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THE IMPACT OF FEDERAL GOVERNMENT HOUSING POLICY ON THE URBAN POOR IN NIGERIA: A STUDY OF LAGOS STATE.

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ABSTRACT

It is a well-known fact that one of the major fallouts of rapid urbanization has been inadequate housing, which has become a major source of worry to government and people alike at various levels. This has led to growing apprehension on the preponderance of the poor in urban centers and the emergence of slums and shanty towns without necessary provision on the part of policy makers to accommodate and appropriate their economic relevance to the society. This paper traces the origin of housing policies in Nigeria from colonial to the post-colonial periods. In order to appreciate the journey so far and to facilitate the understanding of why the problems persist, the paper analyze the policies through the various national development plans and examined the widening gap between policy formulation and implementation. A review of past policies and programmes revealed that effective solution to housing problems are yet to be found. The fact on the ground however showed that public housing efforts has not allowed the urban poor enough access to housing. The study also noted that the failure of public housing administrations in meeting the needs of the poor calls for the evolution of alternative strategies for meeting the peculiar needs and circumstances of these people since the over 80 years of public housing has had only a marginal effect on them. The paper recommended among others that there is a need for the Ministry of Housing and Urban Development to step up research and development of indigenous technology to enhance the production of local building materials. There is also the need to fashion out a sustainable housing finance system for mass housing. Not only that, a concerted approach to the design and implementation of housing policy in Nigeria, which may include not only the three tiers of government but also the private sector should be adopted.

INTRODUCTION

Shelter has been universally accepted to be one of man's second most important essential human needs after food. Man needs shelter for protection from natural elements such as rain, sun, moon as well as human and animal intruders and for privacy (Shelter Rights Initiative, 1996:3) Housing in all its ramifications is more than mere shelter since it embraces all the social services and utilities that go to make a community or neighbourhood habitable environment. However, for the purpose of this paper, the two shall be used interchangeably. As one of the developing countries of the world, Nigeria showed no interest in the shelter development in the 60's but the rapid growth of the national populations and tendency of people to concentrate in larger and larger cities has generated much concern for the pattern of human settlements. Further, as in most developing countries, the rapid increase in the population or urban centers has been largely due to the rural-urban drift and to a smaller but relative extent the high birth rate of the urban dwellers. The way people perceive the large cities vis-à-vis the rural areas led government to the propensity and concentrate on urban centers and resultant quality of social life as a measure of civilization (Olaseni, 1999). In the recorded history of mankind, the urban centers have always provided leadership, technology, institution and administration for development. So people flock the cities to have a share of government presence and a feel of civilization, thus bringing about congestion and acute accommodation. Faniran et. al. (1995:27) observed that the government in most developing countries surprisingly do not help matters as the socio-political and economic policies are all in favour of cities as concluded by most scholars in the area of urban management. In Nigeria, for example, most of the industrial and public institutions are located in the cities and urban centers namely: Lagos, Ibadan, Port-Harcourt, Benin, Sapele, Kano, Kaduna, Aba, Onitsha, Enugu and Calabar. Thus, the ever-increasing population and the attendant problem go unabated and multiply. The big challenge indeed is for the government to find appropriate solutions through pragmatic policies and reforms. There is no doubt that the tootinging problem confrontation development planners in Nigeria today are those related to the provision of adequate housing and it is among the most complex and most urgently in need of attention. The housing facilities in the country to put in a simple term are grossly inadequate. On the basis of the assumed growth rate of 2.5%, per annum Nigeria's total population has

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grown from 55.65 million in 1963 to over 120 million at present, and at this rate the population will double every twenty-eight years. In particular, the rapid growth of urban population in the post two decades has resulted in a large backlog of demand for housing and related basic services (Federal Ministry of Works and Housing, 1995:4). In general, the housing situation throughout the country is admittedly serious, completely reliable data are not available to assess the housing stock, nor for the number of dwelling units that are being added every year. It is however, estimated from recent studies that to meet the overall requirements, the current stock of housing must be more than the double before the year 2010 (Federal Republic of Nigeria, 1998:30). Most of this need is associated with some 70% of urban household who often live under crowded conditions and without basic services (Federal Republic of Nigeria, 1994a, 1994b). Apart from the low level of production, the high and escalating cost of construction has been a major problem in meeting this demand. The housing problem in Nigeria today relates to the low-income groups, which constitute the main elements of both the urban and rural populations. Thus, the ultimate desire for an effective housing policy that provides satisfaction in an economy relative to the quest of the average man for shelter can neither be undetermined nor over emphasized. This paper therefore seeks to assess the overall performance of the Federal Housing Authority (FHA) in the execution of housing programme and the impact of these policy measures on the housing situation of the urban poor in Lagos State.

