due to short supply and great demand of housing in the country.⁶⁰ In respect of easing the housing shortage in the country he observed that while massive government involvement in supply of housing has produced some substantial progress across the country, it does not, however, appear to him that the country's housing problems could be solved solely through government provision of houses.⁶¹ In conclusion, he suggests that since government expenditure for housing could only meet the housing requirements of an insignificant proportion of the total population, even with the country's booming economic resources, it is impossible that government could house all the citizens.⁶² For these reasons, he strongly recommends that the government should adopt more realistic programmes and policies such as the site-and-services scheme which has better potential of reaching more people, especially the low-income group. Benefits from reliance on government's initiatives still remain questionable, he added.⁶³

In 1980 also, Okpala⁶⁴ carried out an independent assessment of public and quasi-public sponsored housing in Nigeria with emphasis on government's approach to solution of the housing problems. Using

some selected case studies, he reviewed the experiences and performances of some public housing agencies⁶⁵ in the country. He observed that the comparatively high cost of publicly built or sponsored housing and existing inequities in the distribution of such housing tend to restrict accessibility for the low to middle income group. Consequently, only few people, mainly the higher income group, are the ultimate beneficiaries.⁶⁶ He attributed the high cost of publicly built housing partly to inordinately high standard of construction and uneconomic use of land; and partly to the commercial orientation of the pricing principles employed by government housing agencies which place undue emphasis on profitability and ease of marketing.⁶⁷ In addition, bureaucratic delays not only limit output but in the long-run inflate housing cost, he further observed.

From the above findings, among others, he remarked that: much as governments' intentions and policy efforts in recent years have been generally laudable, the strategy of government "mis-directed" direct-involvement in housing construction does not appear to him to exert any significant impact on solving one of the country's major housing problems which is provision of housing for the majority of those that actually require subsidized housing.⁶⁸ In conclusion, he agreed with Salau and Onyemelukwe that because the bias in beneficiary incidence against the low-income group is inherent in the existing public-sponsored direct housing construction as well as in public housing credit criteria:

the tenable role of the government in housing should be the incentive-leveraging of production of more housing units through the private sector..which can get on with the job of building houses for the poor as well as the rich.⁶⁹

In their recent study of housing needs and responses in Nigeria, among other 16 Third-World Countries, Hardoy and Satterthwaite⁷⁰ attempted to assess governmental action in trying to solve some of the housing problems. Using a selection of the "Recommendations for National Action," approved by the 132 nations present at the Vancouver Conference of 1976, they assessed the "depth and extent" of each of the 17 governments' "commitment to tackling pressing housing, land and settlement problems."⁷¹ After reviewing the various governments' initiatives in Nigeria, since the Vancouver Conference, they conceded that it might appear too early to say whether all the new initiatives would improve housing conditions in the long term. Nevertheless, they hold the view that:

...the housing policy of Nigeria has not addressed some of the root causes of the present shortages - the high cost of building materials, high rates of urban growth boosted by rural policies (or lack of them) and unrealistic housing and planning standards...given the population's limited financial resources and the high cost of other inputs into housing.⁷²

They also remarked that little government action is evident in seeking to improve rural living and housing conditions.⁷³

The above views and remarks were based on findings from the study which have been elaborated in their report; suffice it to highlight some of the pertinent ones. Among other things, the study showed that:

- i) Due to limited available resources and high unit cost, publicly financed housing or public loans to increase demand for housing were meeting only a small proportion of real need.⁷⁴

- ii) Relatively few households benefit from heavily subsidized units and often it is the lower-middle and middle income groups that benefit from public housing programmes.⁷⁵
- iii) Government long-term loans for households to purchase houses from private builders requires a heavily-subsidized loan, thus restricting the number of beneficiaries; on the other hand, if loans are not heavily subsidized, lower income groups are excluded.⁷⁶
- iv) Inadequate supply of serviced land for housing coupled with government failure to correct market imperfections preclude the low-income group from benefiting from the housing market.⁷⁷
- v) Housing production to official standards fall short of needs leaving the deficit to be made up by the informal sector activity and by overcrowding in existing dwellings.⁷⁸
- vi) Building codes and regulations in Nigeria which demand a minimum amount of room or the use of expensive imported materials make the construction of legal buildings more expensive and more difficult than those needed to meet basic health and safety standards so that only a tiny minority of the population benefit.⁷⁹
- vii) Undue reliance on advanced, imported building systems as well as imported building materials raises unit cost of public housing and aggravates rather than ameliorates housing problems.⁸⁰

- viii) Rent controls have discouraged private sector investment in housing and also discouraged the maintenance of privately let dwellings.⁸¹
- ix) Failure to involve tenants of public housing in participation in the management and maintenance of the houses diminishes incentives for such tenants to maintain their housing, especially in the case of block of flats (high-rise) which demand maintenance operations beyond the scope and abilities of individual households.⁸²
- x) Due to limited and irregular income a large proportion of households cannot afford even the lowest-cost unit built by private or public contractors.⁸³

The following recommendations pertinent to this study were offered by the authors:⁸⁴

- i) Adequate supply of urban land for housing at a cost which the bulk of the low-income can afford.
- ii) Revision of official building standards to promote what is desirable and attainable.
- iii) Promotion of development and widespread use of indigenous building materials by establishing building material industries and by revising some urban building codes which often expressly forbid the use of local building materials.
- iv) Comprehensive data collection at national, regional and individual settlement levels to provide necessary socio-economic and physical information for more realistic housing policy formulation.

- v) Taxes on land should be capitalized upon as a source of revenue to local governments for provision or expansion of basic services and infrastructure.
- vi) Ceilings on 'controlled rents' should be updated in keeping with inflation and rising maintenance and service costs.

In conclusion, Hardoy and Satterthwaite are of the strong opinion that achievement of an effective housing policy demands "a firm political and financial commitment to the struggle against poverty with such a commitment becoming evident in national development plans and in specific programmes (such as employment creation, technical education and social development)..."⁸⁵ Such national development plans should seek to distribute development funds equitably with the aim of reaching the bulk of the population and all parts of the country as much as possible.⁸⁶

In a recent assessment of impact of the public and private sectors on Nigeria's housing delivery system Sada attempted to "evaluate performance against the objectives set and assess both objectives and performance against housing needs."⁸⁷ He observed from the appraisal that:

Objectives set for itself by the public sector and the performances arising therefrom can only satisfy the housing demands of the nation rather than the housing needs...[and] ...public housing have tended to satisfy housing demand, that is the needs of the middle and upper class, and only in the private housing programmes are there attempts being made to satisfy mass housing needs, that is, the consumption requirements of the poor.⁸⁸

Using the United Nations estimate of annual rate of housing construction of 8 to 10 housing units per 1,000 persons, he demonstrated that government's target of 200,000 housing units planned to

be completed by 1980 represent only 5 percent of the national need of 4,000,000 housing units.⁸⁹ He also argued that in spite of government's efforts to provide credit facilities to individuals, the lending conditions and administrative procedures are so stringent that their services are beyond the reach of the masses.⁹⁰ On other government initiatives, to increase the supply of housing units through price control of some building materials and through control of rents and urban/suburban land, Sada is of the opinion that such measures while well-intended, have nevertheless "...foundered at the level of implementation simply because they were not related to the cultural and political realities of Nigeria."⁹¹ In respect of provision of social amenities such as water, electricity, sewerage disposal and access roads, the public sector's contribution has also not been significant according to him. In spite of the pessimistic picture painted above, Sada feels that the public sector's contribution to housing has not been a total failure. The public sector has at least contributed to providing "a conducive environment within which to work" for the middle and high income class in public service who, after all, belong to the "most significant class for national development at the formative stage of any nation."⁹² In addition, the public sector, he added, has also contributed through the public housing programme, "some model or standard as reference point...for private developers."⁹³

In respect of the private sector, Sada, by deduction, attributed provision of 95 percent of Nigeria's current housing needs to private sector effort, mainly through individual developers.⁹⁴ Unlike the public sector, which provides high quality and high cost

units accessible only to the higher income groups, he observed that the private sector produces varied housing types accessible to a wide range of income groups.

In conclusion, he agreed with scholars like Okpala and Salau that, given the financial costs involved, administrative bottlenecks, acute housing deficit, and management problems that the public sector alone definitely cannot solve Nigeria's housing problems. While recommending joint efforts of the public and private sectors he believes that a more effective way to solve Nigeria's housing problem is through self-help housing programmes, especially if "about 60% of the resources presently channeled into direct construction of housing units can be invested in assisting the private developers."⁹⁵ He also reiterated that the following measures, suggested earlier by Onibokun,⁹⁶ be adopted to help solve Nigeria's housing problems:

- i) Land should be acquired, laid out, serviced and sold at reasonable prices to prospective home owners.
- ii) In order to encourage the low income groups, in general, standard building plans should be prepared and made available to them. These plans should be accepted as "Approved Plan" by all Town Planning Authorities in the country.
- iii) The Federal Government should encourage the establishment of cooperative societies for direct construction and distribution of building materials to and on behalf of its members. Such cooperative societies should have access to the Federal Mortgage Bank for loans both for site and services and for direct construction.

- iv) The Federal Government should make available to prospective home owners technical services and professional advice during construction and subsequent improvement and maintenance of the homes. In this respect, the Federal Government should set up a corps of building extension workers.
- v) The Federal Mortgage Bank should make loans, at reasonable rate of interest, available to prospective home owners.
- vi) In order to improve the quality of housing stock, small loans should be made available to home owners for house rehabilitation and improvement purposes.
- vii) State, city and local governments should be encouraged, through special subsidy, to undertake the rehabilitation of of all the substandard neighbourhoods through the provision of water, waste disposal facilities, electricity, drainage, etc.

Official Viewpoint:

Having presented, above, what may be described as "independent" opinions of impact of past responses to Nigeria's housing problems, it will be pertinent to present, too, the 'official' viewpoint. Interestingly, as depicted by evidence cited below, official view does not seem to contradict the independent opinion presented above.

For example, the pronouncement by the Nigerian government that "...it now accepts as part of its social responsibility to participate actively in the provision of housing for all income groups,"⁹⁷ appears to be a good evidence in support of critics' view that the Nigerian government had, until recently, treated the issue of housing in the

country as "...something that should be tolerated rather desired..."

The common criticism that government targets, through direct construction have hardly ever been attained, seem to be apparently justified by 'government' performance, in respect of the 202,000 dwelling units proposed under the Third National Development Plan 1975-80, whereby only "...a maximum of 25% of the target had been achieved by January 1980."⁹⁸ Another government source indicated that "by the end of the Third plan period, physical achievements in terms of housing units completed by the FHA [Federal Housing Authority] was about 19 percent i.e., 8,500 in the Lagos Metropolitan and 13 percent, or 20,000 for the rest of the country."⁹⁹ See also Table 9.

In respect of the criticism that governments' housing programmes had invariably tended to exhibit glaring bias against the low income group in terms of benefits, an official document confirmed that:

One noticeable trend in the provision of public housing in Nigeria has been the neglect of a certain income-group, namely the low-income group. They have not benefited much from housing programmes before now [1981] because of their inability to afford such houses.¹⁰⁰

There is also official acknowledgement that there has been, in Nigeria, inequity in the distribution of financial credit facilities for housing because, "the lower income group have relatively the least access to conventional and formal financial mechanisms... [though] ... they constitute the group with the greatest housing need."¹⁰¹

It also seems obvious, from some official government pronouncements that the high standard of housing inherited from the

TABLE 9

National Housing Programme 1975 - 1980: Proportion Actually Realized

Agencies	Housing units Targets for 1975 - 1980	Housing Units Completed as at				Percentages of completion as at			
		4th qtr. 1978	1st qtr. 1979	2nd qtr. 1979	3rd qtr. 1979	4th qtr. 1978	1st qtr. 1979	2nd qtr. 1979	3rd qtr. 1979
Fed. Housing Authority	46,000	8,511	8,511	8,616	8,616	18.5	18.5	18.8	18.8
All States Housing Corporations	156,000	11,066 ¹	12,753 ¹	12,753 ²	15,781 ³	7.1	8.2	8.2	10.1
Total	202,000	19,577	21,264	21,369	24,397	9.7	10.5	10.6	12.1

NOTES: 1. Data not available for Benue and Gongola States.

2. No data for Benue State.

3. Data as at June for Anambra, Bendel, Borno, Kaduna, Niger and Plateau States.

SOURCE: Central Bank of Nigeria: Annual Reports and Accounts for year ended 31st December, 1979 (p. 23).

colonial era does not seem to be in the best interest of the country.

According to a recent remark:

Experience has shown in Nigeria that materials cost have been astronomically high. The use of such materials as cement block and other hardware required by the public sector standards for upper income houses, increases the material cost components. Such over-dependence of the construction sector on imported materials and technology results in higher construction costs and also reveals there is poor utilization of available resources.¹⁰²

Probably for the above reason, among others, the Nigerian government came to a conclusion that "if there is any lessons learnt during the past years in the housing sector, it is that expensive and over designed housing patterns cannot meet the needs of majority of the people."¹⁰³

The failure of Rent Control measures in the country has been officially accepted. According to an official source:

While Rent Tribunals were set up in 1976 to ensure the average urban worker did not have to pay more than 20 percent of his income as rent, in reality such rent edicts have been ineffective owing to the simple economic fact that demand for accommodation outstripped supply.¹⁰⁴

It was pointed out earlier that in order to minimize the constraints in land acquisition for housing and other projects, the government effected a number of land reforms which culminated in the Land Use Decree (now Land Use Act) in 1978. That these measures have not been effective is borne out by the following official statements:

Although the Land Use Act was partly intended to facilitate this process [of land acquisition], problems still exist. There is a need to facilitate the process of acquiring land for housing construction.¹⁰⁵

Another confirmation that the problem of land acquisition is still unresolved, in spite of the land 'nationalization', was made by one of the State Governors who remarked that:

Some local people in a few areas in this state, still put up strong opposition to the Government's efforts in the process of executing some development projects on what they still erroneously regard as their land despite Government acquisition of such land. I believe such a situation is not peculiar to this state alone, your council may wish to deliberate on this problem with a view to finding a lasting solution to it.¹⁰⁶

Even where land had been successfully acquired and serviced, the government has admitted that the low-income group had not benefited from such programs in the past. For instance, in a recent government publication it has been stated that:

In Nigeria, the Sites and Services concept in the sense of merely providing serviced plots for housing has long been in practice mainly for the relatively higher income groups (eg., the planned housing estates in Lagos, Ibadan etc., where prepared plots were provided by the State Housing Corporations). However in the context of the need for the low-income groups as emphasized by the International Development agencies, the concept is new and has just been introduced in a pilot project in Bauchi.¹⁰⁷

It was also pointed out earlier in Table 7 that in an effort to make housing finance credits available to a greater number of people, the Federal Government directed that the lending rate of the Federal Mortgage Bank be reduced from 6 percent to 3 percent and the loan to be repaid over a period of 20 years. Corresponding terms of other financial institutions were $8\frac{1}{2}$ - 10 percent lending rate and only 10 years maturity spread. The impact of this seemingly 'social service' is well described by extract from a recent Annual Report of the Federal Mortgage Bank which showed that:

The lower rate of lending and longer maturity spread of the Bank led to an influx of mortgage applicants. By the end of June 1979, total applications fully processed by the Bank without funds to meet them had already risen to ₦ 400 million; while actual commitments with part-payment, stood at ₦ 74 million, the bulk of which was in Lagos... The result was that mortgagors were unable to complete their buildings and the

Bank's recoverable funds were tied down...hence the increase in capital base from ₦ 20 million to ₦ 150 million in 1979.¹⁰⁸

The Report also cited one of the Bank's major problems as the restriction of its activity to the "growth area" without nationwide coverage. For instance, it remarked that:

Although there were seventeen branches of the Bank (one in each state capital), they existed only in name. They were mere application collection centres without funds to meet obligations. No effort was made to consciously mobilize savings.¹⁰⁹

With regard to government's overall assessment of its approach to addressing the country's housing problems, official view is that:

Past housing programmes in Nigeria have not been fully successful because, among other things, they have attempted to meet housing needs rather than the effective demand for housing.¹¹⁰

The government has also acknowledged that its failure to contain the problem of inadequate urban facilities (housing, power, water supply, sewerage and drainage, roads, parking facilities, etc.) has "...also manifested in the rising incidence of slums and squatter settlements reflecting aspects of urban decay and the inadequacies of past efforts at the physical planning of our cities."¹¹¹

Before concluding this section to summarize the findings and conclusions on the impacts of past responses to Nigeria's housing programmes as deduced from the above review, it is pertinent to point out that the studies and reports discussed above are not exhaustive. While considerable efforts have been made to procure all relevant information, there are some official and private studies which, no doubt, do exist but for some reasons were not available for this study. For instance, some official documents, which could have been very useful, are 'restricted'.¹¹² There are other studies, however, which though

available, have been excluded on purpose to avoid unnecessary repetition.¹¹³ Nevertheless, since 'independent' and 'official' views appear to be in consonance, it is hoped that the information obtained from the above review is amply sufficient to serve as valid evidence to justify the generalized findings and conclusions summarized below.

2. Summary of Findings

From the above review of impacts of past responses, the following findings have been made.

i) Ad Hoc Responses:

Early government measures, which could be identified to bear on responses to housing problems, were mainly in the form of ad hoc responses of the colonial, and later, Federal and Regional Governments to particular parts of the country, mainly the urban centres, and especially to cater for government officials and upper income group. Such measures had limited objectives and did not generally have any comprehensive national impacts; neither were they based on any coherent and discernible housing policy framework for their formulation and implementation. The Government Residential Areas (GRA); Lagos Slum Clearance Scheme; and high-class Housing Estates, described earlier, exemplified such piecemeal and perfunctory approach to housing. In addition, past approach to housing failed to relate housing to urban development and urbanization process.

ii) Direct Construction:

In respect of direct construction of dwelling units by the government, there has been some achievement in reducing the country's deficit but the contribution through this strategy has been

insignificant, relative to 'need'. Apart from the low scale of production, the high unit cost of such dwelling units tend to exclude the low-income sector from benefiting from the programme, thus defeating the primary objective of government intervention. The consensus of opinion is that since government's objective, by direct construction, has not been achieved and does not appear attainable, a more effective option might be for government to provide leverage for the private sector through incentives.

iii) Urban Site Development:

With regard to urban site development, the ineffectiveness of the policy measure stem from inadequate supply of serviced urban land, and inability of the government to correct market imperfections timely enough to avert the serious urban land problems. Monopoly of the serviced urban plots by the middle and upper income groups, due to inequity in distribution, has aggravated squatting and illegal development--a direct response of the low-income group to solving their housing problems in their own way.

iv) Reducing Cost of Building Materials:

On the issue of government's measure to lower the cost of building materials through establishment and expansion of building material industries, findings show that such attempts have not been effective. Among the factors constraining the efforts are low scale of production and lack of effective price control system. Lack of patronage of local building materials by both the government and the general public makes the success of further efforts in promoting use of local building materials increasingly uncertain.

v) Improving Housing Finance:

Government's past initiatives to improve housing finance have been found to be not quite as effective as intended. In spite of government's attempts to increase investment in housing and financial assistance to individuals and housing agencies, the majority of the population did not receive the benefits. For instance, although government's substantial grant of money to the Federal Mortgage Bank (formerly the Nigerian Building Society) did raise total revenue for housing finance, quite high, the benefits of the increase were inequitably distributed because stringent eligibility criteria and administrative procedures often disqualified or discouraged many low-income persons from participation in housing loan facilities. For the above reasons, while some persons, no doubt, benefited from the government new financial measures, the problems of the low-income group were often inadvertently oversights or exacerbated. The limited and irregular income of the bulk of the urban population aggravates the problem.

vi) The Issue of Housing Standards:

Housing standards, in force in Nigeria, have been found to be unrealistic and unattainable in respect of meeting the housing needs of the bulk of the population. Through the continued use of imported materials, space and density standards, the government has indirectly encouraged the perpetuation of the high standard of housing inherited from the colonial era.

vii) Control of Rents:

Rent control measures in the country have been accepted as ineffective and their continued enforcement is purely as a 'necessary evil' in recognition of one of the dilemmas posed by the housing situation in the country: protection of the low-income from inordinately high rent and at the same time, encouraging the private sector to invest in new housing and maintain existing stock in spite of rent controls!

3. Conclusions on Impacts of Past Responses and Their Policy Implications

From the above findings, some important conclusions and their implications for housing policy have been deduced as stated below.

First, the failure of past piecemeal approach to resolve Nigeria's housing problems implies that there should be a shift from ad hoc orientation to comprehensive initiatives which recognize housing as an integral part of efficient urban and national development. It also demands that there should be a concerted attempt to overcome the problem of low income (a major cause of housing problem) through a firm political and financial commitment to eradicating poverty by distributing development funds, equitably, for employment generation and other social developments; with due attention to the needs of the low-income sector.

Second, failure of government's 'direct construction' strategy to make significant contribution on alleviating the housing problems of the low-income sector (the target group) implies that there should be a reconsideration of the continued use of that strategy. The choice will be between; continued use of scarce resources to provide heavy

subsidy just for a few low-income persons or spreading available resources thinly and ineffectively among many low-income on the one hand; and scrapping the direct construction strategy and replacing it with a more effective strategy, on the other hand.

Third, the inability of government housing finance measures to reach the low-income group (the bulk of the population) calls for a re-examination of current financial policy and devising arrangements best suited to the needs of the low-income group, in the light of present knowledge of factors which impede access of that group to available financial resources.

Fourth, the fact (based on past experience) that the existing housing standards tend to aggravate rather than alleviate the housing problems of the low-income group implies that such standards be reviewed with a view to removing impediments and contradictions inherent in such standards which militate against devising effective and realistic solutions.

Fifth, the ineffectiveness of the rent control measures calls for a decision to either scrap the strategy or to evolve some means whereby 'tenants' could be protected but at the same time 'landlords' would not be placed at undue disadvantage in terms of equity and social justice.

Sixth, the unsuccessful attempts of government to reduce price of housing through promoting the use of local building materials, as well as through establishment and expansion of building materials industries, implies that the root causes of the failure are yet to be eliminated and should be eliminated if any success in that direction would be achieved.

Now, relating the above findings and conclusions to the major housing problems of the low-income sector identified in Chapter II, the impression one gets is that past housing policies and programmes in Nigeria have not eliminated these hardships. By the end of the Third National Development Plan in 1980, the problem of providing affordable housing for the bulk of the urban population remained unresolved; the affordability problem, among other factors, restricted mobility and opportunity for choice and thus tended to perpetuate slums and squatter living; the existing housing finance market continued to discriminate against the low-income group because of the reluctance of financial institutions to take risks in the low-income sector; access to employment opportunities became increasingly difficult with urban expansion, and as the low-income persons moved farther away from employment centres to the suburbs in search of cheap housing; security of tenure for 'squatters' through granting of legal title to squatters remained a socio-political issue yet to be resolved; lack of amenities in the low-income areas and squatter settlements remained not only an unresolved issue but is aggravated by influx of more migrants to the urban centres and inability of supply to keep pace with demand.

It is against this background of impacts of past efforts and unresolved housing problems that the effectiveness of the current national housing policy, in eradicating or minimizing the problems, will be assessed later in Chapter VI.

FOOTNOTES ON CHAPTER IV

1. See D. J. Dwyer, People and Housing in Third World Countries, London: Longmans, 1975. Cited by Reg. Henry, "Colonial Karma: factors affecting manpower and training for Third World housing," in H. S. Murison and J. P. Lea, op. cit., p. 113.
2. See Hardoy and Satterthwaite, op. cit., p. 179.
3. D. J. Dwyer, op. cit.
4. P. O. Sada, "Urbanization and Income Distribution in Nigeria," in Nigerian Economic Society, op. cit., pp. 74-75.
5. International Bank for Reconstruction and Development (IBRD), The Nigerian Economic Growth: Problems and Prospects, Report No. AF 34, Vol. IX, Town and Country Planning, Washington: The International Development Association, 1965. Cited in D. C. I. Okpala, "Public and Quasi-public Sponsored Housing in Nigeria: An Appraisal Journal of Administration Overseas," Vol. XIX, No. 4, October 1980, pp. 275-276.
6. Ibid. (Annex III), p. 3.
7. Ibid.
8. Ibid. (Annex III), p. 7.
9. Ibid. (Annex III), p. 11.
10. Ibid. (Annex III), p. 12.
11. Ibid., p. 4.
12. The First National Development Plan, however, ended before its six-year period following the outbreak of the Nigerian Civil War in July 1967 which interrupted the country's economy. It may, therefore, be difficult to predict how the housing sector could have fared if the implementation of the plan was 'completed'.
13. Otto Koenigsberger, "Housing in the National Development Plan," op. cit.
14. Federal Republic of Nigeria: "National Development Plan, Progress Report 1964, Lagos: 1964.

15. Otto Koenigsberger, op. cit., p. 12.
16. Ibid.
17. Ibid.
18. Ibid.
19. Ibid.
20. Ibid., p. 14.
21. Ibid.
22. Ibid., pp. 13-14.
23. Ibid.
24. Ibid., p. 15.
25. Ibid.
26. E. O. Adeniyi, "Housing in Nigerian National Development," op. cit.
27. Ibid., p. 325.
28. Ibid.
29. Ibid., p. 323.
30. Ibid., p. 324.
31. Ibid.
32. Ibid., p. 325.
33. Ibid., p. 326.
34. Kunle Ade Wahab, "A Housing Policy for the Urban Areas of Nigeria," Ekistics, Vol. 38, 1974.
35. Ibid., p. 24.
36. Ibid., p. 23.
37. Ibid.
38. Ibid., p. 24.
39. Ibid., pp. 24-26.
40. Ibid., p. 26.

41. Josephine Abiodun, op. cit.
42. Ibid., p. 341.
43. Ibid., p. 342.
44. Ibid., p. 344.
45. Ibid., pp. 345-346.
46. Ibid., p. 347.
47. J. O. C. Onyemelukwe, "Urban Housing Problems in Nigeria: Policy Issues," op. cit.
48. Ibid., p. 1.
49. Ibid., p. 10.
50. Ibid., pp. 15-18.
51. Ibid., p. 19.
52. Ibid.
53. Ibid., p. 20.
54. Ademola T. Salau, "Nigeria's Housing Policies and Programmes: A Preliminary Assessment," op. cit.
55. Ibid., p. 49.
56. Ibid., pp. 50-54.
57. Ibid., p. 49.
58. According to Leland S. Burns; refer to Footnote 11 in Chapter I.
59. Ademola T. Salau, op. cit., p. 52.
60. Ibid., p. 53.
61. Ibid., p. 55.
62. Ibid.
63. Ibid., p. 56.
64. D. C. I. Okpala, "Public and Quasi-public Sponsored Housing in Nigeria...", op. cit.

65. These agencies are: The Western Nigeria Housing Corporation; the Anambra State Housing Development Authority; and, the Federal Housing Authority.
66. D. C. I. Okpala, op. cit., pp. 270-271.
67. Ibid., p. 271.
68. Ibid., pp. 270-271.
69. Ibid., pp. 277-278.
70. Jorge E. Hardoy and David Satterthwaite, Shelter Need and Response, op. cit.
71. Ibid., p. 3.
72. Ibid., pp. 180-181.
73. Ibid., p. 243.
74. Ibid., p. 251.
75. Ibid.
76. Ibid.
77. Ibid., p. 232.
78. Ibid., p. 252.
79. Ibid., p. 256.
80. Ibid., p. 258.
81. Ibid., p. 260.
82. Ibid., p. 253.
83. Ibid., pp. 259 and 269.
84. Ibid., pp. 268-270.
85. Ibid., p. 268.
86. Ibid., p. 269.
87. See P. O. Sada, "Impact of the Public and Private Sectors on Nigeria's Housing Delivery System," op. cit., p. 1.
88. Ibid., pp. 1-2.

89. The figure of 4,000,000 housing units represents the country's need in five years (1975-80) and is obtained by assuming that 10 housing units per 1,000 of Nigeria's 80,000,000 would be required annually. That is:

$$\frac{(80,000,000)}{1,000} \times 10 \times 5 = 4,000,000.$$

90. P. O. Sada, op. cit., p. 9.
91. Ibid., p. 11.
92. Ibid.
93. Ibid.
94. Ibid., p. 12.
95. Ibid., p. 14.
96. O. Onibokun, "Housing in Nigeria," paper presented at the National Housing Conference, January 1978. Cited in P. O. Sada, op. cit., pp. 14-15.
97. Federal Republic of Nigeria, Third National Development Plan (1975-80), p. 308.
98. Federal Republic of Nigeria, National Housing Policy, op. cit., p. 6.
99. Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 338.
100. Federal Ministry of Housing and Environment, "National Housing Policy Implications and Strategy for Implementation," lead paper presented at the National Workshop on Housing Policy and Strategy, October 12-13, 1981, p. 3.
101. Ibid., p. 4.
102. Ibid., p. 7.
103. Fourth National Development Plan (1981-85), p. 340.
104. Federal Ministry of Housing and Environment, op. cit., p. 8.
105. Fourth National Development Plan (1981-85), p. 340.
106. See the Address of the Governor of Ogun State, Chief Olabisi Onabanjo, at the opening of the Conference of the National Council on Housing and Environment held in Abeokuta, Ogun State on June 25, 1981.

107. Federal Republic of Nigeria, National Housing Policy, op. cit., p. 26.
108. Federal Mortgage Bank of Nigeria, op. cit., p. 11.
109. Ibid.
110. Federal Republic of Nigeria, National Housing Policy, op. cit., p. 9.
111. Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 347.
112. A good example of such restricted documents is the report on the "Impact of the public and private sectors on Nigeria's policy and strategy for provision of shelter," which came out of the first workshop on National Policy and Strategy for the Provision of Shelter held in Lagos from October 12-13, 1981. Another is Romconsult, "Study concerning a Ten-Year Federal Housing Programme in the 1976-80 Period," prepared for the Federal government.
113. These studies are included in the Bibliography for interested readers.

CHAPTER V

THE CURRENT NATIONAL HOUSING POLICY

In April 1981, the Federal Ministry of Housing and Environment, on behalf of the Government and people of Nigeria, launched a new National Housing Policy in Lagos. The basic goal of the housing policy "is to provide affordable housing to accommodate all Nigerian households in a liveable environment."¹ Six strategic considerations guided the decision to formulate the policy:²

- a) That housing should be provided and housing conditions improved for the complete spectrum of income groups in the country's growing population.
- b) That the most obvious and pressing housing problems are in urban areas; in particular, the large cities and administrative centres.
- c) That both the public and private sectors should complement each other and play their respective roles in a coordinated manner in the housing delivery system.
- d) That to meet the total housing needs of the nation by providing conventional permanent housing of even minimum cost standards would far exceed available resources.
- e) That the present housing delivery system is inadequate and inefficient and requires improvement for each of its components.
- f) That a positive housing policy can make a substantial contribution to economic development and social welfare; in view

particularly of the relationship of housing to employment, social services, recreation and other aspects of life.

1. Goal and Objectives

Based on the above premises and considerations, and within the context of the basic goal enunciated above, the following specific objectives were stipulated by the policy makers:³

i) To increase and improve overall quantity and quality of housing by increasing substantially the rate of new housing production at the highest standard affordable at each income level, while at the same time upgrading service and living conditions in the existing deprived areas;

ii) To ensure that the provision of housing units are based on realistic standards which the prospective home owners can afford;

iii) To give priority to housing programmes designed to benefit the low-income groups or the economically weaker section of the society, currently defined as those earning less than ₦ 2,500 [\$4,500] per year;

iv) To vigorously mobilize housing finance from all sources: public sector revenues, private savings and private sector investment;

v) To encourage every household to own its own home, by providing more credit;

vi) To encourage and support private initiatives and activities in the production of housing while ensuring that these conform to the policy framework of the government;

vii) To encourage local production of building materials as means of lowering housing costs and to reduce dependency on imports;

viii) To provide infrastructural services for facilitating the creation of new sites, particularly suitable for self-help housing programmes;

ix) To improve the quality of rural housing and rural environment, through integrated rural development programmes.

These objectives, which are deemed to be in consonance with the national goal of 'egalitarianism and equal opportunity for all' are to be achieved by means of the following broad policies and actions:⁴

- i) Policy development and initiation;
- ii) Land provision;
- iii) Housing finance;
- iv) Infrastructure and service provision;
- v) Design, construction and building materials;
- vi) Rental accommodation and rent control policy;
- vii) Institutional framework and roles; and
- viii) Monitoring and evaluation.

Each of these policy components will be elaborated upon in turn in the next section.

2. Policy Components

A. Policy Development and Initiation:

Realizing that "...one of the reasons for the limited success of past Federal low-cost housing programmes has been the lack of identification of target groups vis-a-vis affordability,"⁵ the current housing policy aims to prevent a repeat of such situation by focussing on meeting the demand of the low-income groups (currently defined as those earning less than ₦ 2,500 or \$4,500 per annum) by providing them

with houses at prices which they can afford. To achieve such 'affordable' prices the new policy, among other measures, has proposed that "...unrealistically high standards imposed in the past must be revised and that levels of shelter and service provision must be based on Nigeria's variations in climate, cultural practice as well as economic and social conditions of each major target group."⁶ In devising governments policy in setting standards, the housing policy proposes that the guiding principles should be "...to strike a balance between minimum required health, climatic, cultural and safety needs on the one hand and what both the household and nation can afford on the other."⁷ Government's increased recognition and acceptance of the vital role of the private sector in the supply of housing has been reflected in the new housing policy's proposal "to encourage an effective and complimentary [sic] role of the private sector so that the delivery system will be initiated by a mixture of public and private sector actions."⁸

B. Land Provision:

Experience from the past housing programmes has shown that one of the major factors that constrain effort of many Nigerians to build houses has been high cost and difficulty of procuring land. An important lesson learned is that land 'nationalization', as effected by the Land Use Decree of 1978 is ineffective without "...setting up of appropriate technical and management machinery to enforce the provisions of the Decree."⁹ To ensure that land is made available for effective implementation of the new housing policy the following policy measures have been proposed in the new housing policy document to

facilitate the implementation of the Land Use Decree (now Land Use Act):¹⁰

a) Coordination of the efforts of all tiers of government to provide maximum assistance to both public and private provision of housing through assembly and release of land for development;

b) Land use planning in all major urban areas to aid in the identification of target sites for residential development and to coordinate new residential development with related services and infrastructure facilities as well as employment opportunities. In addition, regional planning bodies will coordinate activities related to regional land development crossing state boundaries.

c) Assembly and processing of land on large scale in anticipation of future residential and commercial development. Such 'banking' of land will permit public capture of increased subsidy of low-income housing development if required;

d) Allocation of land to private developers who wish to develop housing estates within the framework of the National Housing Policy and in accordance with the relevant regulations of the State Government Authorities;

e) Effective administration of land register in each State to facilitate rational allocation of land. Cadastral surveys and land mapping to describe each site and showing its size, use, occupancy and value should serve as the basis of the register;

f) Strengthening of the skilled man-power requirements of the lands department of the Federal and State Governments.

C. Housing Finance:

From the review of impacts of housing finance measures on the past housing programmes it was found that the low-income sector of the population was virtually excluded from access to housing credit facilities. In order to improve the situation, government has, in the current housing policy, introduced new policy measures to reinforce and utilize the resources of the major housing finance institutions¹¹ for maximum benefits, especially of the lower income levels of the population, with less access to conventional formal financing mechanisms. The new housing measures include:¹²

a) Strengthening of the financial base of the FMBN [Federal Mortgage Bank of Nigeria] by immediate re-appraisal of new capital support for the Bank, both in terms of equity and loan. The government will also increase the powers of this institution to mobilize savings from the general public (individuals and institutions) and to deal in such financial transactions that will improve its liquidity position...

b) Introduction of mortgage insurance to decrease the down payment required of individual home-buyers, as to facilitate increasing lending within the reach of the low-income groups.

c) Promotion and establishment of secondary mortgage institutions throughout the country, with the help of the FMBN whose lending activity may be enlarged by additional need capital. These institutions will, as a rule, obtain part of their funds from the FMBN through the sale of some of their mortgage portfolios. Such a policy will ensure maintenance of liquidity within the sector.

d) Encouragement of credit availability for low-income households, by direct government intervention. This includes continuation and

extension of housing finance on cost recovery basis for project beneficiaries whereby funds from the FMBN (including loan of 'seed capital' from the World Bank) are passed through to state agencies for homogeneous low-income housing project involving both urban renewal and construction of new housing.

e) Development of specialized institutions, such as a National Savings Organization, cooperative societies, etc. to attract savings for investment in housing, by carefully structured incentives. The Federal Government will act to increase savings in all banking institutions in general through interest rate incentives and deposit insurance. FMBN savings programme will be reviewed with particular reference to the need for setting interest rates in keeping with the capital attraction objective of a mortgage bank.

f) The Federal Housing Authority and the State Housing Corporations will be allowed to borrow money from the capital market for the development of housing for the medium-and-high-income groups, as well as industrial and commercial estates. Such developments will be required to be sold at commercial rates so as to generate cross-subsidy for low-cost housing development.

g) The Federal Government shall increase its subvention and grants to the Federal Housing Authority (FHA) and to the State Housing Agencies to enable them to carry out the implementation of the low-cost housing programmes of the Federal Government. Such funds released will be compulsorily used for housing purposes only.

h) Although the government's policy on housing is primarily based on cost recovery of affordable housing with no direct subsidies, inherent in this approach is an interest rate subsidy... [with] ... a

variation plan approach...which involves providing the subsidy to a finance institution and permits private sector mortgage operations to continue at full market rates.

In addition to the new measures enumerated above, existing financial policies of the government, in respect of housing, are expected to continue; these existing policies have already been explained in Table 7 on page 119. Despite these financial measures the Nigerian government still realizes that "housing requires a large volume of capital which cannot be entirely met by public sector investment priorities."¹³ Accordingly, the government has planned as a long-term measure that housing finance system in the new housing policy "must be made up of mixed public-private operations, fully utilizing the entrepreneurial potential of the private sector;" but in the short run, "the system will depend on vigorous Federal initiative..."¹⁴

D. Infrastructure and Services Provision:

Under this policy the government, while accepting 'housing' to include "the supply of key services like access [roads] , water supply, waste disposal, sewerage, power, drainage and social amenities"¹⁵ nevertheless considers these off-site infrastructure as "normally outside the scope of housing policy..."¹⁶ However, the government considers these services as essential element of an efficient housing delivery system and that the provision of such services must be an integral part of the dwelling units. Accordingly, the Federal government has stressed, under the new housing policy, the need for co-ordination between planning and infrastructure development agencies, at the Federal and State levels, to ensure that there is adequate

provision of infrastructure to meet housing needs. In addition, already-developed areas with low level of deficient services would be planned, for necessary upgrading. In order to ensure continuity of funding for infrastructural services, the government plans to consider levying differential user charges to provide maximum cost recovery. As a basis for this exercise, government has planned a review of implementation of 'property rates' which has not been effectively implemented in many urban centres.

E. Design, Construction and Building Materials:

In devising measures to achieve more efficient design, construction method and building materials, the following three basic considerations, among others, guided government's decision on the issues:¹⁷

- a) Improvements in the productive capacity of the building industry;
- b) Reduction in cost of housing production; related to standards, construction costs and administration, and;
- c) Reduction of dependency ratio by encouraging production and use of indigenous building materials.

With regard to housing standards and design, the government realizes that while appropriate building standards can help create a safe and pleasant environment, if such standards are unduly high or misconceived, they can also contribute to deplorable living conditions. The government has, therefore, taken note that:

while it is clearly desirable that dwellings should be structurally sound and healthful, care must be taken to assure that standards are not imposed which will raise cost beyond affordable levels, or which will be unrealistic for geographic and

cultural variations, [since] no single space or design standards is likely to be appropriate on a nationwide basis.¹⁸

With these yardsticks in mind, it has been proposed that the Federal and State Governments will issue prototype design guidelines for housing development with the aim of improving functional and qualitative aspects of building as well to enhance productivity of the building industry generally. In this respect, the Federal Ministry of Housing and Environment will liaise with the States and prepare standard building plans designed with due consideration of the varying geographic and economic characteristics of the country as highlighted in Chapter I of this study. The plans will also be flexible enough for possible future expansion or upgrading; and subject to necessary conditions being complied with (such as site and plot) such plans could be used without any further approval by a planning authority.

On the issue of reducing cost of construction in terms of its material and labour components, the government is now fully aware that overdependence on expensive and usually imported materials and technology, rather than maximizing benefits from local resources, results in higher construction costs. In addition, while labour costs are also very high in the country productivity is relatively very low. In order to improve the situation, the government has planned to adopt the following policy measures¹⁹ with regards to housing construction methods and building materials.

i) Acceptance of the construction industry as vital to the macro-economic framework of the country vis-a-vis its contribution to the Gross Domestic Product, Gross Fixed Capital Formation and employment generation.

ii) Development of a 'nationalized' building system that would capitalize upon intermediate building technologies and continuing use of indigenous building materials through standardization in the building materials industry as well as training to improve labour and on-site management.

iii) Giving priority to building technology and construction management research by expanding the scope and coordinating the activities of research organizations such as the National Building and Road Research Institute, the Nigerian Buildings Organization and the Nigerian Institute of Social and Economic Research.

iv) Encouragement of the establishment of factories for local production of durable low-cost building materials, for example, burnt and clay bricks, tiles and laterite blocks which do not have to be produced through the use of mechanized refractory technique.

v) Encouragement of large-scale production of building fixtures, hardware and finishing materials which are at present mainly imported.

vi) More effective distribution of available building materials on a national scale through the National Supply Corporation.

vii) Promotion of programmes to entice and train the required manpower in the building sector and organizing training programmes in construction management skills which will benefit local contractors.

viii) Setting up a permanent building exhibition where building materials and products available in the market as well as new and improved materials evolved by research organizations will be on display.

F. Rental Accommodation and Rent Control Policy:

The government has recognized that though its current housing policy long-term objective emphasizes ultimate home ownership for all Nigerians achievement of such an objective will not only take a long time to materialize but also there are people who would require rental accommodation, either because they do not need or cannot afford homes of their own. Thus, in spite of the ineffectiveness of the rent control edicts, the government has decided "in the absence of any suitable alternative...[to] continue to enforce rent control in the larger urban areas, especially to assist the low-income groups."²⁰ In taking the decision the government appears to be fully aware of the major pros and cons of rent control as could be deduced from the Housing policy document which stated that:

if rents are not pegged, the urban poor will suffer. If on the other hand, rent control measures are not applied judiciously and prevail over longer periods, they may cause malpractices, reduce private investment in housing for letting and the deterioration of existing stock through lack of maintenance.²¹

Meanwhile, government has decided to consider reviewing the existing levels of rents in urban centres and investigate reasons for the seeming ineffectiveness of the rent control measures. In addition, the government has also decided, as a demonstration of its acceptance of the need for rent subsidy, to continue operating the policy of providing government employees with rental accommodation at the rate not exceeding 10 percent of the annual income. However, because that policy does not benefit the low-income group the government has decided to provide through the State and Local Authorities low-cost

multi-storey apartment blocks at social rent subject to availability of resources.²²

G. Institutional Framework and Roles:

The underlying principle of institutional arrangement of the New National Housing Policy is centralization of policy and programme control while decentralizing implementation. With due consideration of the federal-structure of Nigeria, as pointed out in Chapter I, efforts have been made to clarify the roles and power of the various participants, ab initio, in order to minimize conflicts inherent in multi-actor policy initiatives.

Thus, primary responsibility for initiation, definition and coordination of the policy options and instruments for achieving the objectives of the housing sector is vested in the Federal Government while the actual implementation of programmes will be carried out by parastatal at Federal, State and Local levels (see Figure 10). However, in recognition of the varying peculiar needs, resources, cultural environment and other characteristics of various states in the country, each state will formulate, review and implement its own housing policies within the broad national policy framework.²³

To avoid or minimize the necessity for interministerial coordination, and to concentrate efforts, for maximum efficiency, the key executive functions at the Federal level has been centred within a single agency which will be solely responsible for formulating and applying proposed policies, concepts and standards. This sole agency, the Federal Ministry of Housing and Environment (FMHE) will, in addition to its housing role, be responsible for national urban and

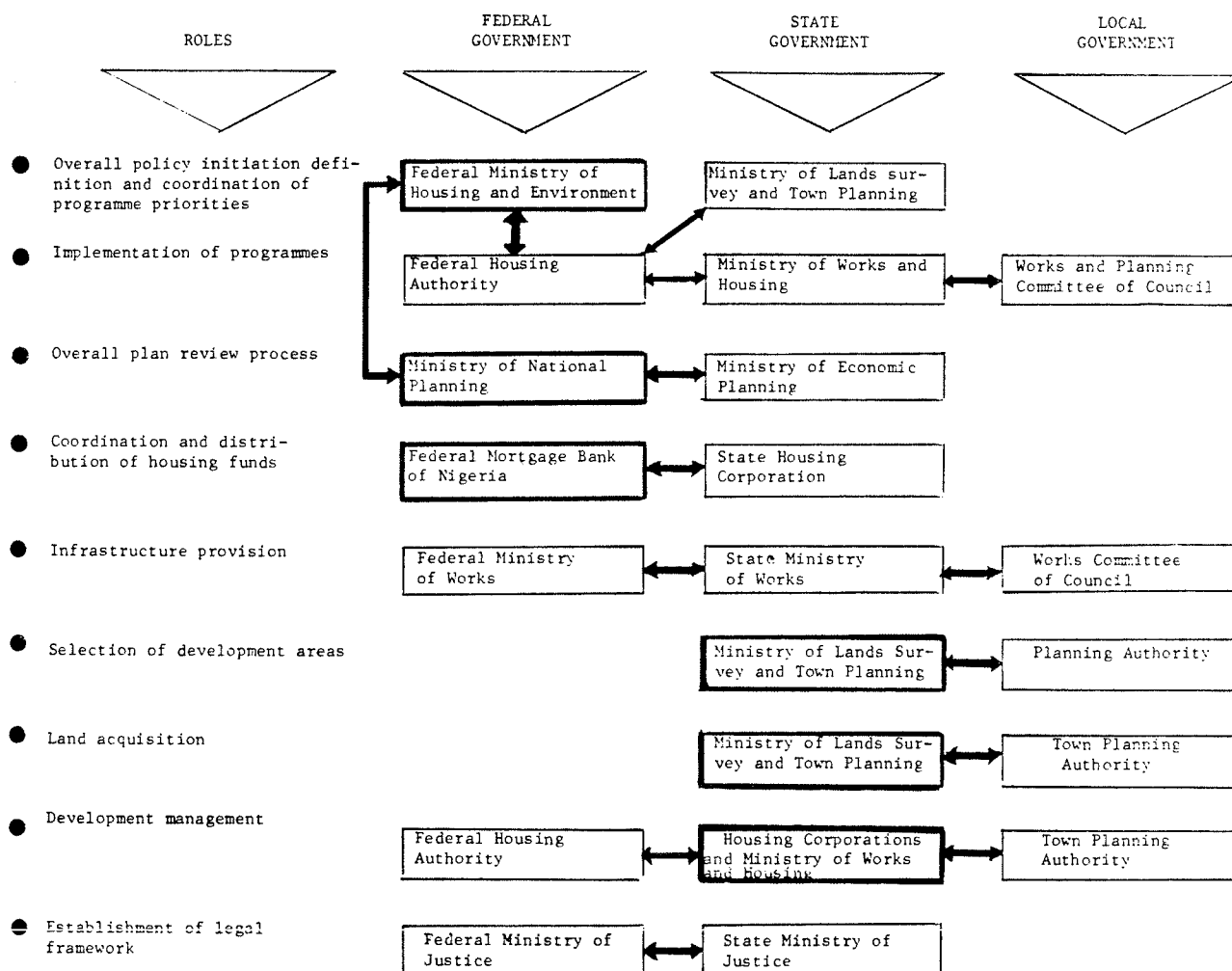


FIGURE 10: Housing Policy Roles and Their Actors (Government Level)

SOURCE: Prepared by the Author from Federal Republic of Nigeria, National Housing Policy Document (April 1981).

regional development policies. The FMHE will set policy and administer public sector actions at the Federal level in liaison with the State Ministry counterparts and State housing and Urban development agencies through the Federal Housing Authority. Overall plan review process is the responsibility of the Ministry of National Planning which will maintain close consultation with the FMHE. While National housing programmes and priorities will be determined by the Federal government, direct control for selection of development areas, land acquisition, and development management will be the responsibility of the State governments. Infrastructure provision at Federal and State levels will be provided by the Ministry of Works and relevant parastatals in coordination with the FMHE.

In order to prevent diversion of funds earmarked for housing to other sectors of activity by the State governments and other agencies, and to ensure fair distribution of housing investment to meet the needs of the different income groups and geographic areas, financial control for total investment will be consolidated at the Federal level. Accordingly, the Federal government-owned Federal Mortgage Bank of Nigeria will act as the principal institution responsible for housing finance in the country. The Bank's role will be to coordinate and distribute all funds going into housing; and in the discharge of this duty, the Bank will designate State Housing Corporations and other approved agencies as agents for the disbursement control and monitoring of housing funds in the States. In addition, the Federal Mortgage Bank will also liaise with international lending agencies basically in respect of the low-income lending transactions, with due consultation with the appropriate Ministry.

The Federal Housing Authority (FHA) will continue its role as the implementing agency of the FMHE in respect of executing housing programmes for all income groups but with particular attention to the lower-cost programmes. The FHA will, on behalf of the FMHE, supervise and monitor the implementation of any Federal Government sponsored housing estates financed and built by private local or international developers. Housing or real estates management will also be one of the functions of the FHA as already started as in the case of the 'Festival Village'.²⁴ Appendix 3 shows such estates.

Establishment of appropriate legal framework for housing policies as well as codification and updating of existing statutes will be the joint responsibility of the Federal and State Governments. Legislations pertaining to land tenure, mortgage titles registration and others will be reviewed.

On the role of the private and informal sectors, the government has recognized that "...one measure of success of national housing delivery system is the extent to which the private sector participates both as a source of financing for housing as well as in the actual housing supply."²⁵

In Nigeria, however, the Government holds the view that "...the private sector has a relatively lesser role in the housing sector at this point of time, particularly from the point of view of its effectiveness in providing affordable housing for the low-income groups."²⁶ In spite of this statement, which has been challenged by some scholars as an error of judgement based on "...a definitional misconception of what constitutes the private sector,"²⁷ the government will consider providing incentives and support to the private

sector. Example of such incentives are those already being extended to the private employers for the provision of housing for their staff under Decree No. 54 of 1979.²⁸ The government also plans to encourage the formation and eventual legitimization of cooperative housing societies in the Nigerian Informal sector.

H. Monitoring and Evaluation:

One of the important features of Nigeria's National Housing Policy is the recognition of the need for a system of monitoring and evaluation. Such a system has been considered necessary for the following reasons, among others:

- i) To test the assumptions and considerations on which policy objectives and strategic housing programmes are based;
- ii) To consider implementation success as well as performances of the various 'actors';
- iii) To assess the socio-economic cost-benefits in the delivery system in respect of equity and efficiency; and
- iv) To provide a flow of important information on the housing situation which will provide a good basis for reviewing the objectives as well as policy options and instruments.

Figure 11 summarizes the major elements of the National Housing Policy.

Having presented, in some detail, the major functional components of the National Housing Policy, as well as the various actors and their roles, it is considered pertinent to examine the implications of the policies in order to provide some of the necessary parameters for subsequent assessment of the impacts of these policies.

- EMPHASIS ON LOW INCOME HOUSING
- INCREASED DIRECT CONSTRUCTION BY FEDERAL AND STATE GOVERNMENTS
- INCREASED SUBVENTION AND GRANTS TO FEDERAL AND STATE HOUSING AGENCIES
- INCENTIVE FUNDING OF PRIVATE INVESTMENT
- EXPANDED MORTGAGE LENDING SYSTEM AND CREDIT FACILITIES
- REVISION OF STANDARDS AND ESTABLISHMENT OF CONSTRUCTION GUIDELINES
- POSITIVE MEASURES TO FACILITATE IMPLEMENTATION OF THE LAND USE ACT
- ENVIRONMENTAL IMPACT ASSESSMENT REQUIRED FOR MAJOR HOUSING PROJECTS
- GREATER ATTENTION TO INFRASTRUCTURE AND SERVICE PROVISION

FIGURE 11: Elements of National Housing Policy Initiatives

SOURCE: Federal Republic of Nigeria, National Housing Policy Document, April 1981.

3. Implications of the Policies

The ultimate overall policy objective of the National Housing Policy, as stated earlier, is to ensure that all Nigerian households are provided with affordable housing in a livable environment. Thus, given the current enormous deficit in the housing inventory, the poor quality of the bulk of existing urban housing stock, and the high cost of housing, to achieve this objective implies: increasing the quantity and quality of housing simultaneously, and production of housing at standards tailored to the financial ability of the various income groups.

The main implication of the selective target group policy is that adequate housing should be provided specifically for the low-income groups who have been identified as the often neglected but most needy sector of the population, and who constitute about 75 percent of the urban population.

The policy on provision of land entails massive acquisition of land to ensure that land is adequately and readily available for housing projects, for all income groups using the relevant provisions of the Land Use Act. This implication becomes quite obvious given that between 4,000 and 8,000 hectares of land would have to be developed each year in order to meet demand of the housing programme for land.²⁹

The housing finance policy implies total and effective mobilization of housing finance from public and private sources as a major prerequisite for successful implementation of the housing programmes. It also implies that since subsidies will be provided direct to financial institutions rather than to individuals, direct, and since private sector mortgage operations will be permitted to continue at

full market rates, then the success of the housing programmes depend, to a great extent, on government's fulfilment of its obligations to public and private financial institutions. In addition, effective application of the principle of cost recovery, as adopted by the government, to ensure continuity of financial support for the housing sector, implies development of effective and efficient administrative machinery to realize the objectives.

The infrastructure and services provision policy entails provision of adequate infrastructural facilities either prior to the development of housing estates or in well coordinated planned phases after the development of such estates. It also implies that in order to ensure equitable distribution of these facilities across the whole urban population, existing built-up areas, including squatter settlement should not only benefit from the policy but also infrastructure for upgrading such areas should be of standards which the residents actually require and can afford, without much disruption to existing developments.

The housing policy on design, housing construction method and building materials implies that local building materials would be produced on a massive scale and made available at standards and prices that will actually contribute effectively in lowering cost of housing production. The policy also implies that building materials will not only be available in large quantities and at relatively low prices, but also the distribution mechanism for these materials would be such that the materials would be readily available to all users when and where demanded.

Government's policy to continue with rent control measures in spite of past record of failures and present inability of the public and private sector to provide adequate accommodation in keeping with the need of the low-income, implies government has got to provide substantial rental accommodation for the lower income groups at rents which they can afford as opposed to 'open market' rents which will aggravate or perpetuate their hardship. The rent control policy also implies government's commitment to (perhaps) an endless search for a solution to the dilemma resulting from the decision to use rent controls to protect tenants from the imperfections and malpractices of the housing markets; and at the same time attempting to apply the same instruments judiciously in order not to discourage private investors from investing in new rental housing or maintaining their existing housing.

The policy on Institutional Framework and Roles, by recognizing the need for flexibility in the relationship between the various institutions involved in the housing delivery, implies that unless the roles of all actors in the process are clearly defined and mutually agreed upon, ab initio, the centralized coordination of housing activities would not function harmoniously. Another implication of the policy is that because of the multiplicity and hierarchy of objectives of the National Housing Policy and the heterogenous socio-economic and political structure of the country, coordinated enforcement of the national housing policy across the country would depend upon the willingness of the politically-controlled State governments to comply. For example, political opposition to land acquisition

in any State could cause delay or even complete abandonment of the construction of low-income housing in the State.

With the above brief review of the implications of the National Housing Policy, as background, the major strategies of implementation of the housing policy will now be described.

4. Implementation Strategies of the National Housing Policy

There are two major strategic programmes under the National Housing Policy which have been designed with emphasis on the urban low-income group. These programmes are: 'Sites-and-Services Projects and Squatter Upgrading', and 'Low-Cost Public Housing'. A brief description of these programmes and the underlying concepts will be made below.

a) Sites and Services Projects:

The central concept of this strategy is that emphasis is shifted from provision of so-called standard housing for a few to provision of minimal standard housing for the many, with the aim of helping to meet the needs of the low-income groups and to harness the resources of the occupants themselves in producing low-income housing stock. In this approach the authorities would make suitable land available (ahead of influx of population), prepare the land, and install basic infrastructure such as access roads, drainage, water, sewerage, electricity and other ancillary community services. The individual and his family who are allocated the serviced lot (by sale or lease) could then go on to build their house (with or without loan) in conformity with officially-approved plan of their choice, at their own pace, and within their financial resources; thus, the process of

savings and investment could be carried out simultaneously. A modified approach to this concept is to provide a core house on the serviced lot before allocation to individuals so that the core house can later be extended as the financial capacity of the owner improves. As pointed out earlier, the concept of sites-and-services as reflected in the activities of Regional and State Housing Corporations had, in the past, catered only for the needs of the high income groups. The recent shift in focus to the low-income group is an innovation in Nigeria which evolved through the influence of International agencies such as the World Bank and Habitat. While adopting this strategy mainly for the low-income group in Nigeria the Government is, nevertheless, cautious not to allow the scheme to result in undesirable and unintended 'ghettos' for the poor. To prevent such a situation the government has, therefore, proposed that "...care will be taken to provide an appropriate mix of lowest, moderate and middle-income groups."³⁰

In respect of 'squatter housing upgrading', Government's plan is to "conserve the existing low-income housing stock, particularly in serviceable, relatively central locations where the residents can maintain their current accessibility to work, schooling etc., ...[and] to include additions and improvement to services and facilities within the entire neighbourhood."³¹ In this way Government hopes that the environmental quality of existing squatter settlements would be improved and people would be able to live a more decent life than was the case prior to upgrading. To facilitate the upgrading schemes the Federal and State Governments will establish an Urban Renewal Fund to provide grants to individuals through Neighbourhood Development Associations,

to carry out the rehabilitation of dwellings and improvement of the environment.³²

b) Low-Cost Public Housing:

In the context of the current National Housing Policy low-cost public housing strategy has been defined as "...one that provides decent, livable dwellings of adequate standards of space and environment involving such capital and running costs which the households in the moderate and low-income groups can afford for renting or owning and maintenance purposes."³³ By this definition the authors of the Housing Policy document sought to correct what they regard as misconception of 'low-cost' housing to mean housing for only the low-income. The low-cost housing strategy, as defined above, was evolved mainly to improve the quality and quantity of housing through large-scale provision of new housing based on the concept of affordability. The strategy seeks to mobilize capital both through within and outside the housing sector to meet housing demand. It also aims at enabling all households to obtain access to mortgage financing with special attention to the low-income group who had not had such access in the past programmes.

Before leaving this section to discuss the actual implementation of the above strategies under the current Fourth National Development Plan, it will be pertinent to mention that the government has bold plans to improve rural housing, as well, under the policy of 'integrated rural development' in an effort to achieve a balanced urban-rural development. Among the measures proposed under rural housing include:³⁴ implementation of aided-self-help housing, at

State and Local Government levels; provision of credit facilities in rural areas for financing rural housing development programmes by setting up rural banks, housing cooperatives, and rural housing boards to mobilize finances; setting up of 'self-help housing fund' as revolving fund, to provide long-term loans to rural low-income groups; in addition, some housing units out of those to be made available under the current National Housing programmes have been earmarked for the rural areas. With these measures, among other programmes for agriculture, employment generation, infrastructure and social amenities provision, the government hopes to transform the rural areas into more habitable and viable environment and thereby stem rural-urban migration which contributes to urban housing problems.

5. Implementation of the Housing Strategies Under the Fourth National Development Plan (1981-85)

The basic objectives of the National Housing Policy during the current Fourth National Development, as well as the necessary policies and strategies to achieve these objectives have been fully described in the preceding sections of this chapter. In order to implement these housing strategies, seven different, but related, schemes shown in Figure 12 will be executed by the three levels of Government: Federal, State, and Local. The actual number of schemes adopted vary, however, among the three levels of governments and among the 19 constituent states of the Federation. The specific schemes proposed and already being implemented by each level of government under the current National Development Plan will be described briefly below.

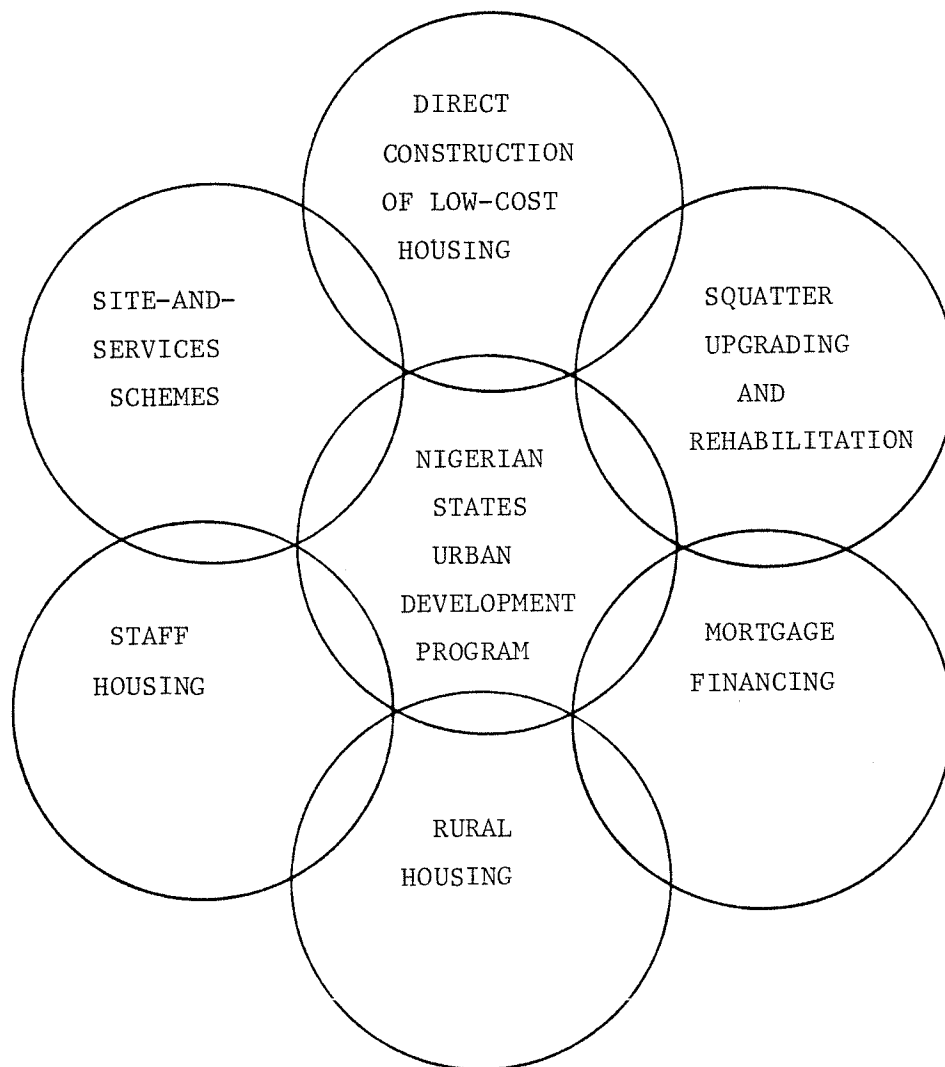


FIGURE 12: National Housing Policy Strategies

SOURCE: Federal Republic of Nigeria, National Housing Policy Document, April 1981.

A. Federal Government Level:

The Federal Government is executing its housing programme through four schemes: direct housing construction, site and services scheme, the Nigerian States Urban Development Project, and Staff Housing Scheme.

a) The direct housing construction strategy consists of two projects as follows:

i) Construction of low-cost dwelling units comprising one-bedroom core houses and three-bedroom duplex houses, in two phases. Phase I, which was scheduled for 1980/81, comprised provision of 40,000 dwelling units all over the Federation annually; i.e., 2,000 housing units in each State as well as the Federal Capital Territory, Abuja.³⁵ Under this scheme, 80 percent of the housing units would be one-bedroom core houses for the low-income group while the remaining 20 percent, consisting of three-bedroom duplex, would be for the middle-income earners. Figure 13 illustrates the various housing types. Phase II of the low-cost housing programme schedules for 1981/82 consists of construction of a total of 20,000 two-bedroom (rather than one-bedroom) core houses in all the States of the Federation, including Abuja; i.e., 1,000 units in each State. The shift from one-bedroom to two-bedroom core houses was "in response to constructive criticism of the one-bedroom core house."³⁶

The implementation of the above project is the direct responsibility of the Federal Ministry of Housing and Environment and a sum of ₦ 600 million³⁷ has been earmarked for this project during the Fourth Plan period.

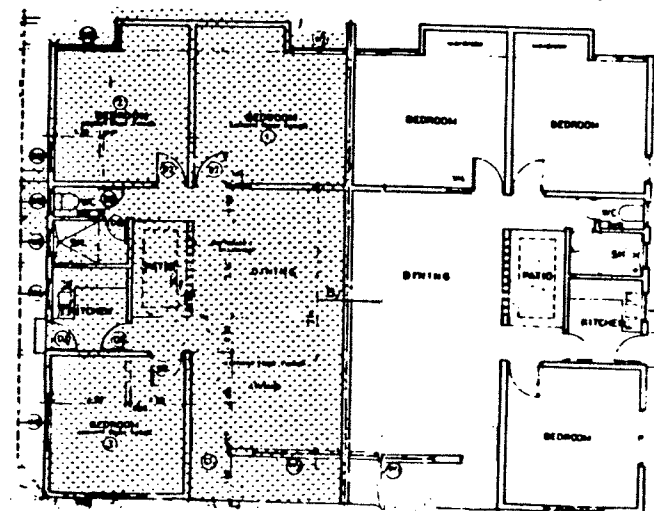
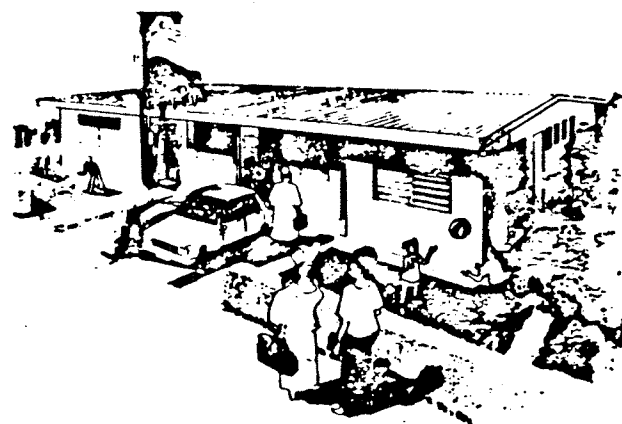
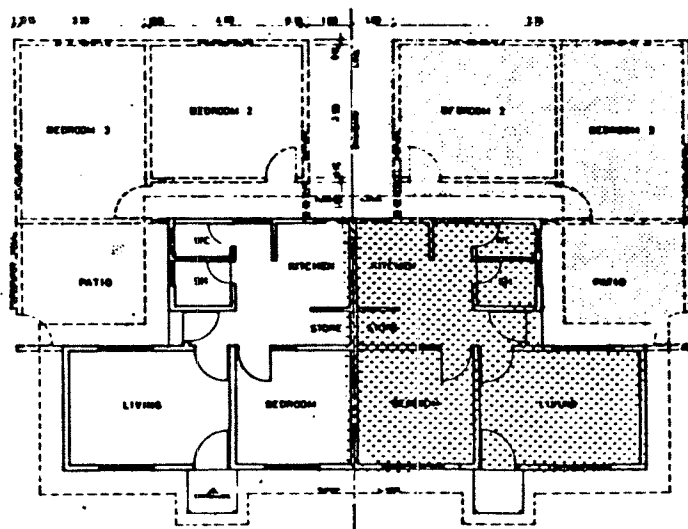
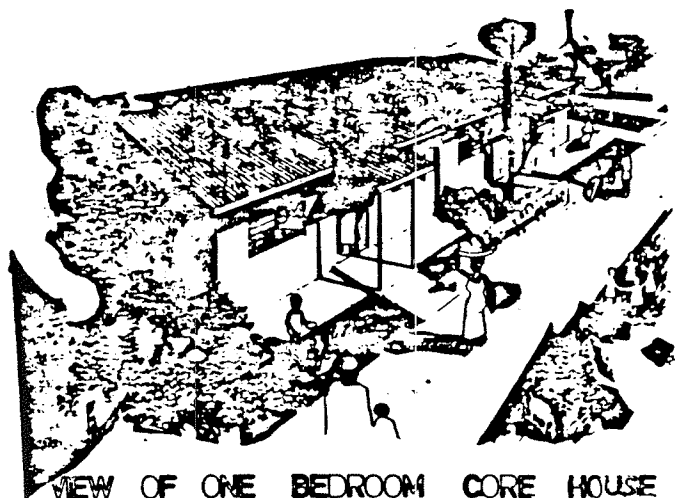


FIGURE 13: Low-Income Housing Types

SOURCE: Federal Ministry of Housing and Environment, Lagos.

ii) The second project under the direct housing construction effort is the "Low-cost Public Housing" to be implemented by the Federal Housing Authority. This project involves the construction of about 143,000 low-cost units across the country for the low and middle income groups, during the current Fourth Plan period.³⁸

b) The second scheme undertaken through direct federal involvement is the development of serviced lots, with all necessary infrastructure, to be allocated to individuals for the purpose of building their own houses. The implementation of this scheme is the joint responsibility of the Federal Ministry of Housing and Environment and the Federal Housing Authority. No target was stated for this scheme under the current plan.

c) The third housing intervention in which the Federal Government is involved is the Nigerian States Urban Development programme (NSUDP), described earlier in Chapter III. In this programme the Federal Government collaborates with State governments and the World Bank to provide housing units as well as ancillary social amenities like schools, Health clinics, commercial facilities and small-scale industries for generation of employment within project areas. The seven new states³⁹ created in 1976, as well as Lagos State, have been accorded priority under this programme and a pilot project has since begun in 1979 in one of the new states (Bauchi).⁴⁰ Again, no output has been stipulated for this programme, under the current plan.

d) The fourth federal government scheme is the provision of staff quarters and staff housing loans to enable its employees to own houses.

The overall Federal Government investment in housing, during the current Fourth National Development Plan, is about ₦ 1.6 billion.⁴¹

B. State Government Level:

The State Governments' housing programmes are implemented through schemes which are somehow similar to the Federal approaches described above, but with some differences, especially in the target group. Although there could be some variations from state to state, in respect of the type and scope of schemes adopted, the following common features exist in the States' housing programmes under the current Plan:

a) Direct housing construction scheme:

This scheme involves construction of housing units by the State Governments through their respective Ministries of Works, and Housing Corporation. Unlike the Federal scheme, however, the housing units produced by some states (eg., Rivers, Ondo, Niger, Borno and Kaduna) are mainly the high-cost types aimed at the middle and high-income groups.⁴²

b) Site and services scheme:

This scheme, like its Federal Government counterpart, involves the acquisition and clearing of building sites, and provisions of ancillary infrastructure such as roads, water supply, electricity, drainage and sewerage. The land is then parcelled out for sale to individuals or developers to build houses using their own resources. Implementation of the scheme is through the States'

Ministries of Works and Housing or States' Housing Corporations.

In the current National Development Plan many State Governments have allocated some of their housing investment capital to this scheme. Examples are: Benue; Cross River; Anambra and Bauchi States which allocated ₦ 10 million, ₦ 8 million and ₦ 3 million, respectively.⁴³

c) Staff housing loans scheme:

In this scheme housing loans are given to civil servants and other state government employees to purchase or build their own houses. The amount of loan is about five times the annual salary of the applicant and the pay back period is 25 years. During the current plan period some states have made relatively high allocation for the scheme. Examples of such states are Ondo, Cross River, Bendel and Anambra with allocations of ₦ 8 million, ₦ 10 million, ₦ 7.5 million and ₦ 6 million, respectively.⁴⁴

d) Housing finance scheme:

In order to make housing finance more accessible to the people, some states like Ondo, Lagos, Imo and Borno have established mortgage lending institutions and allocated ₦ 21 million, ₦ 1.5 million, ₦ 2.5 million and ₦ 0.1 million respectively for mortgage loans.⁴⁵

On the whole, the estimated expenditure for housing by the State governments is about ₦ 1.033 billion.⁴⁶

C. Local Government Level:

Although local governments in Nigeria have been constituted as the third tier of government and distinct from the State Governments, only the local governments in three of the nineteen states have separate housing programmes during the current plan period. Other local governments in the remaining states either have their programmes merged in their State programmes, or have no housing programmes at all. The three states which have separately articulated housing programmes are: Anambra, Benue and Rivers which have also allocated ₦ 24 million, ₦ 16.8 million and ₦ 19.7 million respectively for their respective housing programmes.⁴⁷ These programmes which are very much similar to those of the State Governments include housing estate development for various income groups, staff quarters for local government officials and Site and Services Schemes. These housing programmes are also expected to be carried out within the context of Nigerian Government policy of integrated rural development mentioned earlier.

The sum of ₦ 61.4 million has so far been allocated specifically for local government housing programme during the current plan period.⁴⁸ Total allocation for the housing sector in the current plan period is shown in Table 10.

In the next chapter the impacts of these current housing policy initiatives will be examined and analyzed with a view to drawing some conclusions on the ability of the current National Housing Policy to resolve or ameliorate the housing problems of the low-income sector.

TABLE 10

Summary of Allocation to the Housing Sector (1981-85)

(N million)

	State Government	Local Government	Total
Anambra	36.000	24.050	60.050
Bauchi	29.000	11.694	40.694
Bendel	30.000	-	30.000
Benue	55.000	16.819	71.819
Borno	75.120	0.220	75.340
Cross River	56.000	-	56.000
Gongola	34.000	-	34.000
Imo	55.000	-	55.000
Kaduna	104.670	-	104.670
Kano	21.000	-	21.000
Kwara	45.000	-	45.000
Lagos	64.000	-	64.000
Niger	45.100	-	45.100
Ogun	22.050	-	22.050
Ondo	64.256	-	64.256
Oyo	80.000	-	80.000
Plateau	23.750	-	23.750
Rivers	150.900	-	150.900
Sokoto	70.000	-	70.000
TOTAL	1,060.846	52.783	1,113.629
FEDERAL			1,592.000
GRAND TOTAL			2,705.629

SOURCE: Federal Republic of Nigeria, Fourth National Development Plan, 1981-85, Table 26, p. 345.

FOOTNOTES ON CHAPTER V

1. Federal Republic of Nigeria, National Housing Policy, p. 11.
2. Ibid., p. 10.
3. Ibid., p. 11.
4. Ibid., pp. 12-23.
5. Ibid., p. 12.
6. Ibid., p. 13.
7. Ibid.
8. Ibid., p. 14.
9. Ibid., p. 15.
10. Ibid.
11. These institutions comprise: the Federal Mortgage Bank of Nigeria (formerly the Nigerian Building Society); Commercial Banks; Insurance Companies; National Provident Fund (NPF); State Housing Agencies; and Government and private employers' Staff Housing schemes.
12. Federal Republic of Nigeria, National Housing Policy, p. 15.
13. Ibid., p. 18.
14. Ibid.
15. Ibid.
16. Ibid.
17. Ibid., pp. 18-21.
18. Ibid., p. 19.
19. Ibid.
20. Ibid., p. 21.
21. Ibid.
22. Ibid.

23. Ibid., p. 22.
24. The Festival Village, or more popularly, Festac Town, was built in Lagos, originally, to provide accommodation for participants of the Second World Black and African Arts Festival held in Nigeria in 1977. This satellite town now provides housing for over 30,000 people.
25. Federal Republic of Nigeria, National Housing Policy, p. 23.
26. Ibid.
27. D. C. I. Okpala, "The Impact and Target Efficiency of the Private Housing Sector," paper presented at the Housing Policy and Strategy Workshop held in Lagos, October 12-13, 1981, p. 1. See also David Drakakis-Smith, "Low-cost housing provision in the Third-World: Some theoretical and practical alternatives," in H. S. Murison and J. P. Lea, op. cit., p. 28.
28. Some of these incentives include: the provision of free serviced plots, and the reimbursement by Government of one-third of the cost of the shelters provided by the employees.
29. Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 342.
30. Federal Republic of Nigeria, National Housing Policy, 1981, p. 26.
31. Ibid.
32. Ibid., p. 27.
33. Ibid.
34. Ibid., pp. 24-25. See also Nigeria's Fourth National Development Plan (1981-85), p. 343.
35. See Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 343. See also Federal Ministry of Housing and Environment. Lead Paper, op. cit., pp. 14-15.
36. See Department of Information Lagos, "Federal Government Housing Programme," published in West Africa, No. 3401, October 11, 1982, p. 2646.
37. Fourth National Development Plan, 1981-85, p. 343.
38. Ibid.
39. The Seven States involved are: Imo, Ogun, Benue, Ondo, Niger, Bauchi and Gongola.

40. A second and somewhat larger pilot project was started more recently (1981) in Imo State.
41. Fourth National Development Plan (1981-85), p. 343.
42. Ibid., p. 344.
43. Ibid.
44. Ibid.
45. Ibid.
46. Ibid.
47. Ibid.
48. Ibid.

CHAPTER VI.

IMPACT OF CURRENT HOUSING POLICY

i) Introduction

At this juncture of our study, the underlying causes and nature of Nigeria's urban housing problems have been fairly well identified. The extent to which past responses have been effective in resolving these problems have been assessed and various lessons learned from the past housing programmes well noted. The objectives, strategies and implications of the current national housing policy measures have also been elaborately discussed and analyzed. With this foundation, the extent to which the current housing policy has so far resolved, or could resolve, the housing problems of the low-income can now be attempted in the final and most speculative chapter of this study.

Yes, this chapter is bound to be fairly speculative because of issues raised and discussed in the following section.

ii) Some Theoretical and Methodological Issues and Constraints in Policy and Programme Evaluation.¹

The notion of evaluation, as we know, implies both 'normative' and 'positive' analysis. It is normative in the sense that a comparison is involved between a given state of affairs with a desired state or set of goals. In the context of this study the given state is the current urban housing problems of the low-income while the desired state is the resolution of these problems in order to improve the living conditions of the low-income.

The final responsibility for specifying the goals of public policy and the objectives of public programmes, as we know, rests with elected officials and through them with the political leadership. Normative aspects of

the notion of evaluation, however, requires that there should be two-way information flow between the relevant public and elected officials in the process of goals specification if the objectives of a particular public policy or programme will correspond to the perceived needs of the people for whom the programme is designed to help. This requirement is particularly necessary in a democratic political process as in Nigeria.

Evaluation also entails a positive analysis in the sense that, why and how a desired state came to be has got to be analyzed. Given our present context of assessing the impacts of the current housing policy, a positive analysis in this respect would entail finding out: what have been achieved that would not have been achieved in the absence of the national housing policy; why they were achieved; which elements of the housing policy have been most effective in attaining the desired objectives of which past policies have failed to achieve; reasons for such success, or failure as the case may be.

Positive analysis has two distinct and separate components. First, the ex ante and largely theoretical which involves analysis of socio-economic and environmental impacts of a programme with a view to identifying possible shortcomings, negative externalities of the programme in order to recommend specific details or suggest changes in the programme and implementation procedures. The second type consists of empirical analyses of the actual impact of the policy programmes and projects and their implementation processes. In this latter type, whoever is doing the evaluation has to specify the framework of evaluation, measures of success and the relevant indicators, the information requirements, and the method of its collection among other. The main purpose of such evaluation is to enhance the control, monitoring and effectiveness of a programme in the context of its goal, and to assist the development of future programmes through feedback into the policy process. An ideal evaluation

system according to Detomasi,² should incorporate positive and normative elements discussed above.

Relating the above discussion to the assessment of the Nigerian Housing policy and its programmes, it will be seen that certain pertinent issues have got to be taken into consideration and resolved prior to any meaningful assessment of the success or failure of the housing policy.

For example, although the current policy stipulates an overall national goal and a set of specific objectives, the provision in the policy document for each of the 19 states to formulate, review and implement its own housing policies, however, implies that there could be significant differences among the priorities or even goals of each state government's housing programmes or projects. A careful examination of the 'stated' objectives of the National Housing policy listed in Chapter V will show that there are different types and hierarchy of objectives. Some are targeted to specific problems (such as focus on low-income group, lowering housing costs or infrastructure provision). Some are rather diffuse (such as mobilization of housing finance from all sources, encouragement and support of private housing initiatives, realistic standards). Others appear to be a little more than expression of good intentions (home-ownership for every household, improvement of quality of rural housing and environment). Apart from the fact that there could also be some 'unstated' objectives (such as to provide housing contracts for political supporters), the relative weight placed on each objective is liable to vary from state to state and shift from time to time as socio-economic conditions and political realities dictate. Even redefinition or change in perception of the problems involved could influence the weights. That such a situation could arise has been recognized in the housing policy document by the addition of the caveat that:

The National Housing policy is not intended to be a once-and-for-all policy. A change of public policy in terms of orientation and priority may take place as dictated by circumstances.³

But even if the goal, objectives and priorities were uniform among the states there could still be differences in the statistical or social indicators of success for a given programme goal. For example, given the objective of according "priority to housing programme designed to benefit the low-income...",⁴ one state's indicator of success might be the sum of money allocated (whether disbursed or not) for the low-income housing programme; another State's indicator may be the number of low-income housing units produced (irrespective of the quality or actual beneficiaries); still another state's indicator may be the number of contracts awarded for low-income housing units (no matter how long it takes to complete the units). A state may even acquire land for Site-and-Services projects and record this as a success (even if the owners of such land would later re-enter their land for non-payment of appropriate compensation). These examples sound awkward but are possible, even though they should not be taken as ideal.

Again, assuming that the indicators of success or failure were streamlined for all states, whose indicators of success or failure would be employed? This question is pertinent because there are significant differences in the perception and evaluation of housing problems and solutions between policy makers and the low-income, as pointed out earlier.⁵ A logical question raised by this divergence of perceptions is whether any realistic evaluation can be done without the input⁶ of representatives of actual beneficiaries or target group, especially since many programmes or project effects are subjective (eg., improved livability) and interdependent (eg., affordability versus effective demand) and can best be identified and assessed by those experiencing the programmes? This issue of target group participation is consistent with the

saying often credited to Aristotle that, if you want to find out how a shoe fits, you do not ask the shoemaker, but the person who wears the shoe. The current housing policy partly responds to this issues by the provision to set up a Research and Monitoring cell at Federal and State levels. Among other things, such Research units will "assess standards and locations [of housing projects] in terms of how well they benefit the target groups and to determine if the objective and criteria for these projects have been realistic."⁷ Proposal is one thing, implementation another!

Apart from definition of criteria and indicators, or who does or should do the definition, the non-quantifiable nature of some evaluative criteria present some difficulty also. For instance, assessment of impacts of, say: introduction of realistic standards; provision of infrastructure and services; provision of 'affordable' building materials; effectiveness of rent controls; and squatter upgrading is not quite easy because of lack of quantifiable indicators and the long periods over which some of the impacts may be expected to fully manifest. This does not, however, imply that all indicators are or should be quantifiable. It does, however, imply that omission of such so-called non-quantifiable policy programme activities from impact assessment will obviously have implications on the validity of conclusions; except where such inherent implications are clearly pointed out. It is also observed that in the course of actual implementation of the housing policy some policy actions interact with one another in a negative and opposing way, thus making it difficult to identify actual impact of one policy action from the other. A good example is the conflict between certain building regulations prohibiting use of certain building materials in urban centres and another policy encouraging use of the same building materials for urban low-income housing.⁸

The problem of not identifying the target clientele among income groups constitutes another constraint to realistic evaluation of programme impacts. For instance, some of the programmes or projects are aimed at specific population groups under the broad classifications of 'low,' middle, and high income groups. But within the 'low-income,' say, there are sub-groups. Some are in the 'formal' sector while others (perhaps the majority) are in the 'informal' sector of urban economic activities. Even among these sub-groups some are gainfully employed with regular income while others depend on marginal and irregular income. Some, like government employees have permanent jobs and permanent residence while some self-employed mostly in the informal sector are transient workers. Among the transient workers are also traders, labourers and farmers. For the above reasons, the impacts of programmes aimed at the so-called low-income groups could only be realistically assessed if the relevant indicators of success are disaggregated into sub-indicators relevant to, or which could differentiate the low-income into specific target sub-groups.

Perhaps the most crucial issue in evaluation of the current National Housing policy is the question of data inventories and baseline studies. These data are crucial in the sense that the actual impacts of the policy could only be measured, meaningfully by the various changes which occurred in the country's housing situation as a result of the housing policy. Given the chronic paucity of such housing data and research in Nigeria, meeting such a requirement is almost impossible. Such relevant data were not available before this study commenced and are still not available⁹ now and there is no likelihood they will be available before the study is completed. However, the proposed Research and Monitoring cell, mentioned above, is expected to coordinate with the Federal Office of Statistics and Housing Agencies to "take actions to improve the data and analytical base for the housing situation, as existing data

is both limited in scope and out of date."¹⁰ Even if data were available, the changes that have so far occurred or yet to occur may take many years to fully manifest their effects.

It may, therefore, be readily observed from the above discussion that the question of whether the current housing policy is a success or failure depends on the extent to which the issues discussed above, among others, are applicable or applied to the particular 'target' of assessment. Therefore, in the absence of adequate empirical evidence and other criteria required for an overall assessment of the relative success of the National housing policy in attaining the stated goal and objectives, the author would prefer to deliberate and make some comments on some of those pertinent aspects of the National housing policy designed to ameliorate the housing problems of the low-income. The focus of the reflections would be to discern the potential effectiveness of current housing policy initiatives, as well as existing and potential constraints to alleviating the housing problems of the low-income identified earlier: affordability; dehumanizing experience in slum and squatter settlements; discrimination; lack of access to income earning opportunities; insecurity of tenure; lack of amenities. Each of these will now be dealt with.

iii) Potential Effectiveness of Current Housing Policy on Housing Problems of the Low Income

a) Affordability problem:

This problem, as pointed out earlier in Chapter IV, manifests in inability of the low-income to own a house or even to rent desirable quality accommodation without spending inordinately high proportion of their income. It manifests also in the form of low-income households unduly cutting down on food and other essentials in order to 'afford' reasonable standard of housing. Alternatively, so-called standard housing is sacrificed for better food or other

amenities depending on the household's priorities.

Past housing programmes sought to alleviate the problem of affordability through various measures such as subsidized loans, low-income housing, rent controls, among others, aimed at bringing housing costs within the reach of the low-income group. In spite of such efforts, affordability remains the most serious problem of the urban low-income households.

From what is now known the problem of affordability for most urban households stem from low and irregular household incomes rather than from excessive housing costs. It is increasingly being recognized that even if the government succeeds in taking over all their housing expenses, many low-income households will still have affordability problems. It, therefore, implies that resolution of the problem cannot be accomplished within the housing sector, per se. This is quite obvious when it is recognized and accepted that to fully meet the housing needs of the low-income, as pointed out in Chapter III, entails meeting both physical (housing) and financial (income) needs.¹¹ In the light of this, housing assistance strategies can only partially resolve the problems of affordability.

Obviously for this reason the current housing policy seems to be launching a two-pronged attack on affordability problem. As short-term measures, some strategic programmes are geared to easing the problem by reducing cost of housing. Some of these measures include: provision of 'low-income' and 'low-cost' housing at 'affordable' cost; enforcement of rent control; provision of relatively cheap urban land for housing through site and services schemes; setting realistic housing standards to lower cost; and provision of cheap building materials. The government is also exploring the possibility of using a system of cross-subsidization to reduce the financial burden of the low-income. Through this method higher income earners would be encouraged

to reside in a large site built on "Site and Services" concept so that payment of high income groups would be used to subsidize the lower income groups.¹²

As long-term measures, however, the government is making indirect efforts, through housing, to improve employment opportunities of the low-income group. A good example of such efforts is employment-generation and training programme through the provision of small-scale industrial sites in project areas in respect of the Nigerian States Urban Development Programmes (in collaboration with the World Bank).

Thus, Government's current housing policy is tackling the problems of affordability through measures to reduce cost of housing and at the same time through measures to increase income-earning opportunities for the low-income. Such an approach has the potential to alleviate the problem. But whether such measures will significantly alleviate the problem of meagre income which is the root cause of affordability problem is another issue which other non-housing policies should help to address. Nevertheless, it will be pointed out that even the realization of the potential effectiveness identified above depends on the extent to which the existing and potential constraints to implementation are eliminated. Some of these major constraints will be discussed later in section iv of this chapter.

b) Dehumanizing experience in slum and squatter settlements:

One of the obvious manifestations of affordability problem, discussed above, is the squalid conditions in slum and squatter settlements, which is a characteristic feature of most urban centres in Nigeria. This problem also stems from low-income and gross deficit of affordable housing which, in turn, have given rise to proliferation of slum and squatter neighbourhoods as a logical or rational response by the low-income to help themselves.

Previous government responses to the slum and squatter problem have partially succeeded in alleviating the problem through slum clearance and rehousing schemes, as well as some upgrading schemes. In some cases, however, previous slum clearance schemes not only succeeded in eliminating 'urban blight' but also achieved the negative or unintended effect of reducing, and not replacing, the low-cost houses bulldozed in the course of implementing such schemes. Thus, the housing problem of such low-income people was aggravated rather than alleviated.

Currently, there has been a rethinking of the slum clearance approach and there is a shift in focus from the hitherto punitive and prohibitory approaches to a rather more sympathetic (or rather rational) attitude toward the squatter issue. Perhaps the Nigerian Government had no choice than to 'legalize' squatting given the current rapid and increasing rate of growth in population (mainly through rural-urban migration); the slow output in low-cost housing relative to growing need; and the enormous investment capital required for building so-called standard housing in sufficient quantity.

The main thrust of this shift is reflected in two strategic schemes under the current housing policy. These schemes are: squatter-upgrading and urban renewal; rehabilitation of existing housing stock. These schemes are being supplemented by those described in (a), above. The potential effectiveness of squatter upgrading and rehabilitation schemes include:

- i) Conservation of the existing low-income housing stock in a modest but useful form.
- ii) Enhancement of the environmental quality of existing squatter settlements, by improving services and facilities within the neighbourhood.

The government intends to achieve the above objectives through setting up Urban Renewal Funds from which individuals could obtain grants through

Neighbourhood Development Associations for rehabilitation of dwellings and the environment. One of the obvious implications of this policy strategy is that its actual implementation on any significant scale is contingent upon: availability of funds and how soon the Urban Renewal Fund is set up; how soon the Neighbourhood Development Associations are established and allocated funds. Given that fund will be available and that the necessary Development Associations will be established on time, the schemes referred to above could have the following impacts:

- i) tenure could be stabilized giving the squatter residents a measure of much-needed security.
- ii) integration of existing squatter areas with the rest of the urban area could be facilitated thus making the growth of existing squatter settlements more efficient and more socially acceptable.
- iii) so long as the upgrading of these spontaneous settlements is carried out at standards that are not unduly too high (since most low-income are accustomed to traditional and informal methods of housing) the upgrading strategy can enhance the role of housing in enabling squatters to acclimatize to urban living conditions.
- iv) since squatter upgrading capitalizes on actions already initiated by the low-income people themselves, the strategy offers enormous economies through utilization of locally available resources (abundant labour and local building materials) thus conserving scarce capital. It also fosters a sense of self reliance and spirit of participation and therefore stands a good chance of being acceptable to the low-income.
- v) employment opportunities could be generated in the project area for the residents through demand for labourers, skilled and semi-skilled workers in the course of implementation.

The strategy, nevertheless, has also some inherent problems:

- i) Transfer of property rights to illegally settled migrants in order to grant them security of tenure or bestow them with pride of possession could be interpreted as a validation of illegal occupancy and could trigger social unrest.
- ii) The question of equity and social justice will be raised especially since such settlements (such as 'Okpoko' at Onitsha or 'Maroko' in Lagos) were privately held prior to land nationalization in Nigeria (1978). Some of such settlements have been subject of protracted litigations some of which are still pending in the law courts.
- iii) Transfer of property rights to illegal settlers would tend to encourage subsequent 'organized' or spontaneous invasion of other government or private land, given acute shortage of housing in the urban centres.
- iv) A typical squatter settlement comprise a mixture of tenants and owner-occupiers. Not all owner-occupiers are low-income. Many of the rented squatments could be owned by high income absentee landlords. For this reason, it would be difficult to ascertain the actual beneficiaries of an upgrading scheme.
- v) In some Nigerian urban centres, especially the pre-colonial ones, existing haphazard settlement patterns could make it difficult to effect some necessary upgrading work such as road or street realignment and installation of services without destruction of some buildings. Such demolition often necessitates relocation of displaced families and the fear of not getting a replacement house often leads to opposition to such schemes. If, however,

upgrading schemes are combined with "Site and Services" schemes it might be possible to avert such a problem since uprooted families can resettle themselves at comparable costs.

- vi) It is also feared that granting squatters legal title to land may encumber the poor with taxes which they cannot afford. As a result such poor people would be forced to 'sell' the titles to the middle or higher income group thus defeating one of the main objectives of transfer of title.

c) Insecurity of tenure:

The problem of unstable tenure or occupancy especially in slum and squatter settlements has been identified earlier as one of the most disturbing housing problems of the Nigerian Urban low-income and at the same time a big dilemma for the government. The problem has given rise to many consequences: the low-income are in a constant fear of ejection; there is high rate of mobility which does not foster sense of belonging due to lack of commitment to the community, thus jeopardizing neighbourhood revitalization; government is often reluctant, until recently, to extend social services to such areas for fear of validating or encouraging illegal developments.

This problem is receiving greater attention under the current National Development Plan through four strategic programmes and schemes. These are: squatter upgrading; emphasis on home-ownership, Nigerian States Urban Development Programme; and the Sites and Services Schemes. The pros and cons of the 'squatter upgrading' strategy have already been discussed fully in sub-section (b) above and need not be repeated here.

In respect of 'home-ownership' focus, governments objective is to encourage owner-occupied housing through provision of affordable housing units as well as housing loan mainly for the low-income group. Because there is a

long tradition of private-ownership of housing in Nigeria, especially in the traditional urban centres and rural areas, the Nigerian government's current emphasis on home-ownership is unlikely to encounter any political or cultural obstacles in the way of perpetuating this form of tenure. Also, given the strong tradition of property ownership and acquisition of wealth in Nigeria, based on capitalist ideology, the political advantage of encouraging property and home-ownership in Nigeria can be understood.¹³ Thus, the introduction of owner-occupied low-cost housing projects could, apart from assuring security of tenure, also have the effect of making the long period of saving more acceptable to the low-income considering that individuals had to save large sums as deposits in the previous housing programmes for their dwellings.

There are, however, some reservations about the potentials and appropriateness of encouraging owner-occupied housing. Commenting on existence of owner occupied housing in the early Sixties, Donnison has this to say:

The spread of owner occupation may be objectionable if it leads to an unduly wasteful use of land and housing space; if it creates, or reinforces class division...if it leads to a wasteful or unfair distribution of public funds through the provision of tax reliefs, grants, and subsidies that are concentrated on wealthier sections of the population, and if it distracts attention and resources from the needs of the old, the young and the transient for whom this form of tenure may not be appropriate. But these are not inevitable features of a housing market in which a large proportion of people own their own homes and it is difficult to conceive of any valid objection to home ownership in itself and for its own sake.¹⁴

Although the above comment was made in respect of Eastern Europe, the message is quite clear and applicable (perhaps with only slight modification), to the Nigerian situation. Apparently agreeing with the above view by Donnison, Okpala contends that while owner-occupied housing is a desirable objective in itself it can, nevertheless, detrimentally affect the performance of the housing market mainly because:

Owner-occupiers are usually less residentially mobile, and residential mobility is required for the functioning of this market. In rented accommodation, people move when either their homes improve or the character of their families changes. Such movement create vacancies that other people can pick up. Such is not the case in owner-occupied accommodation where the inertia of ownership ties people down to their accommodation even when such accommodation is no longer adequate for their purposes. Owner-occupation therefore inherently encourages low vacancy rate which does not help the housing situation. Besides there are more people who require houses for rent and can rent them, than there are those who require them to own and are able to own them. The Government itself can never be in a position (financially or administratively) to help every one or even most urban residents to own houses.¹⁵

What may be deduced from the views expressed above is that homeownership, no doubt, could confer security of tenure; so long as such an approach does not unduly disrupt the functioning of the housing market or lead to inequitable and inefficient utilization of public funds, to the detriment of the housing needs of the needy section of the population. There is also the fear that some beneficiaries might choose to rent or sell such houses for profit to middle or higher-income groups and probably move to another slum or squatter settlement. This issue is a dilemma facing policy makers: to allow or not to allow such turnover. If it is allowed the objective of assisting the low-income is defeated; if it is not allowed an equity issue is raised as to by what right the low-income should be denied realizing the capital gain of their investment while the higher income group are not denied such benefits.¹⁶

Given that the household size of the average Nigerian family is large, there can be no doubt that the current one or two bedroom core houses being provided by the government would be inadequate for large families. Also given the low and irregular income of most urban household not many beneficiaries would be in the financial position to extend the core houses immediately except they are able to obtain loan.

No doubt, for some urban low-income such one-bedroom core house with 'liberty' would be preferable to a three or more bedroom substandard and insecure accommodation in a slum or squatter settlement. Some households may, however, choose to pay rent in their present one-bedroom 'shack' and be free from the burden and duties that go with 'tied' homeownership: property taxes, commitments to mortgage payments, cost of repairs and maintenance.¹⁷ Thus, while 'home ownership' could stabilize tenure, it may not necessarily relieve the low-income that contributes to insecurity of tenure neither will it prevent formation of more slums and squatter settlements unless adequate low-cost or low-income housing are available and made accessible to the low-income at prices they can conveniently afford pay either for 'renting' or 'owning'; the choice should be theirs.¹⁸

In respect of government efforts to provide low-cost houses for owner-occupation, preliminary reports as at March 1982 indicate that progress is encouraging. Progress report¹⁹ for Phase I of the Federal-Government low-cost housing programme showed that out of the proposed 36,140 one-bedroom core houses for the low-income, a total of 26,226 (or 72.6 percent) have been completed and ready for allocation, while 7,710 (or 21.3 percent) are under construction. Only about 2,204 were yet to be started as at March 1982. Corresponding achievement in respect of the proposed 3,990 three-bedroom duplex houses for the middle income were as follows: 2,840 (or 71.2 percent) completed and ready for allocation; 1,044 (or 26.2 percent) under construction, and 106 (or 3.6 percent) yet to be started as of March 1982. The low-cost housing programme is being executed in 482 project sites in 308 local government areas of the country. Table 11 shows the distribution among the 19 states.

It must be pointed out, however, that the actual unit cost of these completed houses is not known to the author and it is not possible to make any conclusions about their affordability. The actual beneficiaries are also

TABLE 11

Achievement in the Federal Low-Cost Housing Scheme
(Phase I) as at 31st March 1982

State	Target (Approx.)		Completed		Outstanding	
	1-Bedroom Core House	3-Bedroom Duplex	1-Bedroom Core House	3-Bedroom Duplex	1-Bedroom Core House	3-Bedroom Duplex
1. Anambra	1,820	180	1,040	176	{ 580* 200**	4* -
2. Bauchi	1,800	200	1,750	200	50	-
3. Bendel	1,800	200	906	174	894	26
4. Benue	1,800	200	1,000	170	800	30
5. Borno	1,800	200	1,714	200	86	-
6. Cross River	1,800	210	534	74	{ 1,108* 184	116* 20
7. Gongola	1,800	200	1,790	200	10	-
8. Imo	1,800	200	1,374	174	426	26
9. Kaduna	1,800	200	1,634	182	166	8
10. Kano	1,800	200	1,800	200	-	-
11. Kwara	1,800	200	1,046	118	{ 744* 10	82
12. Lagos	1,800	200	1,690	200	110	-
13. Niger	1,800	200	1,800**	184**	-	16
14. Ogun	1,800	200	830	80	{ 810* 160	120* -
15. Ondo	1,800	200	1,266	183	534	17
16. Oyo	1,800	200	1,155	130	{ 462* 182	20* 50
17. Plateau	1,800	200	1,120	68	680	132
18. Rivers	1,810	200	430	18	{ 988* 392	182* -

(Continued)

TABLE 11 (Continued)

State	Target (Approx.)		Completed		Outstanding	
	1-Bedroom Core House	3-Bedroom Duplex	1-Bedroom Core House	3-Bedroom Duplex	1-Bedroom Core House	3-Bedroom Duplex
19. Sokoto	1,800	200	1,630	200	170	-
20. Federal Capital Territory (Abuja)	1,800	200	9	48	660* 170	132* 20

* Units under construction

** Units completed or under construction

SOURCE: Computed from West Africa, No. 3401, October 11, 1982, pp. 2646-48, as published by the Federal Ministry of Information, Lagos.

unknown at present and so it may be too premature to determine how many low-income have had their tenure secured. The above progress report is quite encouraging but considering the enormous deficit of low-cost housing in the country the above output figure looks like a drop in the ocean! However, the progress report is just one among many such projects; the final impacts could only be fairly assessed when progress reports in respect of other Federal, State and local Government housing programmes are available.

Another measure under the current housing policy which is partly addressed to stabilization of tenure or occupancy of the low-income is the Nigerian States Urban Development Project. This project, which is a joint venture by the Federal Government, States Government and the World Bank has 'security of tenure' as one of its main objectives. This objective is being accomplished through provision of building plots, services and financial loan. For instance, on being allocated a plot each beneficiary would be able to obtain a loan from the Federal Mortgage Bank of Nigeria under the Low-Income Mortgage (LIM) lending scheme for construction of a shelter for his own occupation. The loan eligibility requirements are designed to meet the circumstances of the low-income groups. Under the LIM Scheme of FMBN each allottee will assume the repayment of the allocated costs of his plot as part of his loan. The basic criteria for cost allocation are:

- i) beneficiaries would not be charged more than the costs which can be directly allocated to the development of individual plots.
- ii) cost allocation should be consistent with income such that repayments are not more than 20 percent of household income.
- iii) any element of subsidy must be on essential basis only.

The cost recovery mechanism would be based on an initial percentage down-payment by the beneficiary and monthly amortization charges over a term of years (usually 25 years).

As stated earlier in the preceding chapter, two pilot projects have since been started in Bauchi and Imo States while feasibility studies for similar projects for the other five 'priority' states have almost been completed.²⁰ In the Bauchi project, 2,100 residential plots have been developed (with houses and services) already by 1981.²¹ The Government intends to extend this project to all the states of the Federation during the current plan period.

Since only few projects have been started it may be too premature to meaningfully assess the effectiveness of the entire programme, without adequate evidence. However, if the information from a recent World Bank report is correct, then there is cause for optimism about achieving the programmes' objective. Among other things, the report stated that so far:

The Program's objectives are being substantially met. Design Standards of shelter and infrastructure are at affordable levels. The projects are largely targetting for the urban poor. Cost recovery mechanisms are designed to fully recover all shelter and allocable on-site infrastructure costs, albeit at subsidized interest rates.²²

In spite of the optimism expressed in the above report, the dangers inherent in over-generalization should be taken note of. For instance evaluation of individual projects cannot be safely used as a basis for generalization of programme impacts especially in a large and heterogeneous country such as Nigeria. It is also not certain if the views of the actual recipients of the project benefits have been elicited in respect of their level of satisfaction with the dwelling units and other social services relative to cost.

The other measure designed to help stabilize tenure for the urban low-income is the Site and Services Scheme which embodies provision of both lot and dwelling unit at affordable prices. Other advantages of this scheme as well as the potential effectiveness will be highlighted in the section (d) below.

d) Problem of lack of amenities:

Inadequate, or lack of, water supply; poor sewerage, refuse disposal and drainage facilities; lack of recreational facilities; difficulty of access to educational, health and shopping facilities are among the persisting problems of the low-income in spite of past efforts. These problems remain more pronounced in slum and squatter settlements.

In the current housing policy three main schemes and programmes have been proposed to help alleviate the problems. Squatter upgrading and rehabilitation of existing housing stock and neighbourhoods are among the measures, and their potential contribution to the general improvement of housing for the low income have been discussed earlier. The 'integrative approach' to Nigerian States Urban Development Programme, also discussed already, provides for a comprehensive package of urban services including health and primary education facilities, sanitation and solid waste collection facilities, among others. For instance, in the Bauchi pilot project, referred to above, five primary schools and 5 health clinics have been provided in the project site.²³ On the other hand, the 'expandable' approach component of the programme provides for installation of individual water connections as incomes grow and higher service levels become available.²⁴

The Site and Services Scheme is another measure which holds good promise for the low-income in respect of providing amenities. As already noted, this scheme assists the low-income not only to realize the goal of home-ownership and security of tenure but also provides the stimulus for personal investment in upgrading existing houses and for neighbourhood revitalization. Apart from these advantages the scheme offers scope for provision of services and facilities which are generally lacking in a typical older built-up low-income areas. The flexibility of the scheme offers scope for facilities and amenities to be provided at a 'minimum' or 'maximum' scale,

at the outset or in phases, as socio-economic and fiscal circumstances permit or demands. It also offers scope for amenities to be provided at standards which the low-income can afford and maintain. The effectiveness of the scheme for providing social amenities is better realized when the scheme is co-ordinated with squatter upgrading scheme. In this way, any low-income persons who might be displaced as a result of dwellings demolished to make room for community facilities, in a squatter settlement, could then be rehoused in a site and service project site. Like other schemes, the actual determination of the effectiveness of 'site and services' will depend on the opinions of the actual beneficiaries through such media as 'usage' or 'attitude' surveys. So far such surveys are yet to be conducted mainly because most of the schemes and projects are not fully implemented.

e) Problem of discrimination:

The effectiveness of past housing efforts to alleviate the problem of discrimination against the low-income has been quite minimal as noted in Chapter IV. The low-income still experience difficulty in respect of access to housing loans and rental accommodation; they still have limited locational choice; access to urban land is still not easy for them neither can they build their houses with materials of their choice due to existing high building standards and regulations.

The current housing policy hopes to minimize this problem through the site and services scheme which has the potential to provide the low-income with building lots which they cannot readily or cheaply obtain on their own initiative alone. The core house component of the scheme also makes it easier for the low-income to have access to more affordable dwelling unit designed and built at standards which they can afford and can improve upon as their resources improve. Another measure introduced to help alleviate this problem of

discrimination is the Low Income Mortgage lending Scheme described above. By tailoring the scheme to the needs of the low-income it is hoped that the strict eligibility criteria which hindered access to housing finance in the past would be eliminated. It is also proposed to provide the low-income with rental accommodation at monthly rents not exceeding 20 percent of their monthly income, if funds are available! Meanwhile, until funds are available for more affordable rental accommodation, rent control will continue to be enforced to protect the low-income from paying exorbitant rents on rental accommodation provided through private initiative. Revision of some unrealistically high building performance standards is also among the measures proposed to be taken in the current plan period.

There is no doubt that the proposed measures, if actually implemented, could alleviate the so-called problem of discrimination in housing. The measures could, however, only achieve short-run success. For a long-term success the solution lies outside the housing sector simply because, housing discrimination cannot be divorced from other forms of discrimination. Nevertheless, if the present policy measures succeed in providing the low-income with cheap urban land (in sufficient quantity), affordable building materials (when and where required), mortgage loans with which they can build their own houses at not-too-high a standard, then the chances are that the problem of the so-called discrimination against the low-income (in respect of housing) would be reduced. Attenuation of the problem completely may, however, have to wait until entrenched attitudes, behaviour and other socio-economic factors which encourage and perpetuate discrimination in general are reconciled with realities of the issue.

f) Problem of access to income earning opportunities:

Unco-ordinated location of low-income housing and employment centres coupled with inability to provide efficient and cheap urban transport facilities are the main factors which contributed to this problem. While the above factors could be responsible for such a situation, it does not necessarily imply that the low-income live exclusively at any particular location in the urban centres, except perhaps in squatter settlements. Therefore, when observations are made that housing projects are far from sources of employment it should be realized that many low-income are casual and transient workers who may not require permanent residence at any one location. Such workers usually move along with their jobs. It is also observed that, strictly speaking, the problem of access to employment opportunities is not a housing problem, per se. However, if the problem is not resolved, there is a tendency that many of the cost-saving benefits that might accrue to the low-income through housing subsidy could be negated. In addition, the problem could impose extra financial burden on those not receiving housing subsidy.

The current housing policy attempts to minimize this problem through the Site and Services Scheme; squatter upgrading and rehabilitation; and the Nigerian States Urban Development Programme.

In respect of the Site and Service Scheme, the low-cost housing component has inherent employment multiplier effects since such housing has been found to absorb a substantial proportion of low-skilled labour relative to investment capital. Thus, while such schemes could contribute to providing easy access to employment opportunities for the low-income, they also help to reduce unemployment, though on a short-term basis. In addition, the self-help and community services aspects of site and services projects represent creation of capital as much as if the labour and profit elements had been monetized. Apart from the employment generation potentials of the schemes the national

housing policy provides that "particular attention is paid to locating projects within easy reach of major markets and employment opportunities and to bringing activities and jobs to the project areas."²⁵ This measure is similar to what obtains in places such as Singapore and Hong Kong²⁶ where public housing programmes have been integrated with employment facilities by building small scale industries within housing developments. Factory space was provided also for leasing as a means of attracting large-scale labour intensive industries. Where new projects have been sited on the outskirts, public transport was provided ab initio. The implementation of such housing programmes is, however, economically feasible only when large number of people are housed at one location, so that private and social cost are shared by many people. On the other hand, provision of good transport system support a wide range of choice in employment. One of the significant features of Nigerian Site and Services concept is the provision for integration of high income groups into some of the large-scale site and services scheme. It is hoped through this sort of income group mix to generate extra funds, through a system of cross-subsidization, to aid the low-income group. An important spinoff from such an arrangement is that the low-income group could have accessible employment opportunities, within the settlement, in personal services required by the higher income households.

The contribution of 'upgrading' and rehabilitation schemes in respect of access to employment is based on the premise that, by retaining and improving the existing housing stock occupied by the low-income, access to income earning opportunities will not be disrupted. Focus will be mainly on those housing stock located close to job opportunities. Whether such job opportunities actually exist is an issue outside the housing policy. The fact remains that proximity to, or easy access to, employment opportunities would

give the low-income a better chance of competing when and wherever such opportunities exist. It helps the low-income also to hold on to any temporary job they might find while searching for a better one. The transportation difficulties imposed on job seekers could also be minimized by good access.

With regard to the Nigerian States Urban Development Programme the potentials are similar to those discussed above since its 'integrated' approach incorporates elements of site and services as well as squatter upgrading. In addition, feasibility studies on basic infrastructure and urban transport for large urban centres in Nigeria are being carried out as part of the programme. The studies were initiated following the visit to Lagos in October 1981 of an Urban Sector mission from the West African Urban Projects Division of the World Bank.²⁷ Meanwhile employment opportunities are being created in the pilot projects through infrastructure provision for small-scale enterprises in project sites as well as utilizing local skills in implementation of the programme. As pointed out earlier, the impacts of these measures are yet to manifest for meaningful assessment.

The above discussion has been an attempt to assess the possible and probable effectiveness and other impacts of the current housing policy strategies and instruments, in respect of resolving the housing problems of the urban low-income. In the next section, attempt would also be made to examine and discern existing or potential constraints to effective solution to the problems. Knowledge of such militating factors would provide a more meaningful basis for subsequent conclusions on the impacts of the current housing policy.

iv) Existing and Potential Constraints to Effective Implementation of the Housing Policy Strategies

In Chapter IV some of the major factors which impeded effective realization of the objectives of previous housing programmes were highlighted. Among these were: scarcity of financial resources for housing which was

aggravated, sometimes, by budget cutbacks; rising cost of housing due to unrealistically high standards and specifications, expensive contractual procedures, ineffective cost control, inflationary tendencies and rising cost of labour and building materials; inability of the construction industry to cope with housing demand and need due to slow rate of construction; problem with land acquisition; problem of logistics, especially in respect of timely and adequate provision of building materials as well as proper phasing of infrastructure and housing construction; and detrimental impacts of some non-housing policies on housing. These problems are still in existence.

Apart from those cited above, there are others which manifest more as persistent conflicts and dilemmas rather than 'problems', per se, and are potentially capable of negating government's present determination of devising feasible remedies to the country's housing problems. Among these perplexing issues are:

- a) Meeting the country's 'housing needs,'
- b) Income-oriented criteria conflict,
- c) The oil boom dilemma,
- d) 'Quantity' and 'quality' paradox,
- e) Attitude and vested interest constraints,
- f) Equity objective conflict, and
- g) Non-housing policies with housing impacts.

Each of these issues will now be discussed, in turn, in order to highlight some of their inherent constraints.

- a) Meeting the country's 'housing needs':

It will be recalled that the basic goal of Nigeria's current housing policy is to accommodate all Nigerian households in a liveable environment. The main thrust of policy is provision of 'affordable' housing on the assumption that providing adequate low-cost houses will meet the 'housing needs'

of the majority of Nigerians who are mainly in the low-income group. From what we now know about physical (housing) and financial (income) housing needs this assumption is only a partial truth and constitutes one of the major dilemmas in housing policy. It is also known from experience in both developed and developing countries that continued pursuit of such official housing goal would result in high budgetary cost without even a guarantee that the low-income would benefit significantly from such huge expenditure.

The above conclusions stem from the obvious reason that even if Nigeria's 'financial' housing needs, by some miracle, are fully met immediately, not every household would be able to get a low-cost house: the houses will not be immediately available. Meeting such financial needs could no doubt provide the necessary housing purchasing power for those households who, hitherto, lacked housing finance. However, in view of other existing market imperfections and other constraints, it would still take many years for the existing delivery system to respond to this huge additional housing demand. By the same token, providing adequate affordable houses immediately to meet the needs of all Nigerians does not imply automatic provision of financial aid to those households who still could not afford to occupy such 'affordable' units without sacrificing other essentials like foods, clothing or health. Thus, a situation arises where those who can afford such subsidized units would enjoy financial aid from common public funds while thousands and even millions of others would be denied such aid thus raising the issue of equity.

The Nigerian government, however, recognizes that "to meet the total housing needs of the nation by providing conventional permanent housing of even 'minimum' cost standards would far exceed available resources."²⁸ For this reason the government has rather decided to shift from "conventional permanent housing" to "Expandable or Core housing" in addition to mortgage

financing, to realize the housing goal. But as rightly observed by Rodwin, "even if the resources available for housing are committed...and otherwise untapped [resources] allocated to housing, there will still be a large residue of housing needs which cannot be satisfied for a long time."²⁹ The author would like to agree with the view that, "whether it is worthwhile to incur such costs in order to meet either type of housing needs [financial and physical] is, of course, a value judgement that must be decided politically and ethically."³⁰ Whatever choice is made, the socio-economic and political implications of such a decision on the overall national goal must, however, be taken into consideration.

c) Income-oriented criteria conflict:

Income-oriented criteria have always been used to determine eligibility for government housing subsidy in Nigeria. The use of 'low income' as criteria seem to rest on the assumption that any urban low-income household needs housing assistance regardless of whether such a household is living in a physically sound and adequate housing unit, or in a slum or 'squatter' housing. It may, however, be argued that even though such a household's housing could be good it may, nevertheless, be absorbing a high proportion of the household's income. But then, in that case, what the household needs is 'income' not better housing.

Since to fully meet the housing needs of the low-income entails meeting both their physical (housing) and financial (income) needs, using income-oriented criteria to determine those eligible for subsidized housing does not really help to distinguish those who actually have physical (housing) need from those whose needs are financial (income). While the low-income who live in slum and squatter settlements could invariably experience both 'needs', there are other low-income who live in so-called standard housing but pay high

rents relative to income. What the latter group needs is not housing but income. Again, it may be argued that if those who, at present, are paying high rents in private rental accommodation moved to subsidized public low-cost housing then their financial need might be met. But then, given the gross deficit of such low-cost housing units and slow rate of housing production the chances are quite slim.

Apart from the above issue, given the current shift of focus to owner-occupied housing and lack of public rental accommodation specifically designed for the low-income, qualification for a low-cost house on basis of income does not imply that the financial housing needs of the beneficiary would be relieved considering the burden and responsibility inherent in home-ownership. Determination of housing need on the basis of income is also no correct indication that physical housing need is at the top priority of the low-income. These points underline the need for more intensive and detailed research into the actual priorities of the low-income rather than relying on present assumption that low-income people automatically have physical housing needs because of low income. Although by implication this could be true but only to the extent that housing needs are conceived or perceived as only financial needs.

While it could be arguable that some yardstick is necessary for determination of eligibility, it is equally arguable, as done above, that such yardstick need not be 'income' alone since housing need could be physical or financial (or both). Income does not present the whole picture, nevertheless; some low-income may require increased income and not better housing.

d) The 'oil boom' dilemma:

Despite government's relatively high investment in housing, in the current plan period, uncertainties about the country's economic future, due to

international oil glut, pose a serious impediment to actual disbursement of funds allocated to housing. This is especially so because the disbursement of housing funds is decided in conjunction and competition with investment in the rest of the economy. It will be recalled³¹ that the unanticipated loss of revenue from oil, which led to budget cutbacks, affected implementation of housing programmes during the Third National Development Plan (1975-80). The recent (1981) World Oil glut following drop in demand for oil by Western countries led to decrease in Nigeria's external reserves from ₦ 5767.6 million at the end of June 1981 to just a little above ₦ 1,200 million by March 1982.³² There is no doubt that such a drastic reduction will lead to budget cutbacks. In fact the recent suspension of phase two of the federal low-cost housing programme "...because of the current economic situation," is a case in point.³³ Considering that the bulk of State and Local government revenue comes from Federal Government appropriation, the present economic crisis in the country will obviously affect State and Local government housing programmes as well. The importance of diversified economy rather than undue reliance on oil is once more stressed.

e) 'Quantity' and 'quality' dilemma:

The main reason for government's current approach to housing in both quantitative and qualitative terms is to reduce the gross housing deficit and at the same time improve the quality of both new construction and existing housing stock. Many factors, however, impede realization of this laudable objective.

Firstly, evidence from literature reviewed indicate that better quality housing is not the priority among Nigerian low-income just like in many developing countries. It will, therefore, be difficult to persuade the 'low-income' to spend more for housing than they would normally allocate left to their own

discretion. Their perceptions often run counter to evaluation by policy makers, as pointed out by Turner who observed that:

The average lower income family seeking a home in an urban environment, wants secure land tenure, community facilities and adequate dwelling and utilities in that order. The State offers the exact opposite, a modern but minimum house in the first place, some community facilities and eventually title to the property after the mortgage has been paid off.³⁴

Secondly, it is well known that it is very difficult, if not impossible, to provide 'standard' housing for all low-income no matter the 'quality' or 'standard' employed. Thirdly, the gap between existing housing stock and housing need for Nigeria is generally believed to be wide. Although there is no reliable data to support this statement at present, the extent of housing shortage is highlighted in the current Fourth National Development Plan which sees the need for 440,000 houses per year³⁵ of which 115,000 would be low and medium income priced at ₦ 4,000 and ₦ 7,000 per dwelling unit respectively.³⁶ The figure of 440,000 represents a doubling of the provision made in the Third National Development Plan (1975-80). It is also projected that the current urban housing stock, estimated at 3 million dwellings will be required to more than double in 10 years to satisfy urban demand alone.³⁷ In other words, at least 300,000 units have to be produced for the urban centres alone, annually, for the next ten years. Considering the past record of slow production of housing in Nigeria even with Government intervention, much of the population will be living in poor physical conditions until there are enough houses to overcome existing housing deficit, to relieve overcrowding, and provide for those at present not housed (not to talk of future needs).

In view of Nigeria's current financial difficulty, as highlighted in sub-section (d) above, 'quantity' and 'quality' when raised simultaneously will obviously impose a serious limit to achieving any meaningful output to make a significant impact on the housing problem. It, therefore, seems

Nigerians will have to lay more emphasis on expansion of output, using 'second best' solutions, and leave the expansion of other housing quality attributes inherent in public low-cost housing to a later date. It is not being suggested here that concern for standard is unimportant. The point being stressed is that while the government should be encouraged to be providing better quality housing and not encouraging or perpetuating 'sub-standard' housing, it is equally true that so long as such better quality housing are not heavily subsidized the target clientele (the low-income) will not be able to derive any significant benefit. Under the present bleak economic situations in Nigeria, such heavy subsidy, even if available, would be adequate just for a few beneficiaries, thus defeating government's objective to provide housing for the many rather than a few.

f) Attitude and vested interest constraints:

Entrenched attitudes and vested interest are among the major factors that continue to impede solution to Nigeria's urban housing problems. One of the most obvious examples is the long-standing loathing of local building materials, especially in urban centres. Promotion of use of indigenous building materials has been one of government's strategies to reduce cost of housing. Unfortunately, as pointed out in Chapter II, Nigerians have been made, since the colonial period to believe that a good house is the one built of sandcrete block, plastered with cement and roofed with corrugated iron or aluminium sheets. For that reason, traditional materials have been denigrated till today. In spite of government's expansion and liberalization of housing loans as well as establishment and expansion of industries for local building materials, it is difficult to convince even the low-income to build with local building materials or buy a house constructed even with part 'traditional' and part 'modern' building materials. The 'Overseas Building

Note' of May 1963 attributed the cause to the fact that:

previously, such people [low-income] would have built their own houses from local materials and though the expected life of such structures was short, the capital outlay was small and maintenance cheap. Now that the same people are faced with mortgage repayments spread over a period of 20-30 years, using an appreciable portion of their monthly income for the purpose, the owners of these houses must have a reasonable expectation that their homes will last for more than this period of time and no more than minor repairs and maintenance.³⁸

It is evident that such an attitude, if let to persist, will militate against governments present efforts to promote the use of local building materials. Renewable local resources for housing construction are abundant in Nigeria. The problem is not how to utilize them efficiently because the knowledge is there.³⁹ The main task seems to be how to re-educate the people concerned to change or re-orient their attitude.⁴⁰ Meanwhile, it might be worthwhile to re-examine the need for government's current investment efforts for production of local building materials.⁴¹ It might also be useful to find out as suggested by scholars like Schumacher,⁴² if those who denigrate local building materials are actually the real target group in need of housing assistance.

Another significant, but often neglected, impact of negative attitude on housing is in respect of rent control enforcement. There is at present a general disregard for rent control law by both tenants and landlords. For instance, landlords (who see government as their enemy) still charge rents much above the legal limit while tenants (who the law strives to protect) agree, or rather collude, to pay such rents without complaining to the rent tribunals, except in rare cases. Such 'unpatriotic' attitude no doubt is detrimental to achieving government's policy objectives and at the same time detrimental to those low-income who cannot afford to pay the exorbitant rents, especially the heavy down-payments often demanded (by landlords) from prospective tenants.⁴³

It seems, however, that the current acute shortage of housing in Nigerian urban centres will rather encourage and even perpetuate such attitude. This supposition is based on the premise that the primary concern of most tenants is to have a roof over their heads and they are, therefore, often reluctant to risk losing whatever accommodation they already have or hope to have. Reporting the offending landlords to the authorities is, therefore, out of the question in their own view, except at the risk of possible ejection. It is obvious from the above observation that unless the urban housing supply situation improves substantially or rent law modified, it is more likely than not that the present attitude to rent law will persist. And as long as the attitude persists the chances of any success for the rent control regulation will be small. Decontrol of rental houses is not being indicted here, but it is a possible solution to the rent control controversy. It has been suggested that to decontrol new housing for, say, five years from the date of completion of construction, could allow landlords to recoup initial expenses before rent control is imposed on such houses. Such an 'incentive' has the advantage of helping to provide the impetus for more housing construction without discouraging construction of new residential rental housing as the existing rent controls do. With more houses infused into the rental market rent levels could be brought down.⁴⁴ While the above suggestion is quite realistic the fact still remains that unless tenants and landlords change their attitude in favour of respecting the laws of the country 'control' or 'decontrol' would make little or no difference. The governments on the other hand need to expedite action in respect of providing low-rental accommodation for the low-income as proposed in the current housing policy.

With regard to constraints posed by vested interest, some good examples could be drawn from issues on land, rental accommodation; planning and building regulations. It will be recalled how attitude of 'sons of the soil'

in some of Nigeria's urban centres led to opposition to some important planning projects due to their vested interest in land.⁴⁵ Even with the present land nationalization which provides for 'one man one plot', there have been charges (confirmed and unconfirmed) that some well placed members of the public managed to buy large tracts of land and backdated the proof of purchase and registration. Such people probably took advantage of some loopholes in the Land Use Act which made it possible for people to retain ownership of many plots if they can prove they owned such land prior to land nationalization in 1978. It will not be surprising that such persons would do all within their means (even compromising their name or integrity) to resist the use of such land except for their own special interest. Some potential key sites for public facilities were lost due to vested interest.⁴⁶ In respect of rental accommodation it is found that the highest rent stipulated in the rent edicts apply to Government Reservation Areas where the ruling elites own houses built for rental purposes.⁴⁷ While such houses could be rented out at very high prices, similar quality houses in other non-elite neighbourhoods are rented at much lower prices. If vested interest is allowed to influence public policy in a case like this, it is no surprise that rent control regulations could be flouted with impunity by aggrieved landlords. In the long run the poorer sector of the population suffer the most. As for the existing unrealistic planning and building codes and regulations, it is generally accepted that these regulations are outdated and restrictive; yet little or no amendments have been effected since 1947! It is, no doubt, left to government to initiate and make the necessary changes but the response has been slow. For this reason one may be right to conclude, from scanty evidence though, that vested interests have been successful in resisting revision of some aspects of the planning and building regulations. One of such evidence was provided sometime in 1979. A public official whose official schedule of duty

involved revision of public policies, in one of the States, was asked why it had taken so long to react to proposed revision to the Town and Country Planning Law. His answer, it is alleged, was that removal of loopholes in the law could put lawyers out of job! If such allegation is true there could be no better evidence to support the assertion that vested interest is at the root of government's procrastination or vacillation in taking certain actions for public interest. From the few examples given above, the need for change of attitude to stem further detrimental effects of vested interests requires no further emphasis.

g) Equity objective conflict:

One of Nigeria's national objectives, as pointed out earlier, is the creation of a just and egalitarian society where every Nigerian should, through 'distributive equity', "be able to have equal access to all the facilities and the opportunities which could help him realize his potential and develop his full personality."⁴⁸ While 'distributive equity' and 'equal access' feature prominently in government policy decisions, in the course of translating these decisions into reality, however, the equity objective come into conflicts with other objectives. Consequently, in the long run, some well-intended public policy decisions turn out to be mere window dressing. As an illustration, three issues will be examined briefly; access to urban land; distribution of housing among income groups; and housing finance.

Prior to the revolutionary land use Act of 1978, there was no legislative provision for equitable distribution of urban land to all Nigerians due to the nature of land tenure system then. Land could be obtained through the traditional land tenure system; by direct purchase from the open market, at exorbitant price; or through allocation of 'state land' at minimal prices. Although the 'state land' is supposed to be for all Nigerians the actual distribution of such public land in the past turned out to be in favour of highly-placed

public officials, politicians and the more affluent members of the society. One of the commissions of inquiry set up to investigate alleged malpractices in allocation of public land found, among other things, that some responsible public officials allocated large number of plots to themselves, their friends and relations, with result that plots were even allocated to people who could not be said to have the means to develop them but mainly to acquire plots for sale.⁴⁹ In addition, over 50 percent of the plots were not advertised before allocation.

The above findings of the commission raise some important issues of equity. Firstly, monopoly of land meant for 'public purpose' by a few was deemed inequitable. Secondly, failure to advertise the plots prior to allocation amounted to unjust distribution. Thirdly, it was considered wrong to have allocated plots to those whose interest was more in selling rather than developing the lots. This last point raises another important equity question: by what justification should those who are allocated public land, without means of developing such land, be prevented from selling the land just as some well-placed public officials had done? This question is not intended to defend any side, as such, but to underline the fact that if public land is meant for only those who have the means to develop such land then it shows there is inequity in distribution. Failure to advertise public land prior to allocation is also inequitable since the majority of the public would be denied the fair chance of competing for the land. It also emphasizes the need to ensure that loopholes in public policies are not created which might be misused by certain persons to undermine the credibility of public institutions and lead to unintended consequences. It is, however, doubtful if such loopholes have been eliminated in the current land use Act. For instance, no provision has been made in the present Land Use Act for public advertisements prior to land allocation. It will not, therefore, be surprising if there is

unjust allocation and inequitable distribution as in the past. Secondly, more room for inequity has further been created due to conflicts or overlapping in certain sections of the existing Town and Country Planning Law (1946) and the Land Use Act in two areas: disposal of land for schemes; and for compensation and betterment. For instance, under the Land Use Act (1978), land-holders are dispossessed of land in excess of one-half hectare in any urban area. While such policy makes it easier for government to acquire land more easily (by purchase or compulsory acquisition) there is no guarantee that hitherto non-land holders would obtain land easier than before. There is also no guarantee that land-holders are not dispossessed of their land only to enrich the more affluent who have the means to develop such land.

The recent plea by the Governor of Benue State of Nigeria for a review of the Land Use Act on the grounds that, "the Land Use Act made it possible for influential people to take over land from illiterate land owners"⁵⁰ is a case in point. In respect of payment of compensation, both the Land Use Act and the Town and Country Planning Law provide for payment of compensation quite alright. However, while the Town and Country Planning Law provides that any disagreement arising out of compensation payment could be contested in a court of law, the Land Use Act stipulates that the high court could determine any question as to the persons entitled to compensation payable; but that no court shall have jurisdiction to inquire into any question concerning or pertaining to the amount or adequacy of any compensation paid or to be paid under the Act. One obvious implication of the present conflict is that the relevant provision of the earlier Town and Country Planning Law should either be amended to reflect the recent provision of the Land Use Act, or the provision in the Land Use Act be amended to be in line with the planning law, in order to make either legislation effective. No amendment has so far been made and so the conflict remains, causing a lot of problems in land acquisition for housing

projects. The failure of some low-cost housing projects to take off in some states such as Anambra, Bauchi, Bendel, Cross-River, Kwara and Oyo has been attributed to unresolved problems of compensation.⁵¹

Another possible constraint which has to do with equity is the distribution of proposed housing units among income groups, in the current National Development Plan (1981-85). As pointed out earlier, out of the estimated 440,000 housing units to be produced annually, 115,000 or 26 percent have been earmarked for the low and middle income group whose annual income must not exceed ₦ 8,000 (about \$15,000). Reference to Table 5 will show that as much as 75 percent of Nigeria's population earn ₦ 6,000 (1972) and below. Thus, with maximum qualifying income for low-cost housing pegged at ₦ 8,000 (1981) per annum, automatically, most households will be eligible for low-cost housing. In effect, the vast majority of the population have to compete for the limited low-cost housing. Now, since only a small proportion would be allocated the low-cost housing, the remaining majority will have to buy or rent from the private housing market which is far more expensive. The same argument applies to loans from Mortgage banks, which are usually restricted.

The aspect of finance which harbours some potential constraints due to inequity is the issue of 'cost recovery' in respect of low-cost housing loan. For instance, a low-income who is allotted a one-bedroom core house under the Federal Housing programme is required to pay an initial deposit of ₦ 300 as part of the mortgage price of the house. He enters into an agreement with the Federal Mortgage Bank of Nigeria through which loan repayment is made at 6 percent interest for a period of 25 years. The cost of the house must not exceed 20 percent of his income.

The concept of cost recovery is based on the assumption of equal access of all low-income groups to financial credit whereas eligibility criteria which

are closely linked to income presupposes acceptable collateral security as its basic operating principle.⁵² As pointed out earlier, Nigerian low-income, like in many other developing countries, have low disposable income due to instability and fluctuation of family incomes. Since such persons usually lack material securities required for mortgaging, their credit-worthiness is low. Mortgage and other financial institutions are usually reluctant to assist such people for fear that the loan might not be repaid. But then, equity and social justice demands that this group of population should have an equal right to decent housing as other income group; and herein lies the dilemma. It follows, therefore, that so long as attitude of financial institutions to the low-income remain unchanged, as pointed out in (f) above, the current 'cost recovery' concept will not benefit many low-income. Those to be affected mostly are the lower stratum in the low-income bracket for whom it is more difficult to fulfill formal eligibility criteria for loan. It is for this group, especially, that special arrangements should be devised to ensure they have easier access to housing finance than they have at present under the Low Income Mortgage (LIM) loan lending scheme described earlier.⁵³ An example of such special arrangement is the recommendations made for improvement of the "Associative Credit" approach (similar to LIM) developed in Colombia by the Banco Central Hipotecario (BCH).⁵⁴ The operation of the "Associative Credit" which is similar to Nigeria's LIM is carried out through a self-help organization (SHO). Table 12 illustrates the similarities and differences between the two countries' loan schemes for the low income group. It will be observed from the table that in the case of SHO, loan is given not to individuals but to a self-help organization with legal personality which then passes on the credits to its members through the 'Associative Credit.' One of the main advantages of this 'group approach' is that some of the problems

TABLE 12

NIGERIA'S LOW INCOME MORTGAGE (LIM) LOAN SCHEME AND
COLOMBIA'S SELF-HELP ORGANIZATION (SHO) "ASSOCIATIVE
CREDIT" COMPARED

Key Features	Type of Loan Scheme	
	LIM	"Associative Credit" (SHO)
1. Crediting Bank	Federal Mortgage Bank of Nigeria (FMBN)	Banco Central Hipotecário (BCH)
2. Loan recipient (legal personality)	Individuals	'Associative credit' through SHO
3. Down Payment	Required; about \$500 for 1 bedroom core house including the site and service, and about \$1,600 for 2 bedroom core house. Mortgage insurance proposed to reduce down payment.	Not required where SHO owns the land. Otherwise 50 percent or 20 percent for undeveloped and developed land respectively.
4. Maturity Spread	25 years	15 years
5. Mortgage security measures	Site and Building property of individual mortgaged in favour of crediting bank.	Site and building property of SHO is mortgaged in favour of crediting bank.
6. Life insurance for beneficiary	Obligatory for individuals.	Mandatory for participating group.
7. Loan security	Mortgage loan insurance secures lending institution in case of default	A guarantee fund secures group loan in case of collective failure of repayment. 'Solidarity fund' for internal security in case of default or fluctuations in payment by individuals
8. Security of tenure	Title accorded after mortgage repayment.	Same as in LIM

encountered by individuals (such as discrimination) could be minimized, if not eliminated. From the table it will also be seen that the Associative Credit is secured by many factors, perhaps more than in LIM.

In spite of the promise inherent in the Associative Credit, it cannot be ruled out that individual credit-worthiness would still not influence decisions on who gets loan, just as in LIM. In addition not all low-income can afford the down payments and other financial commitments attached to the two approaches. Cost recovery conditions may still not be convenient for most low-income group. One cannot also guarantee that banks and other financial institutions will change their attitude in favour of the low-income who may still not meet all eligibility criteria.

To minimize some of these constraints the following suggestions have been proposed:⁵⁵

- 1) Given an SHO's collective credit guarantee, all down-payments and once and for all charges should be abolished. Their value should be included into the volume of associative credit.
- 2) Developed sites should be put at the disposal of SHO's on favourable conditions on behalf of the governments in order to exclude a major cost component. This can be substituted by subsidizing credit costs according to SHO's financial capacities.
- 3) Competent technical servicing organizations operating nationwide should be created and sponsored to assist the SHO's in all kinds of activities. Above all, they should promote the production of building materials and components, both for the housing projects own needs and for market demand, in order to develop the SHO's economic potentials.

It is interesting to note that Nigeria's current Housing Policy already contain proposals which could be used to achieve the above suggestions, which are quite

reasonable. For instance, if and when government implements its proposal⁵⁴ to encourage the creation and eventual legitimization of cooperative housing societies in the informal sector then such societies could perform the functions of SHOS. The cooperative societies could be allocated land by the government taking advantage of the Land Use Act. The proposal to set up technical servicing organizations is consistent with Onibokun's recommendation for establishment of a corps of building extension workers.⁵⁶ Removing the burden of down payment from the low-income will no doubt enable many such people to have easier access loan, but a lot also depends on the debt servicing conditions which is also a potential source of problems for the low-income.

Nevertheless, it is hoped that if the above suggestions are implemented, it is likely that the problem of access to housing finance, land and building materials would be facilitated, subject of course to resolution or minimization of existing and potential constraints already highlighted.

h) Non-housing policies with housing impacts:

Table 13 illustrates examples of the wide variety of significant non-housing sectoral policies and their possible impacts on housing. An elaborate discussion of the effects of these policies on past housing programmes has already been done in Chapter IV. In recent years government has re-oriented the direction of some of these policies to the benefit of housing. An example is government's acceptance of housing as important to development in both economic and welfare terms; since then housing now features in the country's macro-economic growth policies, as an important contributor. There has been changes in other policy sectors but their impacts on housing are both negative and positive. It must be emphasized that while some of these impacts are inevitable consequences of the socio-economic and political environment in

TABLE 13
SOME EXAMPLES OF THE HOUSING IMPACTS OF
NON-HOUSING POLICIES

Policy Sector	Example(s) of policies	Possible impacts on housing
1. Trade and Commercial	. Restriction of import on building materials	Could hinder housing production if local substitutes are not available or accepted. Could also boost development of local resources.
2. Monetary	. Investment policies income distribution	Could encourage housing production if housing finance institutions are established close to the population to benefit from housing investment capital. Inequitable distribution of income will concentrate housing on the higher income.
3. Fiscal	Emphasis on petroleum production to the neglect of Agriculture.	Decline in oil leads to budget cutbacks and excessive cyclical fluctuations in housing supply.
4. Labour	. Income policy . Salary increases in favour of the public sector	. Salary increase not commensurate with productivity could raise housing cost. . Inequitable salary increase does not help to relieve financial housing needs of the low income group.
5. Industrial	promotion of use of local building materials	If the local materials are acceptable, housing cost could be reduced and output increased. Otherwise capital investment for housing may be wasted.

(continued...)

TABLE 13 (continued...)

Policy Sector	Example(s) of policies	Possible impacts on housing
6. Transport	Emphasis on highway and road construction to the neglect of public transport facilities.	Capital for housing and other urban facilities diverted. Encourages urban sprawl and suburban housing and increased distance to work.
7. Energy	Monopoly of energy supply by NEPA. Reliance on Hydro Electric power.	Inability to meet demand for building materials industries. Disincentive for high rise buildings due to failure of elevators to function. Need for stand-by generators adds to housing cost.
8. Agricultural	Food import	Resources for housing and other projects diverted.

which the public policies are formulated and implemented, they nevertheless contribute to negative externalities which stand in the way of successful implementation of the current housing policy. This point should be borne in mind and taken into account in any meaningful search for feasible and effective remedies for Nigeria's housing problems.

v) Summary and Conclusions:

Analysis of the potential effectiveness of the current housing policy initiatives, against the background of some major existing and potential constraints, revealed the following:

a) A critical examination of the objectives, institutional and financial arrangements, as well as policy strategies of the current National Housing Policy indicates, at least in principle, that there is almost a complete shift from, hitherto, ad hoc to a comprehensive approach to addressing the country's housing problems. Concern for the low-income group is also receiving greater attention as reflected in most of the strategic programmes of the housing policy, both in terms of housing and employment opportunities. Distribution of proposed housing units among income groups does not, however, reflect this concern.

b) The problem of affordability is now being tackled through two approaches: short, and long-term. As an interim measure, the current housing policy continues to address the problem by reducing cost of housing through various programmes and schemes already described in Section III of this chapter. However, as a long-run measure efforts are being made to increase the income-earning opportunities of the low-income through some housing strategies. Such double approach to the housing problem stands a better chance of relieving the affordability problem than mere provision of housing. Nevertheless, the

employment generation potentials of the housing programmes are yet to be estimated since the actual realization depends on many factors. Empirical evidence for such estimate is not yet available, and may not be available soon because the full effects of the programmes will still take some time to manifest.

c) Slum and squatter dwellers in Nigerian urban centres have brighter prospects under the current housing policy as a result of government's decision to upgrade and conserve existing housing stock in the country. It is, therefore, hoped that the squalid conditions characteristic of slum and squatter neighbourhoods are likely to be alleviated.

Given the present acute shortage of low-cost housing and the increasing number of urban migrants requiring accommodation, it is not likely that formation of new slums and squatter settlements would be halted, in spite of upgrading measures. In addition, the success of the upgrading strategy still depends on crucial issues such as: availability of finance, adoption of realistic standards, availability of cheap and adequate building materials; resolution of the issue of tenure and provision of adequate low-cost housing to relieve overcrowding in existing squatter and slum neighbourhoods. There are some indications, however, that some progress is being made as may be seen in Table 11. Nevertheless, the final 'verdict' on success or failure would depend on the opinion of the actual beneficiaries. This opinion is not available yet.

d) The problem of security of tenure is being resolved in the current housing policy through: squatter upgrading; owner-occupied low-cost housing; Nigerian States Urban Development projects; and Site and Services Schemes, among other measures.

It has been found that while these measures have varying degree of potentials to stabilize tenure, scanty evidence does not permit generalization

or conclusions on the actual impacts to date. Meanwhile, a number of obstacles still militate against resolution of the problem. The problem of land acquisition for Site and Services projects is one such impediment. Unresolved land litigations pending in the law courts make it difficult to transfer property rights to squatter settlers. Availability of housing finance to build adequate low-cost housing for owner-occupation or for rental is also a serious handicap. Available reports, so far, indicate, that progress is encouraging (refer to Table 11).

e) The long-standing problem of lack of amenities for the low-income areas of Nigerian Urban Centres is receiving more attention in the current National housing policy than in any other previous housing policies. The 'integrated' and 'expandable' approach of the Nigerian States Urban Development Programme provides for supply of a comprehensive package of urban services as well as improvements in the level of household amenities. The Site and Services Schemes; squatter upgrading projects; and rehabilitation of existing neighbourhoods and housing stock are other measures designed to alleviate the problem of lack of amenities. Initial progress reports seem encouraging but 'consumer' opinion and reactions are crucial for final conclusions on effectiveness of the measures.

f) The so-called discrimination against the low-income in respect to: access to housing finance; land; rental accommodation; building materials, among others, is receiving greater attention in the current housing policy. Measures employed to alleviate this problem include: Low-Income Mortgage Scheme, designed specifically for the low-income; the Site and Services Scheme to provide cheap urban land and affordable core house; provision of rental accommodation for the low-income at 'social' rents; and modification of existing high building standards to suit the needs of the low-income.

While the above measures have potentials to alleviate the problem, their ultimate success depends on the extent to which some inherent attitudinal, and socio-economic constraints are eliminated in the society.

g) The solution of problem of access to employment opportunities for the low-income cannot be expected to be found in the housing policy. Nevertheless, the current housing policy has potentials to minimize the problem. The employment and income generation potentials inherent in the Site and Services Schemes; squatter upgrading and rehabilitation; and the Nigerian States Urban Development Programmes, offer a partial solution. Site and Services Schemes offer scope for location of project sites within easy reach of employment centres while upgrading and rehabilitation schemes offer opportunities to retain existing housing stock close to sources of employment. The Nigerian States Urban Development Programme also embodies plans for integration of urban transportation within housing areas as a means to improving access to work and other places.

The effectiveness of the above measures to alleviate the problem again depends on the extent to which constraining factors are mitigated; and the impacts of the measures are yet to be fully assessed when relevant data are available.

FOOTNOTES ON CHAPTER VI

1. D. D. Detomasi, "The Evaluation of Public Projects: The CMHC Evaluation of NIP Plan Canada, No. 19, Vol. 1, March 1979, pp. 56-73.
2. Ibid., p. 58.
3. Federal Republic of Nigeria, National Housing Policy (1981), p. 29.
4. Refer to 1 (iii), Chapter V, p. 187.
5. Refer to Chapter II, pp. 98-101.
6. Includes: process of goal specification, indicator definition and project evaluation.
7. Federal Republic of Nigeria, National Housing Policy, p. 29.
8. Refer also to Chapter II, pp. 83-96, and Table 13 for other examples of such negative interactions.
9. Housing research in Nigeria is receiving more attention, especially in recent years through efforts by various researchers and especially through institutions such as: The Nigerian Institute for Economic and Social Research (NISER), Ibadan; Federal Office of Statistics; Universities (eg., the University of Lagos), and Polytechnics (eg., Ibadan Polytechnic--through the instrumentality of Professor Vagale). Adequate basic data are not yet available so that detailed investigation of the impacts of housing policy is scant.
10. Federal Republic of Nigeria, National Housing Policy, p. 29.
11. Refer to Chapter III, pp. 114-117.
12. Federal Republic of Nigeria, National Housing Policy, p. 26.
13. In fact, the current ruling party (NPN) promised, during the 1979 election campaign, to respect private properties if voted into power. This strategy, therefore, appears to be consistent with that promise.
14. D. V. Donnison, The Government of Housing, Penguin Books, 1967, p. 148.

15. D. C. I. Okpala, "Rent Control Reconsidered: The Nigerian Situation," Habitat International, Vol. 5, No. 5/6, 1981, pp. 717-718.
16. See Lisa R. Peattie, "Some Second Thoughts on Sites-and-Services," Habitat International, Vol. 6, No. 1/2, pp. 136.
17. P. Marcuse, "Home Ownership for Low-Income Families," Land Economics, XLVII, May 2, 1972, pp. 134-143.
18. D. C. I. Okpala, "Rent Control Reconsidered...", op. cit., p. 6.
19. West Africa, No. 3401, October 11, 1982, p. 2648.
20. World Bank, "The Nigerian States Urban Development Program...", op. cit., p. 6.
21. Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 343.
22. World Bank, op. cit., p. 6.
23. Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 343.
24. World Bank, op. cit., p. 2.
25. Federal Republic of Nigeria, National Housing Policy, p. 25.
26. Orville F. Grimes, Jr., op. cit., pp. 106-17.
27. World Bank, op. cit., p. 6.
28. Federal Republic of Nigeria, National Housing Policy, p. 10.
29. L. Rodwin, "Measuring Housing Needs in Developing Countries," in H. W. Eldrege (ed.), Taming Megalopolis, Vol. 1, New York: Garden City, 1967, p. 1016.
30. Anthony Downs, op. cit., p. 58.
31. Refer to Chapter IV, p. 51.
32. See West Africa, No. 3401, October 11, 1982, p. 2637.
33. Ibid., p. 2646.
34. J. Turner, "Barriers and Channels for Housing Development in Modernizing Countries," Journal of American Institute of Planners, Vol. 23, No. 3, 1968, p. 179.

35. This estimate could even be much higher if the U.N. guidelines of 8 to 10 housing units per 1,000 persons per annum is employed. In that case Nigeria's population of about 80 million (1980) will then need between 640,000 - 800,000 units per year or 3,200,000 - 4,000,000 within the current plan period ending 1985.
36. Federal Republic of Nigeria, Fourth National Development Plan (1981-85), p. 341.
37. Ibid., p. 340.
38. Quoted in Max Lock and Partners, Kaduna-1917-1967-2017: A Survey and Plan of the Capital Territory for the Government of Northern Nigeria, London: Faber and Faber, 1967, p. 187.
39. In the case of bricks, however, the generation of building labour trained in the use of bricks during the colonial period has phased out and the present generation is still learning the skill.
40. P. Austin Tetteh, op. cit., p. 62.
41. Especially when large quantities of bricks are piling up due to lack of patronage. A case in point is the brick factory at Okigwe in Imo State where production had to be scaled down because of the lack of storage space and non-patronage.
42. E. F. Schumacher, Small is Beautiful: A Study of Economics as if People Mattered, London: Spheres Books Ltd. (Abacus edition), 1974, Part III, Section 12.
43. In addition such illegal payments reduce the amount of public funds available from taxation because the payments are often not receipted and therefore, are not taxed.
44. D. C. I. Okpala, "Rent Control Reconsidered...", op. cit., pp. 718-719.
45. Refer to Chapter IV, pp. 4-6.
46. Some classical examples include the loss of the proposed site for the Federal Government Girls' Secondary School at Onitsha due to vested interest and collusion; and the irreparable loss of the site proposed for a sports stadium in the Onitsha Master Plan also due to vested interest.
47. See P. O. Sada, "Urbanization and Income Distribution...", op. cit., p. 74.
48. Federal Republic of Nigeria, Second National Development Plan 1970-74, Lagos: 1970, p. 33.

49. East Central State Government: White Paper on the Report of the Administrative Board of Inquiry into Plot Allocation, p. 4, cited in Ifebueme Okpala, "The Land Use Decree 1978: If the Past Should be Prologue...!", Journal of Administration Overseas, Vol. XVII, No. 1, January 1979, p. 19.
50. See West Africa, No. 3409, December 6, 1982, p. 3183.
51. West Africa, No. 3401, October 11, 1982, pp. 2646-2648.
52. Such security include: legal title to land, regular employment and adequate disposable income.
53. Refer to p. 261 of this chapter.
54. J. Altmann and F. Meis, "Finance Models for Low Income Housing in Colombia," Habitat International, Vol. 5, No. 5/6, 1981, p. 696.
55. Ibid., pp. 697-698.
56. Refer to Chapter VII, p. 17. See also Onibokun's recommendation (iii) in Chapter VI, p. 23. Communication with the Federal Ministry of Housing and Environment, Lagos, dated October 7, 1982 showed that the decision is yet to be implemented.

CHAPTER VII

SUMMARY AND CONCLUSIONS OF STUDY

Summary

This study has been an analytical examination of the impacts of Nigeria's current national housing policy in respect of alleviating the country's urban housing problems, with particular emphasis on the low-income group.

As a background to the analysis, the general framework of Nigeria, among other issues, was presented in Chapter I in order to highlight those factors which influenced Nigeria's past and present development and which could provide a basis for estimation of future prospects or problems. The development of Nigeria's urban systems was also examined from the pre-colonial period to the present (as summarized in Appendix 1). The major underlying factors of urban growth and development in Nigeria, which were highlighted, provided the clue to some of the major causes of urban problems. Chapter II then focussed, more specifically, on urban housing problems and identified the major causal factors from the 'roots', with particular attention to the main housing deprivations of the low-income sector. An account of the various responses to the problems, from pre-independence to 1980, was given in Chapter III to provide a background for subsequent assessment of the impacts of these responses. Using some selected housing studies and reports, as data source, the impacts of past responses to Nigeria's urban housing problem were assessed in Chapter

IV, from private and official viewpoints. Findings from the review of the past housing initiatives not only provided valuable lessons of experience but also revealed the need for a comprehensive rather than ad hoc approach to solving the country's housing problems. Chapter V presented the goal, objectives, policy strategies as well as the implications of the current national housing policy, in the context of the Fourth National Development Plan (1981-85). This provided the necessary background information for subsequent assessment of the effectiveness of the current national housing policy. In Chapter VI an attempt was made to speculate on the extent to which the current housing policy can resolve the housing problems of the urban low-income group. But before hazarding such a guess, a discussion was made on some issues and constraints in programme and policy evaluation which, invariably, influence or limit meaningful assessment of programmes or policies. As a result of such constraints it became obvious that any attempt at assessing the impacts of the current housing policy is bound to be speculative under the present circumstances. For this reason, the author decided to make observations on the prospects and problems of the housing policy rather than a 'scientific' evaluation, per se. Accordingly, the potential effectiveness of the housing policy strategies, with reference to the six housing deprivations of the low-income group, was estimated. Following this, some existing and potential constraints to realization of the policy objectives were deliberated upon and highlighted, followed by a summary of the findings, and some conclusions.

Conclusions

The author would like to say straight away that Nigerian Government recent shift from ad hoc to a comprehensive approach to addressing the country's housing problems is a move in the right direction. Government growing concern for the bulk of the population is also commendable, even though that should be the case. An ideal and conducive frame and environment has also been proposed within which the National Housing Policy could be executed. This is reflected in: the strong government commitment (political and financial) to the current housing policy; the measures taken to decentralize implementation; clarification of institutional framework and roles; as well as the excellent provision made for monitoring and evaluation. Government's courage to free 'squattling' from the stigma of illegality is another significant initiative, notwithstanding the inevitable consequences of such decision. Nigeria's Government has also taken wise decision to incorporate, into the new housing policy, most of the recommendations of many scholars and researchers on housing, discussed in Chapter IV; in fact, it would have been a costly mistake, if the Government had done otherwise. The two-pronged attack on the problem of affordability, through short and long-term measures, is also another positive step by the government. In other words, the necessary circumstances now exist, at least in principle, to permit and almost demand that the national housing policy should be a 'success'. What is now required is to implement these proposals, conscientiously.

In respect of whether the current housing policy will achieve its objectives and alleviate the housing problems of the low-income sector, the author considers it too early to draw conclusions because,

most of the programmes designed to achieve the objectives will take quite a long time to manifest their effects. Even when they do manifest it may still be difficult to differentiate impacts resulting from the policy and those resulting from other public policies, especially when pertinent housing statistics for such assessment are lacking.

However, if the information deduced from documents and reports, as well as from communication with some public officials, is correct then there are indications that there are a lot of obstacles in the way of achieving the objectives of the housing policy. Some of these impediments have been highlighted earlier in this chapter.

In the light of the findings, it is the author's view that the more important issue now is not so much as to whether the housing policy is a 'success' or 'failure' but rather to what extent have lessons from previous experience been used to ensure that the current programmes and schemes are effectively implemented to achieve policy goal and objectives. What is happening in Nigeria at present such as: suspension of government low-cost housing projects due to economic crisis caused by fall in revenue from oil; inability of some low-cost houses to take off due to problem of land acquisition in spite of land nationalization; and lack of patronage of local building materials, among others, reinforce the need to apply lessons learned from previous programmes.

From the author's assessment of the potential and constraints inherent in the various policy strategies examined, it is observed that the complexity of socio-economic and political factors which underly the 'affordability' problem of the low-income sector virtually

precludes devising of any housing policy that is able to solve the two basic needs of the urban low-income sector; financial and physical. The other housing deprivations namely: discrimination, insecurity of tenure, lack of access to employment opportunity; lack of amenities; and squalid conditions in slum and squatter settlement are all related to the problem of 'affordability', which is not really a housing policy problem as such. This leads to the conclusion that, the housing problem of the low-income can only be partially solved by the current housing policy. The inherent limitations of the different strategic programmes and schemes also indicate that no strategy emerges as the most desirable in all situations; rather employment of any technique depends on the objective sought. The question of panaceas, 'best solutions' best mix of programmes 'only solutions' are therefore out of the question. So, it is considered appropriate that the current housing policy has adopted a multi-faceted continuous system of supply and demand approach, utilizing different techniques: direct construction by governments, site-and-services, squatter upgrading and rehabilitation, housing financing, Nigerian States Urban Development Programme, among others.

Therefore, whatever the future holds for the housing policy (whether the widely held views that government intervention is ineffective, or that the private sector has lesser role to play are true or not) the observations made in this study are not intended to make a case for or against any of the housing policy strategies. Rather, they do stress that no technique guarantees efficiency nor automatically produces better or adequate solutions. Implementation

of policy strategies is not synonymous with implementation of policy objectives.

It is also observed that the evidence upon which Nigeria's housing policies are formulated and solutions advanced is still scant and superficial, in spite of efforts by the Federal Office of Statistics, and other research institutions. It is hoped that when the proposed Research and Monitoring Cells are fully established the housing data base would be improved.

Recommendations for Further Research

Meanwhile, a great deal more research is required to be undertaken on the following:

- i) The extent to which the housing policy goal and objectives are actually being implemented rather than the present tendency of laying too much emphasis on implementation of schemes or projects which is just a means to an end;
- ii) Gauging the impacts of the various housing programmes and schemes in terms of employment-generation and redistribution of income; because, so long as distribution of income and wealth remain lopsided, there will be continued inequities in distribution of housing since one's credit-worthiness determines one's chances of getting a 'decent' house;
- iii) Identification of the real target group and sub-groups to ensure that housing benefits reach those in actual need;
- iv) Determination of actual priorities of the low-income given their various housing deprivations in order to help distinguish those problems that should be addressed by housing policy

from those that will more appropriately and effectively be handled through other public policies;

- v) Detailed study of the impacts of non-housing policies, on housing, to identify and remove any significant barriers in other public sectoral policies which will impair the effectiveness of housing policy;
- vi) More extensive and intensive research on feedback from the consumers of housing, through 'usage' or 'attitude' surveys conducted periodically, to obtain a general assessment of their level of satisfaction within the dwelling units and whether specific aspects of structural conditions and performance of housing were causing any serious problems to the occupants;
- vii) Determination of the actual impacts of the Low-Income Mortgage (LIM) loan scheme in respect of access to loan and convenience of debt-servicing conditions, using, say, the Colombia SHO example described in this study as a guide;
- viii) Socio-economic benefits of Government's present investment efforts in the promotion of local building materials given the present poor patronage for such indigenous materials by both the government and the public;
- ix) Reassessment of the criteria for allocation and distribution of proposed housing units among income groups since the present allocation of 115,000 out of 440,000 units to the low-income group is disproportionate (considering that the low-income group constitute the bulk of the population and that the 'filtering process does not work in Nigeria at

present given the enormous housing deficit in the country);

- x) Re-examination of the present focus on concentrating housing investments in the urban centres since traditional attachment of Nigerians to their homeplaces (mainly in the rural areas) implies that there is a likelihood that the bulk of urban migrants will be committed to return eventually to their homes of origin where they usually give priority to housing investments (especially since creation of more states strengthens rather than weakens this attachment);
- xi) Drawing distinction between those urban centres with greatest permanency among 'migrants' and those urban centres with a more transient population (especially the 'colonial' urban centres), otherwise most government-sponsored "owner-occupied" housing as well as "site and services" projects in urban centres will turn out to be "tenant-occupied" after their migrant owners have returned to their homeplaces, thus defeating the policy objective.

Having collected the relevant information, from the research suggested above, a more authentic basis would have been provided (hopefully) so that any proposed solution to the abstruse dilemma of solving the housing problems of the low-income groups, and any necessary revision of the current housing policy could then be based on factual and more comprehensive data.

In making the above recommendations for further research, it must once more be stressed that due to lack of empirical research by the author to back up this study, the above suggestions, though

realistic, should be regarded as tentative and subject to further empirical investigations to establish their applicability. In addition, the recommendations are far from being exhaustive but are purely meant to indicate areas where urgent research is required.

Nevertheless, notwithstanding that the past and present housing policies might not have met the high expectations set for them, the Federal, State and Local Governments which, in concert, formulated the current National Housing Policy and allocated ₦ 2.7 billion (about \$3.5 billion) under the current Development Plan, deserve a commendation for taking such a bold and positive initiative as a further demonstration of their concern for improving the living standard of the people of Nigeria. It is hoped that, in spite of the present state of the country's economy, the Governments will not relax in this effort but should use the present National Housing Policy to serve as a major stimulus towards more equitable provision of housing in the country. It is also hoped that, in spite of political differences, and whichever party or parties would form the National or State Governments by 1983, there would be consensus among the key political groups to ensure that political acceptability and commitment to the current housing policy are sustained to avoid the undesirable consequences of rapid shifts in objectives and policies.

Meanwhile, the search for more effective solution to the country's housing problems remains a challenge to policy makers, academicians and the public at large!

A P P E N D I X 1

APPENDIX 1

EVOLUTION OF NIGERIA'S URBAN SYSTEMS: An Overview

i) Pre-colonial Period:

Prior to colonization of Nigeria by the British, a traditional system and hierarchy of towns and cities already existed in parts of what was later to be known as Nigeria. These centres were concentrated mainly in the northern and south-western parts of the country (see Figure 14) most of which date back to the medieval period.¹ The Middle-Belt region and the south-eastern parts were devoid of urban centres. In the case of the Middle-Belt, considerable devastation and depopulation of the area by tribal warfare and slave-raiding, coupled with large-scale tse-tse fly infestation and water supply problems contributed as disincentives to urban settlement in the area. With regard to the south-eastern part of the country, absence of pre-colonial urban centres has been attributed to two reasons. First, its geographical location not only isolated it from influence of the trans-Saharan medieval trade (which provided impetus for the growth of urban centres in other parts of the country) but also access to the area by early European was constrained by adverse environmental factors such as: humid rain-forest (infested with malaria-carrying mosquitoes); and difficulty of navigating the River Niger from the coast due to cataracts. Second, there is a tendency for the Ibo and Ibibio people, the dominant tribes, to live in small scattered settlements rather than in large and compact human agglomerations. The present pattern of rural settlements in

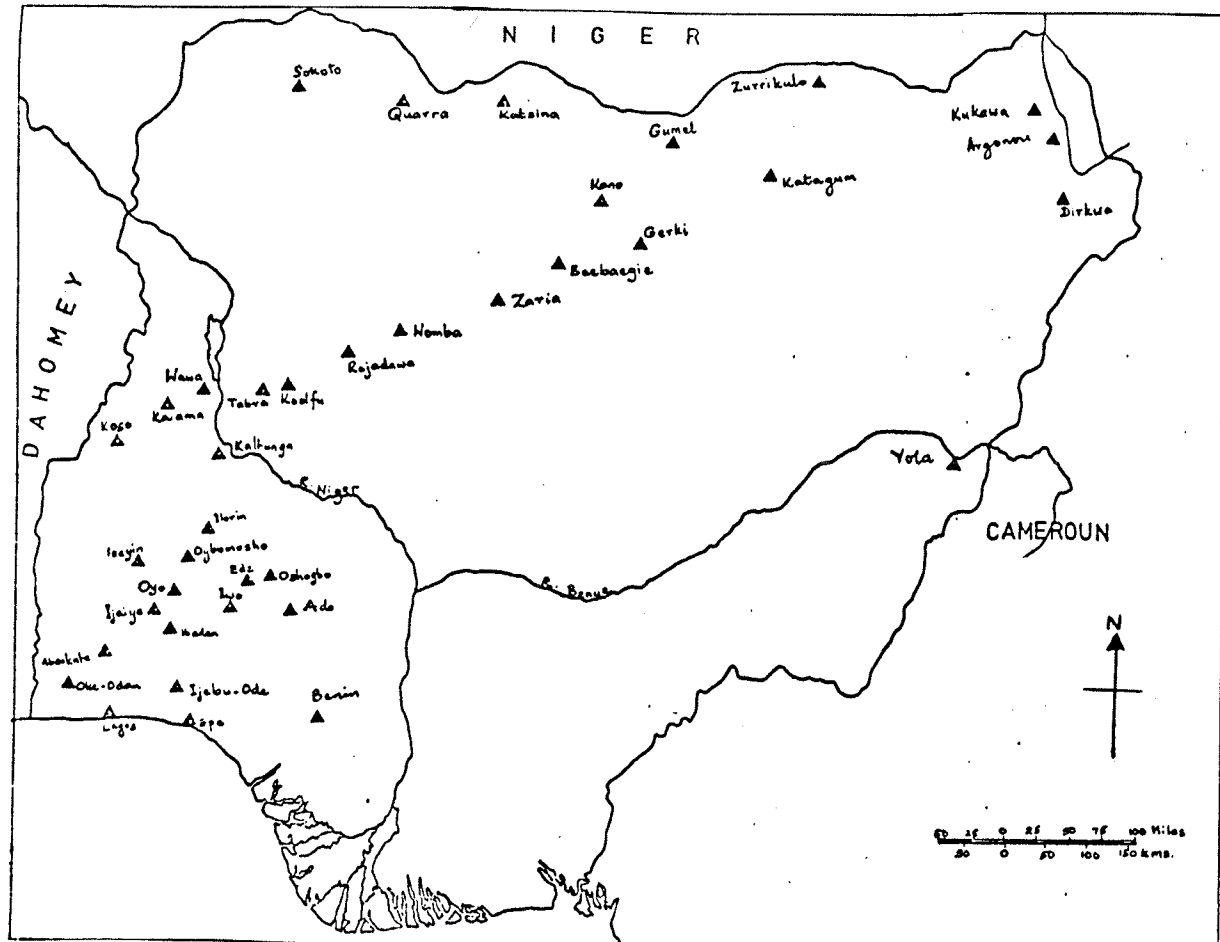


FIGURE 14: Nigerian Towns in the Pre-colonial Period

SOURCE: Raphael Oluwafemi Olaifa, Towards a Housing and Urban Development Policy for Nigeria, p. 7.

parts of Nigeria still exhibits that tendency as was shown in Figure 6, Chapter I, p. 31.

Generally, international and inter-regional trade, as well as existing well-established systems of administration, provided the impetus for the growth of these pre-colonial urban centres. While orientation of trade and direction of trade routes greatly influenced location (sites) of these centres, subsequent defence and refuge considerations led to preferences for sites such as hilly areas, islands, swamps or dense forest. For instance, while some towns like old Oyo, in the west, were destroyed by enemy incursions, some like Ibadan, also in the west, capitalized upon their defensive position to stabilize and grow into large refugee and commercial centres. In the north, new towns, like Sokoto and Gombe, were built and fortified at strategic points.

These pre-colonial urban centres justified their existence by performing central place roles in the provision of social, administrative and economic facilities and services to the urban centres as well as their surrounding rural hinterland. Trade with Western Sudan and North Africa initially facilitated and promoted many of the northern towns, but subsequent trans-Atlantic and coast-oriented trade in slaves and later European manufactured products triggered decline or even stagnation of some of the hitherto trans-Saharan trade towns in the north. On the other hand, some towns like Calabar, Lagos, Benin, Abeokuta and the city-states of Opobo and Bonny were favoured due to their vantage location.

Pre-colonial urban centres in Nigeria had fairly large populations ranging between 10,000 - 100,000 according to estimates by early

European explorers and travellers like Barth, Clapperton, Lander, Bowen, Johnson and Hinderer.² The populations which were usually kept within city walls were heterogeneous and socially stratified on the basis of ethnicity, occupation, social status and religion.

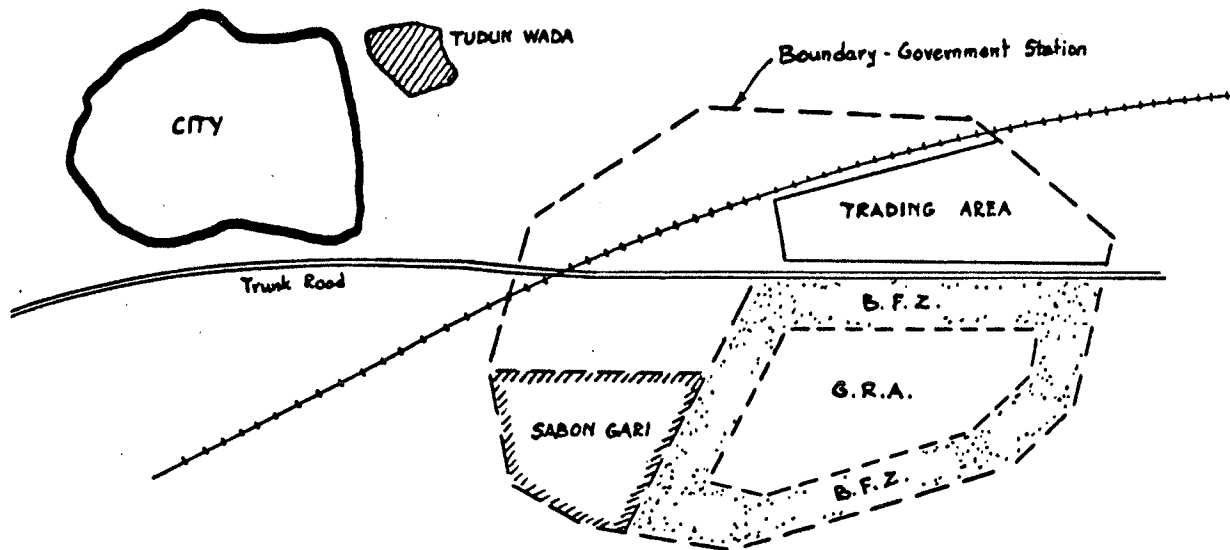
Urban housing were of the traditional compound type, with courtyard, built from available local materials and mainly through self-help. The courtyard, which is the nucleus of the domestic house, is an important feature of the traditional compound. The many utilitarian functions and other social and communal aspects of the traditional compound house have been well described by Okin,³ as well as by Schwerdtfeger⁴ in his recent study.

The town plan of a typical traditional pre-colonial urban centre in Nigeria reflected the administrative, commercial, and defence roles of the town. It usually featured the residence (palace) of the ruler prominently located at the centre of the city. Apart from one or two roads radiating from the core, the road system comprised mainly narrow and often winding streets and footpaths. Most of the towns were 'organic' rather than 'planned'. Land was the property of the community or individual families, according to Native Law and custom, and no private ownership existed, per se. Sanitary facilities were generally lacking. Only in a few cases were latrines provided; the bush around the town was commonly used. There were no organized arrangements for large thoroughfare and market places. Water was usually obtained from wells or from neighbouring rivers.

ii) Colonial Period:

The advent of British rule marked the beginning of another phase of development in Nigeria's urban system. Colonial export-oriented economic policy, infrastructural development and administrative expansion led to emergence of new urban centres.⁵ Some sprang up as ports (eg., Port-Harcourt), some as seat of colonial administration (eg., Kaduna), while some owe their origin to mining (eg., Jos and Enugu). Although the colonial economic policy stimulated growth and expansion of some existing ones (eg., Lagos, Ibadan, Benin and Kano, it hastened the decline of some important traditional centres which were bypassed by the new transport infrastructure (eg., Oyo, and Sokoto). Introduction of cheap and better quality and mass-produced imported products led to decline in demand for traditional crafts and resultant loss of economic base and employment opportunities triggered off urban-urban migration.⁶ Statutory designation and classification of Nigerian settlements as Townships, by the 1917 Township Ordinance, provided a basis for systematic planning and physical development of urban centres;⁷ this led to modernization of some urban centres and underdevelopment of some in terms of planning and social amenities as well as employment opportunities. It also led to further migration to growing urban centres and stagnation of the deserted ones. While introduction of modern health facilities and other social amenities by the colonial government lowered death rate and led to increase in population, concentration of these amenities in few urban centres led to concentration of the growing population in few urban centres. Introduction of foreign building materials such as baked-bricks, cement and corrugated iron sheets improved the quality and aesthetics of not only

the houses but also of the urban environment, especially in southern parts of the country. Fire hazards caused by highly inflammable traditional thatched roofing materials was reduced. Rising income and higher standard of living led to break-up of the traditional multi-family compound houses in favour of single-family units where desire for use of modern building materials could be expressed. However, the high cost of these modern building materials was beyond the means of the majority of urban dwellers; modern construction technology required to use these materials precluded the use of self-help for building houses, thus raising overall housing cost. Through a system of railways, roads and ports the colonial administration improved regional transportation in the country and through trans-Atlantic trade communication between Nigeria and the outside world was enhanced even though the old trans-Saharan trade declined as a result. Within the urban centres, planned development in the form of residential and commercial layouts were introduced. Though of grid-iron designs, with problems inherent in such designs, the grid designs were improvement on the narrow winding lanes and footpaths characteristic of pre-colonial town plans. However, the colonial policy of segregation of residential areas created dichotomy between the GRA and African quarters⁸ (see Figure 15). Enactment of the Town and Country Planning Ordinance of 1946 provided the legislative framework for comprehensive physical, social and economic development of urban as well as rural areas of the country and marked the beginning of an end to ad hoc and piecemeal approach to development of urban centres. This initiative was among the planned socio-economic and physical programmes by the colonial government, for Nigeria, as articulated in the Ten-Year Plan of



KEY :

+++++ Railway

[B.F.Z.] Building Free Zone
(golf course)

G.R.A. Government
Reservation Area

FIGURE 15: Typical 'Traditional' cum 'Colonial' Urban Centre in Nigeria

SOURCE: S. H. A. Rollison, "Planning in Northern Nigeria, Journal of Royal Town Planning Institute, Vol. XLIV, No. 5, April 1958, p. 112.

Development and Welfare of 1946-56. The enactment of the planning Ordinance stem from recognition, under the Town Planning and Village Reconstruction Programme of the Ten-Year Plan, "that there is scarcely a town in Nigeria that is not in very serious need of replanning and the proper laying out of further extensions."⁹

Under Section 3 of the Ordinance government could initiate 'planning schemes' whose objects are: to control the development and use of the land to which the scheme applies; to secure proper sanitary conditions, amenity, and convenience; to preserve places of natural beauty of interest and generally to protect existing urban and rural amenities. The provision of this section imply that all physical developments in both urban and rural parts of the country must be carried out with the knowledge and approval of the Town Planning Authorities. Apart from physical developments of the towns, the Ordinance also provided for conserving and developing the resources of the area concerned. Thus, the Ordinance not only aimed at overall development of the country but also provided for the conception and execution of a comprehensive and integrated development that is not just physical but social and economic as well. The establishment of Planning Authorities enabled a system of regulation and approval of building plans to be established as an integral part of administration and local government function; it also formed the basis for Administrative framework within which the various regional governments planned to effect orderly urban development.

Another significant provision of the Town and Country Planning Ordinance which is pertinent to this study is the issue of compulsory acquisition of land in the public interest as well as payment of

compensation for such land. Two resultant significant developments are worth taking note of. Firstly, the colonial government took advantage of the compulsory acquisition legislation to assemble large portions of land in major urban centres for various housing and other government use, especially in the southern parts of the country where communal ownership of land tenure was the tradition. In the northern part of the country land was held by the government in trust for the people and so there was no problem in procuring land for development.

Secondly, payment of compensation to persons for land acquired by government introduced some radical changes: land acquired commercial value; and system of land tenure which was hitherto associated with the community was oriented towards individual and group ownership. In addition, it also became possible for urban land to be sold or leased to people who migrated from other parts of the country to certain urban centres.¹⁰ The effects of these changes on housing and urban development are examined in Chapter II.

The last decade of colonial era in Nigeria, especially from 1952 to independence in 1960, was characterized by rapid urban growth in response to accelerated economic development discussed earlier in Chapter I. These developments led to rising purchasing power within the country; increased stimulus to rural-urban migration and thus provided additional impetus to urbanization.¹¹ The waves of migration and urban growth focussed on major urban centres in four major growth poles which had their nuclei as either the national or regional capitals or other major and growing urban centres. Figure 16 illustrates these major areas of urban concentrations in Nigeria, namely: the Lagos Metropolitan and Ibadan areas; the Port Harcourt-Aba-Onitsha-Enugu

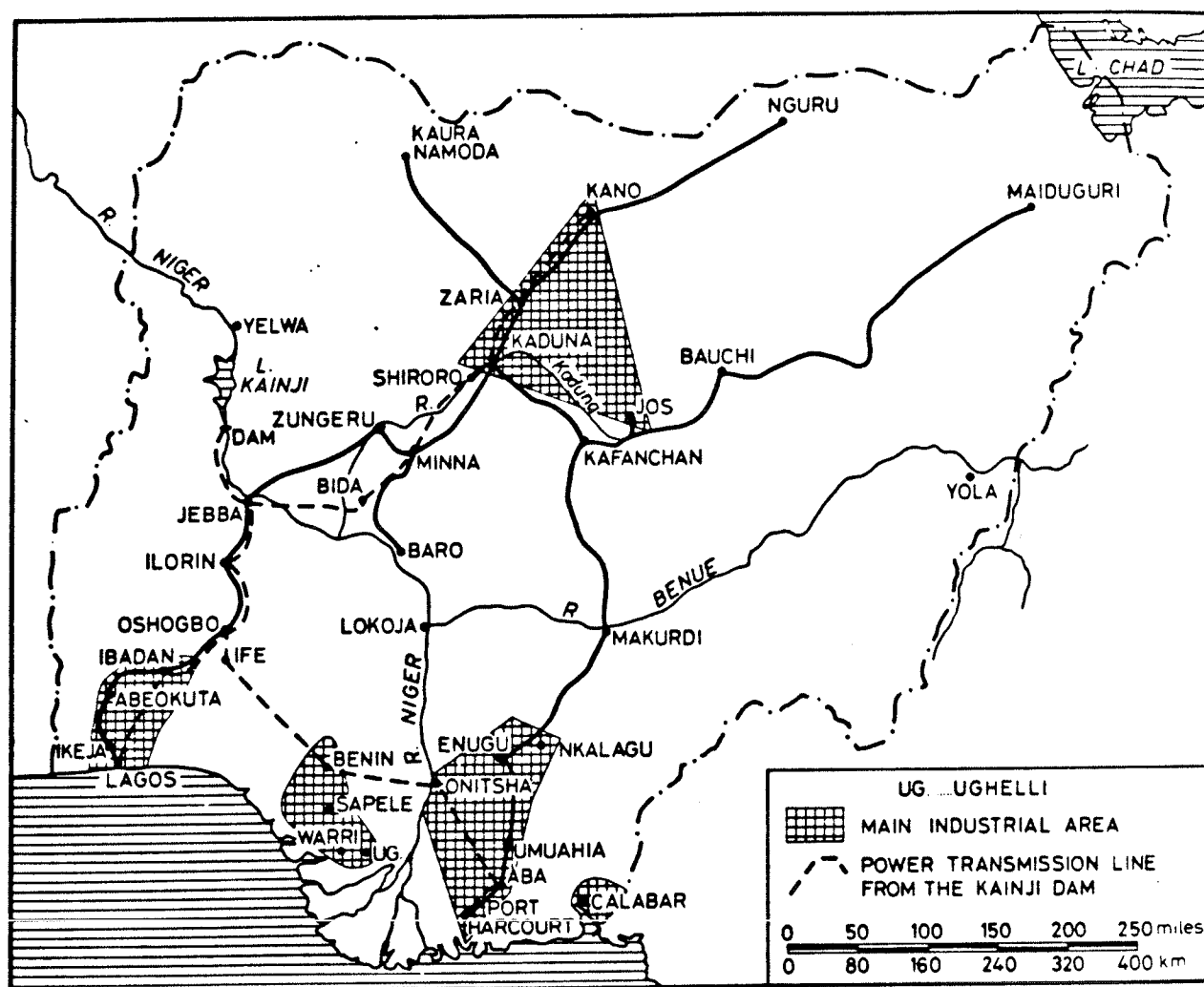


FIGURE 16: Major Areas of Urban and Industrial Concentrations in Nigeria

SOURCE: H. I. Ajaegbu, Urban and Rural Development in Nigeria, p. 58.

complex; the Kano-Kaduna-Zaria-Jos 'triange'; and the Benin-Sapele-Warri axis.

The rate of urban population growth in these urban centres has been very high since 1952/53 as may be seen in Table 14 . There has also occurred a steady growth in the number of these urban centres as well as in the percentage of the total population living in them relative to the country's total population. For instance, the number of urban centres (20,000 persons and above) rose from 16 in 1921 to 56 in 1952; and escalated to 183 in 1963. The proportion of the total national population in the urban centres rose from 4.8 in 1921 to over 19 percent in 1963.

iii) Post-Independence Period:

Urbanization in Nigeria, which began from pre-colonial times in the western and northern parts of the country, assumed a country-wide pattern during the colonial period (compare Figures 14 and 17). Thus, when Nigeria became independent in 1960 it inherited a complex urban system comprising: (i) the traditional or pre-colonial system--culturally and historically rooted in the country and tightly entrenched with surrounding rural hinterlands and important ancient trans-Saharan trade routes, and (ii) colonial system--superimposed by colonialism and its extractive economy which capitalized on the urban bases in Nigeria as part of a chain of economic linkages to Britain.

Discussion of post-independence urbanization in Nigeria, which follows, will rely mainly on estimates and projections provided by official as well as private sources due to lack of current official data apart from the 1963 census data.

TABLE 14
Annual Rates of Population Increase

Study Unit	1952/53-1963	1963-1972	1952/53-1972
Lagos	11.4	4.92	8.45
Ibadan	2.9	4.0	3.4
Kano	7.7	4.0	6.0
Ilorin	16.0	4.0	10.5
Port-Harcourt	8.7	2.0	5.6
Kaduna	13.1	5.0	9.4
Maiduguri	8.5	3.5	6.2
Enugu	7.5	8.0	7.7
Benin City	8.1*	4.0**	6.8
Jos	8.1	4.0	6.3
Calabar	4.5	5.0	4.8
Sokoto	5.6	5.0	5.0
Aba	7.7	8.0	7.8
Onitsha	7.1	1.0	4.3
Abeokuta	7.5	2.0	5.0
Ondo	6.8	3.0	5.0
Zaria	6.4	3.5	5.1
Warri	9.9	9.0	9.5
Sapele	5.6	3.5	4.1
Ikot Ekpene	-	3.5	-

* (refers to the period 1952/53-1966)

** (refers to the period 1966-1972)

SOURCE: Doxiadis Associate International, Nigeria: Development Problems and Future Needs of Major Urban Centres, Table 28, p. 90.

According to the 1963 census report, Nigeria's population rose from 30,402,000 in 1952 to 55,670,000¹² in 1963. This increase represented about 83 percent rate of growth and an average annual growth rate of 5.7 percent.¹³ During the same period, the urban population increased from 3.2 million, which was 10.6 percent of total population. Some scholars have challenged the validity of the phenomenal increase in Nigeria's urban population and urban centres as reported in the 1963 census. Lipton,¹⁴ for instance, holds the view that the reported rapid rise in Nigeria's urban population between 1952 and 1963 is more apparent than real and merely "created a substantial illusion of urbanization." He attributed the seeming sharp rise to, not only habitual and gross exaggeration of bona fide permanent urban migrants but also to overspill of urban centres into contiguous rural settlements whose population then automatically became 'urban'. In respect of the escalation of the number of Nigeria's urban centres from 56 in 1952 to 183 in 1963, Lipton suggests that it was due to reclassification of some towns as urban centres simply because they happened to attain the 20,000 population criterion for 'urban centre' (according to the 1963 census) even though there was no change in the economic characteristics of those towns. Thus, he argued, the population of such reclassified towns, plus natural increase automatically became classified as urban and this created a misleading index of urbanization. Similar observations on this issue were highlighted by Ihemelu¹⁵ in his study of spontaneous urbanization in Nigeria.

In spite of the 'doubts' about the validity of the 1963 official data, there are indications from private sources that major urban centres in Nigeria have been growing at very rapid rate which exceeds

the average rate of 2.6 percent for the country as a whole, with wide variations in the rate of growth of these urban centres (refer to Table 14 above).

Population forecast for major urban centres in Nigeria, as shown in Table 3, p. 74 indicates that these major urban centres will continue to grow at average annual rate of more than 5 percent up to the year 1990. The validity of this forecast, however, depends on whether the trends and factors¹⁶ on which the forecast is based remain unchanged. Nevertheless, the fact that there is, at present, no explicit and comprehensive urbanization policy for Nigeria; and with rural population representing over 70 percent of the total, there is sufficient reason to believe that further emigration from rural areas into these urban centres will likely continue.

Figure 17 shows the distribution of towns and cities with population of 20,000 or more in 1963. From the figure it will be observed that the geographical distribution of urban centres in Nigeria is still lopsided with greater concentration in the south-western part. The distribution pattern may, however, be considered relatively more balanced compared with the pre-colonial spatial pattern (refer to Figure 14). It may also be observed, as pointed out by Onyemelukwe,¹⁷ that unlike some Third World countries, the rank-ordering of Nigerian urban centres does not reflect urban primacy¹⁸ judging from the close succession of cities even though Lagos was clearly the dominant centre by 1963 and has all the characteristics of 'primate city'. This feature contrasts with situation in places like Kenya and Ghana where their two major urban centres (Nairobi and Mombasa, Accra and Kumasi, respectively)

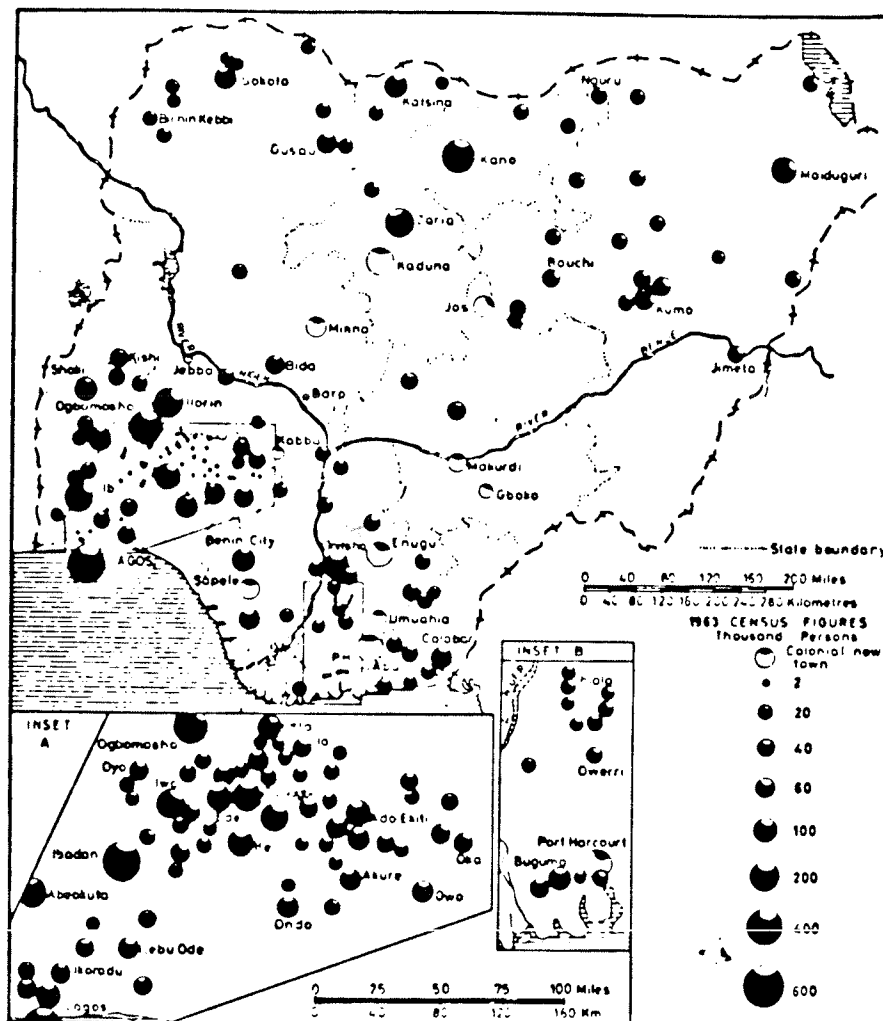


FIGURE 17: Urban Centres in Nigeria

SOURCE: Akin L. Mabogunje, Habitat International, Vol. 6, No. 3, 1982, p. 349.

clearly dominated the rest of the urban centres in their respective countries.

The trend towards concentration of industrial and large commercial establishments, in major urban centres in Nigeria, continued after independence. By 1965, the four major growth poles mentioned earlier continued to be receptacles for economic investment under policies of import substitution industrialization¹⁹ (see Table 15). One major factor is responsible for the continuation of this trend: the urban centres were favourably located on rail-line, rivers or coastal ports and had well-established infrastructure, labour force, government establishments, market, financial institutions, transport links (international and local) among others. As a result, the urban centres provided greater attractions to government and investors, than other less-developed urban centres. It is not, therefore, surprising that these same core regions which had been accumulating investments and population since the colonial period continued to be the principal destination loci for migrating populations.

Following the subdivision of the former 'regions' of Nigeria into 12 political and administrative units ('states') in 1967, some of the urban centres were upgraded as state capitals. These towns were Calabar, Port-Harcourt, Ilorin, Jos, Kano, Maiduguri and Sokoto. One of the immediate effects of this reorganization was that these urban centres became increasingly important as they attracted substantial share of their states' industrial, infrastructural and other social amenities and facilities. Judging from the trend and pattern of urban growth in Nigeria as discussed above, it may be safe to assume that these new state capitals also became the main attractions for the

TABLE 15
Industrial Centres in Nigeria, 1965

Centre	Number of establishments	Number of employees	%	Gross output (N'000)	%
1. Greater Lagos*	216	30,975	35.2	82,653	38.6
2. Abeokuta	16	2,066	2.3	4,507	2.1
3. Ibadan*	47	3,785	4.3	15,738	7.3
4. Ondo	9	3,154	3.6	994	0.5
5. Benin*	23	1,443	1.6	2,777	1.3
6. Sapele	20	7,623	8.7	8,365	3.9
7. Aba	36	3,204	3.6	11,278	5.3
8. Calabar*	13	2,291	2.6	870	0.4
9. Enugu*	24	3,849	4.4	7,797	3.6
10. Onitsha	57	2,027	2.3	2,527	1.2
11. Port-Harcourt*	55	4,276	4.9	13,973	6.5
12. Kano*	72	9,964	11.3	29,099	13.6
13. Jos*	22	1,087	1.2	14,880	6.9
14. Zaria	14	1,411	1.6	3,888	1.8
15. Kaduna*	31	7,704	8.7	13,773	6.4
16. Ilorin*	4	3,260	3.7	1,096	0.6
Total	658	88,119		214,215	
% of total Nigeria	85	94	100	94	100

* Cities which became state capitals in May 1967.

SOURCE: Federal Office of Statistics, Industrial Survey, Nigeria, 1964 and 1965.

migrating population from the rural areas. Support for this assumption could be deduced from the view held that in Nigeria, due to "...the absence of a coherent, meaningful and far-reaching rural development policy the urban-rural disparity in socio-economic welfare has been growing over the years."²⁰ A further evidence may be deduced from Doxiadias' study²¹ which showed that the share of the urban population of town with 20,000 people or more rose from 19.6 percent of total population in 1963 to 23.2 percent in 1972, while the share of rural population declined from 80.04 percent in 1963 to 76.8 percent in 1972.

The further increase in the number of states in Nigeria from 12 to 19 in 1976 led to emergence of 7 new state capitals chosen from existing urban centres. These new state capitals are: Abeokuta, Akure, Bauchi, Makurdi, Minna and Yola. Almost simultaneously, with creation of more states in 1976, was the restructuring of the local government units in the country to form 299 new local government areas and each local government unit has an urban centre as its headquarters. Such decentralization and devolution of administrative functions in Nigeria following creation of more states and establishment of new local authorities imposed extra urban and administrative functions on those urban centres chosen as 'state' and local government headquarters.

Thus, the restructuring of the administrative organization of the country which started in 1967 and culminated in the present 19-state structure marked the beginning of a 'national' urban system in Nigeria. The relocation of the national capital from Lagos to Abuja (a more central location) in 1976 is also expected to help reinforce this emerging national spatial system. Among other things, it is hoped that such

a relocation will, as with Brasilia in Brazil, minimize excessive concentration of wealth, activity and investment in the major growth poles of Lagos, Port-Harcourt and Kano. It is also envisaged that the central location of the new capital will reorient the national spatial economy from the Atlantic coast-oriented direction of the colonial era towards a more inward-looking focus that will be more suitable for equitable and efficient development of the national economy as well as the transportation and communication systems.²²

Another development that will modify the national spatial system is the proposed increase of states in Nigeria from the present 19 to possibly 43 in 1983.²³ Among other things there would be further diffusion of administrative and urban functions and these functions would be imposed on those urban centres that would be selected as 'state' and local government headquarters. Then (most likely), migration of people to the new state capitals would likely follow with all the obvious consequences: pressure on housing, urban land, infrastructural facilities, portable water supplies, as well as problem of inadequate final resource base for urban centres to cope with these demands. It is also likely that the pattern, process and trend of rural-urban migration in the country will be reoriented at least broadly speaking, "from the excessive concentration of people, industries, and social amenities in a certain few locations to a more hierarchically diffused spatial distribution."²⁴ Whether such re-orientation will be nation-wide in terms of geographical mobility of people and resources will depend on certain factors. Among such factors are the traditional attachment of Nigerians to their villages, towns or state of origin as well as ethnic rivalry and suspicion

existing among Nigerians.²⁵ Such traditional attachment has important implication for housing policy as pointed out in Chapter VII.

FOOTNOTES ON APPENDIX 1

1. For a detailed analysis and documentation of the early stages of Nigerian cities and towns, including their form, function and geographical incidence, see A. L. Mabogunje, Urbanization in Nigeria, London: University of London Press Ltd., 1968.
2. A. L. Mabogunje, op. cit., pp. 64 and 91.
3. T. A. Okin, The Urbanized Nigerian, New York: Exposition Press Inc., 1968, pp. 41-56.
4. Friedrich W. Schwerdtfeger, Traditional Housing in African Cities: A comparative study of houses in Zaria, Ibadan, and Marrakech, Chichester: John Wiley and Sons, 1982, chapters 4 and 10.
5. See, for instance, H. I. Ajaegbu, op. cit., pp. 43-49; A. L. Mabogunje, op. cit., pp. 144-148; J. O. C. Onyemelukwe, "Urbanization in a Development Context: pattern problems and prospects in Nigeria," in The Nigerian Economic Society, Urbanization and Nigerian Economic Development, Ibadan: Department of Economics, University of Ibadan, 1977, p. 24; and Ademola T. Salau, "Urbanization, planning and public policies in Nigeria," in Obudho and El-Shakhs (eds.), Development of Urban Systems in Africa, New York, N.Y.: Praeger Publishers, 1979, p. 198.
6. A. L. Mabogunje, op. cit., pp. 120-121.
7. F. D. Lugard, "Political Memoranda: Revision of Instructions to Political Officers," Memo No. 11, 1919, 3rd Edition, London: Frank Cass and Co. Ltd., 1970, pp. 405-422.
8. M. S. Miller, "The Development and Planning of Lagos Island: A Review of 100 Years of Colonial Administration," Journal of the Town Planning Institute, Vol. XLVII, No. 7, July-August, 1961, pp. 202-205. See also H. I. Ajaegbu, op. cit., pp. 202-205.
9. Nigeria: A Ten-Year Plan of Development and Welfare for Nigeria, sessional paper No. 24 of 1945, Lagos: 1946, p. 27.
10. Andrew Onokerhoraye, "Urban Land Use in Nigeria: Problems and Implications for Policy," Town Planning Review, Vol. 48, No. 1, January 1977, pp. 60-61.

11. L. Green and V. Milone, Urbanization in Nigeria: A Commentary, International Urbanization Survey, New York: The Ford Foundation, 1972, p. 7.
12. The U. N. demographic Yearbook, however, estimated the population of Nigeria for 1963 at 46,320,000 which implied that the 1963 census overestimated the actual population of Nigeria by 9,350,000.
13. This annual rate of increase is exceptionally high when compared with U. N. estimate of 3.7 percent per annum for African countries for the period 1948-1964. It is contended that the phenomenal rise is due to underestimation of the 1952-53 population of Nigeria as a result of administrative shortcomings and reluctance of the population to be enumerated for fear that the census would serve as basis for future taxation purposes.
14. Michael Lipton, op. cit., pp. 224-226.
15. B. I. Ihemelu, Spontaneous Urbanization in Nigeria: problems and prospects, unpublished Masters thesis, Department of City Planning, University of Manitoba, 1978, pp. 55-56.
16. For a detailed analysis of trends and factors on which this forecast is based, the reader is referred to: Doxiadis Associates International, Nigeria: Development Problems and Future Needs of Major Urban Centres-Twenty Urban Centres. A report prepared for the Federal Ministry of Economic Development and Reconstruction of the Federal Government of Nigeria - Report No. 28, DOX-NIG-A 32, November 1973.
17. J. O. C. Onyemelukwe in Nigerian Economic Society, op. cit., p. 27.
18. For a description of key features of primate cities see G. Breese (ed.), The City in Newly Developing Countries: Readings in Urbanism and Urbanization, Englewood, N.J.: Prentice-Hall, Inc., 1969, especially p. 48.
19. Import substitution industrialization simply means to begin to produce at home the bulk of those consumer goods presently imported using fairly familiar and readily mastered technologies as well as cheap imported semi-processed raw materials and other intermediate and capital goods to feed the new industries.
20. J. O. C. Onyemelukwe, "Urban Housing Problems in Nigeria: Policy Issues," paper presented at the Conference on Urban Planning in Nigeria, Economic Development Institute, Enugu, May 30 - June 1, 1977, p. 11.

21. See Doxiadis, op. cit., Table 1, p. 37.
22. Especially the development of the potential of the middle belt region for agricultural production as incentive to attract population to this part of the country which had been devoid of urban centres.
23. See West Africa, No. 3380, May 17, 1982, pp. 1312-13.
24. Ademola T. Salau, in R. A. Obudho and Salah El-Shakhs (eds.), op. cit., p. 207. See also B. W. Hodder, Economic Development in the Tropics (Third edition), New York: Methuen and Co. Ltd., 1980, p. 223.
25. Ademola T. Salau, op. cit., p. 204.

A P P E N D I X 2

TABLE 16

Extract From the Reports on Housing Enquiries of the
Federal Office of Statistics Showing the Five Urban
Centres With the Highest and the Five with the
Lowest Scores on Certain Aspects of Living Standards

<u>Average Number of Persons Per Room</u>			
Suburban Lagos	3.2	Zaria	1.6
Aba	3.0	Ilorin	1.6
Owerri	3.0	Offa	1.7
Lagos	3.0	Calabar	1.7
Enugu	2.9	Sokoto	1.8
Maiduguri	1.8		
Bauchi	1.8		
Uyo	1.8		
<u>Average Number of Persons Per 100 Sq. Ft.</u>			
Suburban Lagos	2.7	Sokoto	1.1
Ikorodu	2.6	Ilorin	1.4
Hadejia	2.5	Bauchi	1.4
Aba	2.4	Calabar	1.4
Lagos	2.4	Uyo	1.4
<u>% of All Occupied Dwellings Consisting of One Room Only</u>			
Suburban Lagos	80.3	Offa	13.4
Kano	77.7	Bauchi	18.9
Ikorodu	74.6	Sokoto	19.7
Enugu	72.5	Calabar	21.6
Owerri	68.2	Oshogbo	23.2
<u>% of Rooms that were Vacant</u>			
Ikorodu	38.3	Maiduguri	0.4
Ijebu-Ode	34.4	Suburban Lagos	1.1
Offa	33.6	Port-Harcourt	1.5
Ondo	29.9	Enugu	2.9
Akure	28.4	Bauchi	3.1

(Continued)

TABLE 16(Continued)

<u>% of Dwellings with no Electricity</u>			
Hadejia	100	Warri	5.5
Kabba	100	Lagos	7.5
Okene	100	Suburban Lagos	12.8
Ogoja	100	Port-Harcourt	19.9
Maiduguri	91.4	Sapele	26.6
<u>% of Dwellings with Water Supply Away from House/Compound</u>			
Ikorodu	99.1	Katsina	16.3
Ondo	99.1	Bauchi	20.8
Ile-Ife	95.1	Port-Harcourt	28.1
Ogoja	94.4	Onitsha	29.5
Hadajia	93.3	Lagos	33.5
<u>% of Dwellings with Shared Washroom</u>			
Aba	95.3	Hadejia	3.2
Onitsha	94.3	Sokoto	10.7
Kano	92.9	Bauchi	11.6
Lagos Suburban	92.9	Katsina	13.1
Enugu	90.3	Maiduguri	28.9
<u>% of Dwellings Having Shared Pit Latrine</u>			
Benin	85.8	Port-Harcourt	0.6
Ikorodu	81.5	Owerri	0.6
Ilesha	78.3	Ogoja	1.6
Ijebu-Ode	77.6	Makurdi	3.3
Zaria	71.4	Enugu	3.7

(Continued)

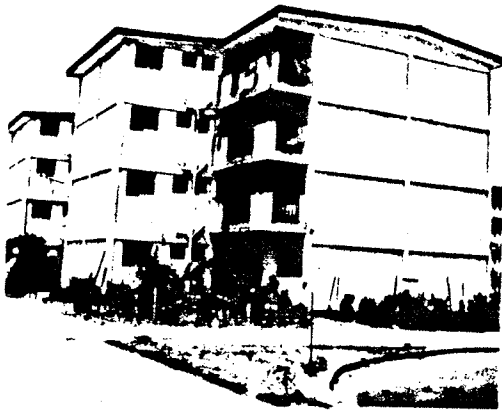
TABLE 16 (Continued)

<u>% of Dwellings Having Shared Bucket Latrine</u>			
Owerri	88.3	Ijebu-Ode	0.3
Aba	86.2	Sokoto	0.4
Port-Harcourt	78.6	Ilorin	0.9
Onitsha	77.5	Ikorodu	0.9
Makurdi	69.3	Benin	0.9
<u>% of Dwellings Having No Latrine at All</u>			
Offa	71.3	Benin	0.1
Akure	66.2	Hadejia	0.3
Ilorin	50.0	Katsina	0.4
Kabba	49.4	Gusau	0.8
Okene	44.8	Warri	1.4

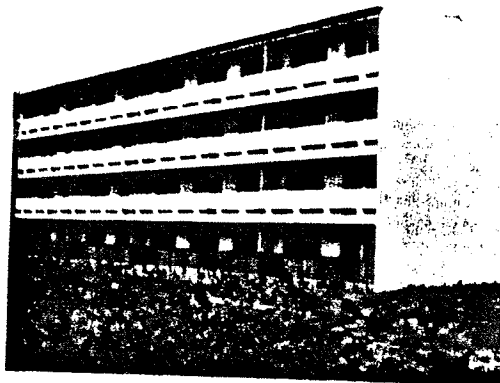
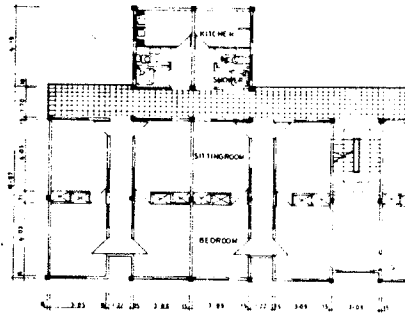
SOURCE: P. Heinecke, Some Questions on Urban Policy and Urban Administration in Nigeria, Working paper, University of Ibadan, Ibadan, Nigeria, 1978.

A P P E N D I X 3

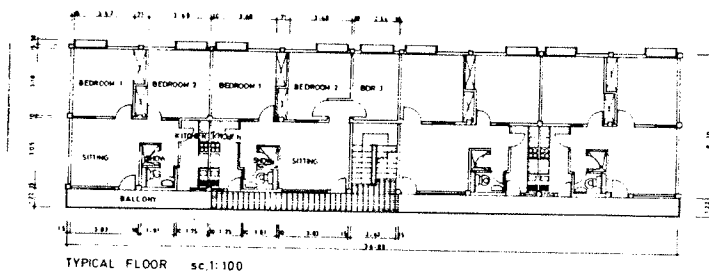
HOUSE TYPES IN THE FESTIVAL TOWN, LAGOS



One-Bedroom Block of Flats, Type T1 or L1A



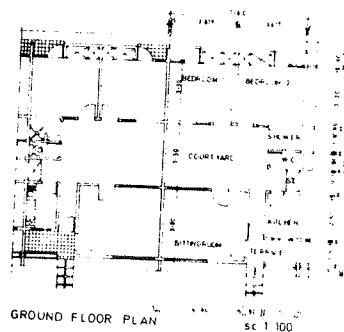
Two-Bedroom block of flats, Type T2 or L2A



TYPICAL FLOOR SC. 1:100



Two-Bedroom Row House, Type T3 or F1-L2A



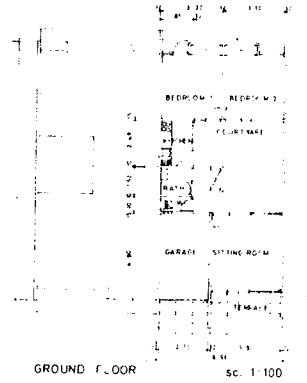
GROUND FLOOR PLAN

SC. 1:100

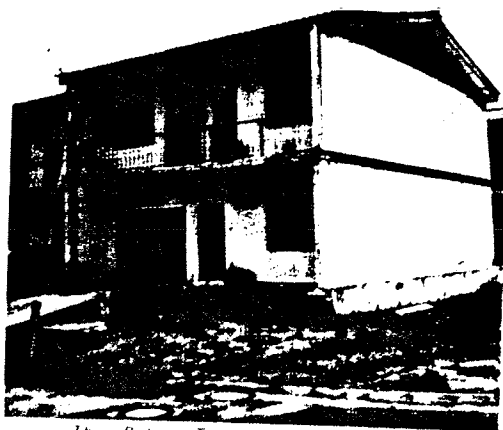
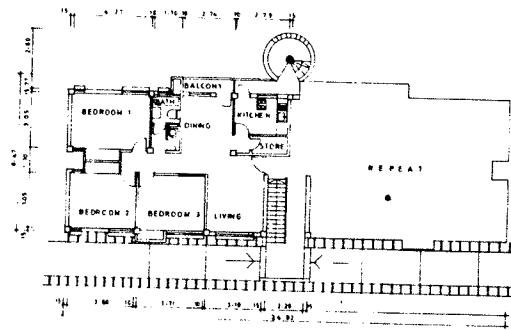
'LOW-INCOME HOUSING TYPES'



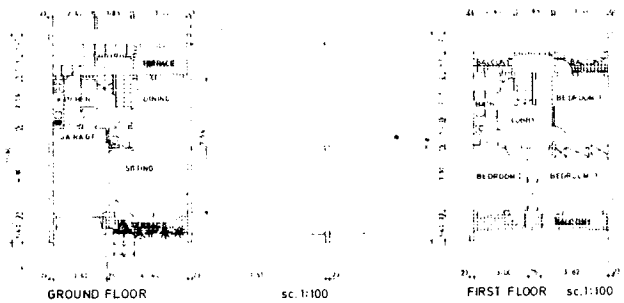
Two-Bedroom Row Houses, Type T4 or F1 M2A and F1 M2B



Three-Bedroom Block of Flats, Type T6 or M3



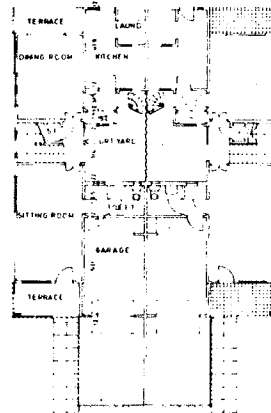
Three-Bedroom Terrace House, Type T7 or H3 M3



'MIDDLE-INCOME HOUSING TYPES'

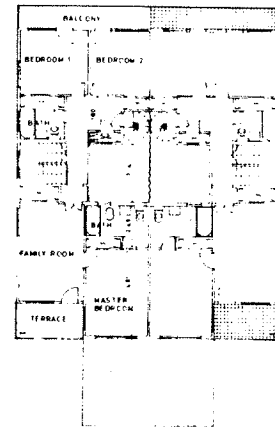


Three-Bedroom, Semi-Detached, Type T8 or H4-H3a



GROUND FLOOR

sc. 1:100

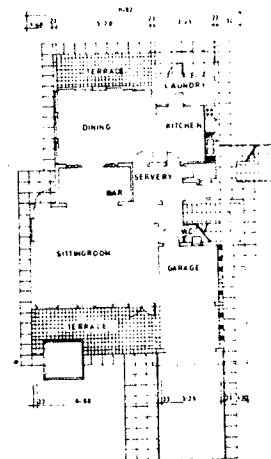


FIRST FLOOR

sc. 1:100

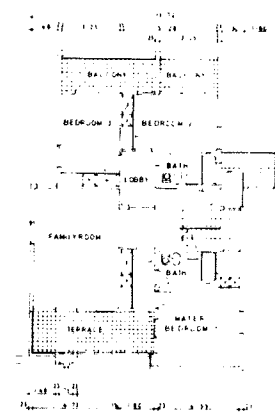


Three-Bedroom Detached House, Type T9 or BH-3



GROUND FLOOR

sc. 1:100

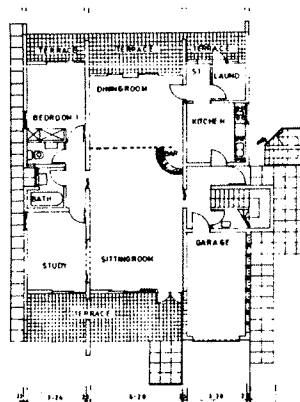


FIRST FLOOR

sc. 1:100

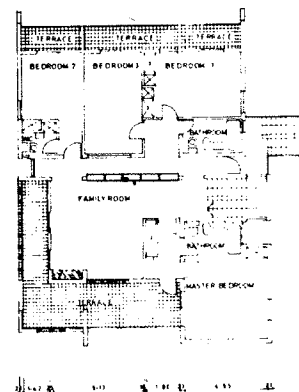


Five-Bedroom Detached House, Type T10 or AH-4



GROUND FLOOR

sc. 1:100



FIRST FLOOR

sc. 1:100

'HIGH-INCOME HOUSING TYPES'

BIBLIOGRAPHY

BOOKS

- Abrams, Charles. Man's struggle for shelter in an urbanizing world. Cambridge, Massachusetts: The MIT Press, 1964.
- Abu-Lughod, Janet and Hay, Richard Jr., eds. Third World Urbanization. Chicago: Maaroufa Press, Inc., 1977.
- Ajaegbu, H. I. Urban and Rural Development in Nigeria. London: Heinemann Press, 1976.
- Arikpo, Okoi. The Development of Modern Nigeria. Middlesex: Penguin Books Limited, 1967.
- Arnold, Guy. Modern Nigeria. London: Longman Group Limited, 1977.
- Bourne, L. S. The Geography of Housing. London: Edward Arnold (publishers) Ltd., 1981.
- Breese, G. M., ed. The City in Newly Developing Countries: Readings in Urbanism and Urbanization. Englewood, N. J.: Prentice-Hall Inc., 1969.
- Burns, Leland S. and Grebler, Leo. The Housing of Nations: Analysis and Policy in a Comparative Framework. New York: John Wiley and Sons, 1977.
- Crowder, M. The Story of Nigeria. London: Faber and Faber, 1962.
- Cullingworth, J. B. Essays on Housing Policy. London: George Allen and Unwin (publishers) Ltd., 1979.
- Donnison, D. V. The Government of Housing. Penguin Books, 1967.
- Downs, Anthony. Federal Housing Subsidies: How are they working?. Lexington, Massachusetts: Real Estate Research Corporation, 1973.
- Dwyer, D. J. People and Housing in Third World Countries. London: Longmans, 1975.
- Eldrege, H. W., ed. Taming Megalopolis Vol. I. New York: Garden City, 1967.
- Friedmann, John. Retracking America: A Theory of Transactive Planning. Garden City, New York: Anchor Press/Doubleday, 1973.

- Grisby, G. and Rosemburg, Louis. Urban Housing Policy. New York: APS Publications and Center for Urban Policy Research, Rutgers University, 1975.
- Hardoy, Jorge and Satterthwaite, David. Shelter Need and Responses: Housing, Land and Settlement Policies in Seventeen Third World Nations. Toronto: John Wiley and Sons, 1981.
- Harvey, David. Social Justice and the City. Baltimore, Maryland: The John Hopkins University Press, paperback edition (second printing), 1977.
- Hodder, B. W. Economic Development in the Tropics (third edition). New York: Methuen and Co. Ltd., 1980.
- Iloeje, N. P. A New Geography of Nigeria. Enugu: Longman Nigeria Limited, 1965.
- Lipton, M. Why People Stay Poor: Urban Bias in World Development. Cambridge, Massachusetts: Harvard University Press, 1977.
- Mabogunje, Akin L. Urbanization in Nigeria. London: University of London Press, Ltd., 1968.
- Murison, H. S. and Lea, J. P. Housing in Third World Countries: perspectives on policy and practice. New York, N. Y.: St. Martin's Press, 1979.
- Needleman, L. The Economics of Housing. Staples, 1965.
- Obelander, Peter H., ed. Improving Human Settlements. Vancouver: The University of British Columbia Press, 1976.
- Obudho, Robert A., El-Shakhs, Salah, eds. Development of Urban Systems in Africa. New York, N. Y.: Praeger Publishers, 1979.
- Okin, T. A. The Urbanized Nigerian. New York: Exposition Press Inc., 1968.
- Schatzl, Ludwig. Industrialization in Nigeria: A Spatial Analysis. Munchen: Weltforum Verlag, 1973.
- Schumacher, E. F. Small is Beautiful: A Study of Economics as if People Mattered. London: Spheres Books Ltd. (Abacus edition), 1974.
- Schwerdtfeger, Friedrich W. Traditional Housing in African Cities: A comparative study of houses in Zaria, Ibadan, and Marrakech. Chichester: John Wiley and Sons, 1982.

Stokke, Olav. Nigeria: An Introduction to the Politics, Economy and Social Setting of Modern Nigeria. Uppsala: The Scandinavian Institute of African Studies, 1970.

Turner, John F. C. Housing by People: Towards Autonomy in Building Environments. London: Marion Boyars Publishers Ltd., 1976.

Udo, R. K. Geographical Regions of Nigeria. London: Heinemann Educational Books Ltd., 1970.

Ward, Barbara. The Home of Man. Penguin Books and Andre Deutsch, 1976.

PERIODICALS

Abiodun, Olu Josephine. "Housing Problems in Nigerian Cities," Town Planning Review. Vol. 47, No. 4, October 1976.

Adeniyi, E. O. "Housing in Nigerian National Development," The Nigerian Journal of Economic and Social Studies. Vol. 14, No. 3, November 1972.

Africa Insight. Vol. 11, No. 3, 1981.

Altmann, J. and Meis, F. "Finance Models for Low Income Housing in Colombia," Habitat International. Vol. 5, No. 5/6, 1981.

Angel, Shlomo and Benjamin, Stan. "Seventeen reasons why the squatter problem can't be solved," Ekistics. Vol. 41, No. 242, January 1976.

Aradeon, David. "Regional Assessment of Human Settlements Policies in Nigeria," Habitat International. Vol. 3, No. 3/4, 1978.

Blitzer, Silvia; Hardoy, Jorge E. and Satterthwaite, David. "Shelter: people's needs and government responses," Ekistics. Vol. 48, No. 286, January-February 1981.

Brown, L. R. "The Urban Prospect: Re-examining the Basic Assumptions," Population Development Review. No. 2, 1977.

Burns, L. S. and Tjoe, B. K. "Does Good Housing Contribute to Sound Economic Development?", The Journal of Housing. No. 2, 1967.

Detomasi, D. D. "The Evaluation of Public Projects: The CMHC Evaluation of NIP," Plan Canada. No. 19, Vol. 1, March 1979.

Falae, D. "Unemployment in Nigeria," Nigerian Journal of Economic and Social Studies. Vol. 13, No. 1, March 1971.

- Gilbert, N. and Eaton, J. "Who speaks for the poor," Journal of American Institute of Planners. Vol. XXXVII, November 1970.
- Juppentatz, M. "Brazil: Urban Planning as a Function of National Government," Journal of the Royal Town Planning Institute. Vol. 58, No. 1, 1972.
- Koenigsberger, Otto. "Housing in the National Development Plan," Architectural Association Quarterly. January 1970.
- Kritz, E. and Ramos, J. "The Measurement of Urban Under-employment," International Labour Review. Vol. 113, No. 1, January-February 1976.
- Lakshmanan, T. R., Chatterjee, Lata, and Kroll, Peter. "Housing Consumption and Level of Development: A Cross-National Comparison," Economic Geography. Vol. 54, No. 3, 1978.
- Mabogunje, A. L. "The Growth of Residential Districts in Ibadan," The Geographical Review. Vol. 52, 1962.
- _____. "Towards an Urban Policy in Nigeria," The Nigerian Journal of Economic and Social Studies. Vol. 16, No. 1, March 1974.
- _____. "Cities and Social Order," Habitat International. Vol. 6, No. 3, 1982.
- Miller, M. S. "The Development and Planning of Lagos Island: A Review of 100 Years of Colonial Administration," Journal of The Town Planning Institute. Vol. XLVII, No. 7, July-August 1961.
- Myrdal, Gunnar. "What is development?", Ekistics. No. 237, August 1975.
- Okpala, Donatus, C. I. "Housing Standards: a constraint on urban housing production in Nigeria," Ekistics. No. 270, June 1978.
- _____. "The Land Use Decree 1978: if the past should be prologue!", Journal of Administration Overseas. Vol. XVII, No. 1, January 1979.
- _____. "Promoting the Use of Local Building Materials in Nigerian Housing Construction: The Problems and Prospects," Journal of Administration Overseas. Vol. XIX, No. 2, April 1980.
- _____. "Public and Quasi-public Sponsored Housing in Nigeria: An Appraisal," Journal of Administration Overseas. Vol. XIX, No. 4, October 1980.
- _____. "Rent Control Reconsidered: The Nigerian Situation," Habitat International. Vol. 5, No. 5/6, 1981.
- Onyemelukwe, J. O. C. "Settlement structure as sociocultural constraints on Nigerian rural development," Ekistics. No. 284, September-October 1980.

- Onibokun, G. A. "Housing Finance in Nigeria," Town Planning Review. Vol. 42, No. 3, July 1971.
- Onokerhoraye, A. G. "The Planning Implications of the Present Structure of Urban Economics in Traditional Nigerian Cities," Planning Outlook. Vol. 18, Autumn 1976.
- _____. "Urban Land Use in Nigeria: Problems and Implications for Policy," Town Planning Review. Vol. 48, No. 1, January 1977.
- Payne, Geoffrey K. "Housing: Third World Solutions to First World Problems," Built Environment. Vol. 5, No. 2, 1979.
- Peattie, Lisa R. "Some Second Thoughts on Sites-and-Services," Habitat International. Vol. 6, No. 1/2, 1982.
- Rollison, S. H. A. "Planning in Northern Nigeria," Journal of the Town Planning Institute. Vol. XLIV, No. 5, April 1958.
- Salau, Ademola T. "Nigeria's Housing Policies and Programmes: A Preliminary Assessment," Planning and Administration. Vol. 7, No. 1, 1980.
- Turner, John F. C. "What to do About Housing - its Part in Another Development," Habitat International. Vol. 5, Nos. 1/2, 1980.
- _____. "Barriers and Channels for Housing Development in Modernizing Countries," Journal of American Institute of Planners. Vol. XXIII, No. 3, 1968.
- Wahab, Kunle Ade. "A Housing Policy for the Urban Areas of Nigeria," Ekistics. Vol. 38, 1974.
- West Africa. No. 2567, August 13, 1966.
- _____. No. 3349, October 5, 1981.
- _____. No. 3375, April 12, 1982.
- _____. No. 3378, May 3, 1982.
- _____. No. 3386, June 28, 1982.
- _____. No. 3387, July 5, 1982.
- _____. No. 3391, August 2, 1982.
- _____. No. 3401, October 11, 1982.
- _____. No. 3409, December 6, 1982.
- _____. No. 3412, January 3, 1983.

REPORTS

- Aradeon, David. Post Habitat Evaluation Report on Human Settlements, Vol. 1, Nigeria. Faculty of Environmental Design, University of Lagos, 1979.
- Carvalho, Mario E. Housing in Winnipeg. Department of City Planning and Department of Economics, University of Manitoba, 1974.
- Central Bank of Nigeria. Developments in the Nigerian Economy During the First Half of 1977. Research Department, Central Bank, Lagos, 1977.
- Colonial Office. Nigeria: Report for the Year 1954. London: Her Majesty's Stationery Office, 1958.
- Doxiadis Associate International. Nigeria: Development Problems and Future Needs of Major Urban Centres--Twenty Urban Centres. Report No. 28, DOX-NIG-A 32, November 1973.
- Federal Ministry of Housing and Environment. Lead Paper presented at The National Workshop on Housing Policy and Strategy, Lagos, October 12-13, 1981.
- Federal Mortgage Bank of Nigeria. Annual Report and Statement of Accounts, 1980. Federal Mortgage Bank of Nigeria, Lagos (1981).
- Green, Leslie and Milone, Vincent. Urbanization in Nigeria: A planning commentary. International Urbanization Survey, New York: The Ford Foundation, 1972.
- Grimes, Orville F. Jr. Housing For Low-Income Urban Families: Economics and Policy in the Developing World. A World Bank Research Publication, Baltimore: The John Hopkins University Press, 1976.
- Heinecke, P. Some Questions on Urban Policy and Urban Administration in Nigeria. Working paper presented at the National Workshop on Planning Strategy for the 1980s (December 4-11, 1977), University of Ibadan, Ibadan, Nigeria, 1978.
- Themelu, Baldwin I. Spontaneous Urbanization in Nigeria: Problems and Prospects. Unpublished Masters Thesis, Department of City Planning, University of Manitoba, 1978.
- International Bank for Reconstruction and Development (World Bank). Nigeria: Options for Long-Term Development. Baltimore: The John Hopkins University Press, 1974.

- _____. Housing; sector policy paper. Washington, D.C.: May 1975.
- _____. Sites and Services Projects. Washington, D.C.: April 1974.
- _____. Urbanization; sector working paper. Washington, D.C.: 1972.
- International Labour Organization. "Incomes and Equality: A Strategy for Increasing Productive Employment in Kenya." Geneva: ILO, 1972.
- Kilbridge, Maurice. Some Generalization on Urbanization and Housing in Developing Countries. Policy Notes P76-1, Cambridge, Massachusetts: Department of City and Regional Planning, Harvard University, 1976.
- Lock, Max and Partners. Kaduna - 1917-1967-2017: A Survey and Plan of the Capital Territory for the Government of Northern Nigeria. London: Faber and Faber, 1967.
- Lugard, F. D. Political Memoranda: Revision of Instructions to Political Officers. Memo No. 11, 1919, 3rd Edition, London: Frank Cass and Co. Ltd., 1970.
- Mabogunje, A. L., Hardoy, J. E. and Misra, R. P. Shelter Provision in Developing Countries. Chichester: John Wiley and Sons, 1978.
- Nigerian Economic Society. Urbanization and Nigerian Economic Development. Ibadan, Department of Economics, University of Ibadan, 1977.
- Ogundana, R. S. Lowering Cost of Construction in Nigeria. A paper presented to the Technical Committee of the Association of Housing Corporations of Nigeria. Federal Housing Authority, Lagos, October 17, 1980.
- Okpala, D. C. I. The Impact and Target Efficiency of the Private Housing Sector. Paper presented at the Housing Policy and Strategy Workshop held in Lagos, October 12-13, 1981.
- Olaifa, Raphael Oluwafemi. Towards A Housing and Urban Development Policy for Nigeria. Unpublished thesis, McGill University, 1978.
- Onabanjo, Chief Olabisi. The Address at the Opening of the Conference of the National Council on Housing and Environment. Abeokuta, Ogun State, June 25, 1981.
- Onyemelukwe, J. O. C. Urban Housing in Nigeria: Policy Issues. Paper presented at the Conference on Urban Planning in Nigeria, Economic Development Institute, Enugu, May 30-June 1, 1977.
- _____. A Case for Regional Policies in National Development. National Workshop on Planning Strategy for the 1980s, University of Ibadan, Ibadan, Nigeria, 1978.
- Romconsult. Study Concerning a Ten-Year Federal Housing Programme in the 1976-80 Period. (restricted).

Royal Institute of International Affairs. Nigeria: The Political and Economic Background. London: Oxford University Press, 1960.

Sada, P. O. Impact of the Public and Private Sectors on Nigeria's Housing Delivery System. Paper presented at the Housing Policy and Strategy Workshop held in Lagos, October 12-15, 1981.

World Bank. The Nigerian States Urban Development Program: Looking Back Ahead. Lagos, West African Urban Projects Division, September 30, 1981.

GOVERNMENT DOCUMENTS

A Ten-Year Plan of Development and Welfare for Nigeria. Lagos, 1946.

Federation of Nigeria. First National Development Plan, 1962-68. Federal Ministry of Economic Development, Lagos, 1962.

Federal Republic of Nigeria. First National Development Plan, Progress Report 1964. Federal Ministry of Economic Development, Lagos, 1964.

_____. Second National Development Plan, 1970-74. The Central Planning Office, Federal Ministry of Economic Development and Reconstruction, Lagos, 1970.

_____. Guidelines For The Third National Development Plan, 1975-80. Central Planning Office, Federal Ministry of Economic Development and Reconstruction, Lagos, 1974.

_____. Third National Development Plan, 1975-80. The Central Planning Office, Federal Ministry of Economic Development, Lagos, 1975.

_____. Guidelines for the Fourth National Development Plan 1981-85. Federal Ministry of National Planning, Lagos (undated, 1980?).

_____. Fourth National Development Plan 1981-85. Federal Ministry of National Planning, Lagos, 1981.

_____. National Housing Policy. Federal Ministry of Housing and Environment, Lagos, April 1981.

_____. The Land Use Decree No. 6, 1978. Supplement to Official Gazette Extraordinary No. 14, Vol. 65, Part A, March 29, 1978.

_____. The 1963 Population Census. Demographic and Statistical Planning Division, National Population Bureau, Lagos, June 1977.

Industrial Survey of Nigeria, 1964 and 1965. Federal Office of Statistics, Lagos, 1965.

National Urban Consumer Surveys, 1974/1975, Preliminary Report 1,
Table 3. Federal Office of Statistics, Lagos, 1975.