STATEMENT OF PROBLEM

Housing is not only an essential of life, but also an index of social economic status of the occupant. However, the problems of housing in Nigeria are enormous and complex, exhibiting apparent and marked regional, cultural differences. In most urban centers, the problem is not only restricted to quantity but the poor quality of available housing units and environment. There is problem of organising growth of slums, spiral rentals or rents compare to the tenants wage levels, large household size, high occupancy rate, difficulty and high price in securing land, very limited mortgage finance and lack of realistic and affordable housing construction. It is unfortunate that well meaning efforts in the area of housing policy could have flourished and produced good results for the citizenry were put on hold political crises of varying dimension in our national life since independence and the attendant survival strategies of successive military administrations in collaboration with mori-bound political class at every turn. This was again compounded by the neglect of the Babangida's years and lack of direction of the succeeding illegal contraption—"Interim National Government" Which finally paved way for the "undertaker era" that Abacha's era was later to be known. The attendant destruction of social life and values via full blown corruption in all sectors of the economy completed the run and increased the level of poverty amongst the citizenry especially in the area of housing (Badejo 1999). According to the Shelter Right Initiative (1996:34), the available statistics, shows that the magnitude of housing problem in the urban areas of the country is such that 5 million new housing units will be required to meet existing and future needs as at 2000 AD. Its necessary to point out that the housing problems of all cities have similar problem and as such demand specific attention. In general, the problem of Lagos State manifests in insufficient housing units and high level of urban slums. A survey in 1999 by a firm of consultant in Lagos, Messer's Urban design Group shows that in Lagos alone, about 800,000 housing units would be needed now to fully accommodate the teeming masses of Lagos (Badejo, 1999), that is, if more than envisaged immigrants do not invade Lagos. As at today, there is no gain saying the fact that the housing situation is already at crises state, while the situation of the urban poor, which is growing daily, is becoming more precarious. As observed by the Lagos State Chapter of the Nigerian Institute of Town Planners NITP (1994:6), the most adverse effect of the Structural Adjustment Programme (SAP) era and unemployment situation is that many residential apartments have converted to shops. The policies of the previous governments have failed to satisfy the guest of the average man. For shelter and as a result there is need for redefinition of goals, and objectives of the present democratic dispensation with respect to housing with the sole, aim of improving the lot of the urban poor, whose growth often outstretch urban services through adequate housing provisions. Olaniyi (2005:1) observed that the nation's urban poor, often struggling to eke a living in unplanned and expanding shanty communities, are at the back of state of public infrastructures and other vital service from the relevant authorities. As vast majority of the population, reside in informal shanty setting which many administrations, past and present, treat as illegal settlements and ignore. But recent experiences have demonstrated that the design of a proper master plan and a political will to implement them are critical to urban housing. Even in those cases where governments attempt to assist the urban poor, there is always a claims by the officials that their activities are hampered by lack of capital, poor statistics, and most importantly, inadequate understanding of the needs perceptions and coping strategies of those cities. This has been exacerbated by the lack of meaningful links between the residents and the government agencies, and has resulted in services provided not meeting the needs of the urban poor. Esedebe (2005:2) also argued that policy makers in the housing sub-sector failed because of

dearth of information, made worse by lack of research. This according to him has been the major cause of Nigeria's housing problem. He noted that inadequate supply of correct information for a long time now has not allowed decision makers to take the right steps on pertinent issues that affect housing. Repeated government promises to provide adequate housing for Nigerians have not been fulfilled because of lack of information needed to work out the number and categories of people that need houses. There is no doubt that the existing national policy on housing has failed to cater for the housing needs of the mass of Nigerians especially the urban poor. Beside the housing policy on the ground now is unclear and ineffective. It is in the light of this that this paper will identify some federal government policy measures for improving the housing situation of the urban poor. Finally, the institutional framework for housing the urban poor will be looked into from a number of angles with a view of having pragmatic suggestions since housing is a dependent policy sector.

CONCEPTUAL FRAMEWORK

The necessity of this exercise is to give operational definition or explanatory power to some important concepts used in this research.

POLICY: To understanding what housing policy means, it is good to make clear to us what a policy is all about. There are various definitions of a policy and one definition however totally conceptualizes what policy is. Some sees policy as action. Others see it as choice yet some others see it in terms of scope of choice. Both Oxford Advance Learner's Dictionary (1998) and concise English Dictionary (1999) agreed that policy is a plan of action, statement of ideas, proposed and adopted by a government, political party, business etc. Prethus (1975) also define policy as a definite course or method of action selected from among alternatives and in the light of given conditions to guide and usually determine presence and future decisions. Esedebe (2004:6) agreed with the above definitions. According to her, policy is a plan or course of action in directing affairs on a particular issue, especially those policies that are made by government. In addition, Dye (1978) defines policy in relation to government. According to him, policy is whatever government chooses to do and not to do. Thus, a policy is simply action taken and action not taken or not to be taken by government or private organization. It is a statement of what an organization wants to do, what it is doing and what would not be done. It can also be regarded as general rules and regulations guiding practices or actions in a particular activity or problem area. It specifies the line of action in relation to certain activity area.

NATIONAL PLANNING: Opinions widely varied among scholars about the definition of planning. Adedipe (2002:1) noted that planning consists of goals and means. The goals contained in a plan must be explicit and coherent, and there must be means available for achieving the goals. Planning from this perspective, can be defined as: "consciously directed activity with pre-determined goals and means to carry them out" (Agraval and Kundan LaL, 1980 :13). Planning is therefore the application of ratoriale, logical and analytical reasoning in the pursuit of set objectives. National planning is the highest level of planning in a federal and it is the social, economic and physical forms of planning of a nation. It is therefore a centrally directed allocation of resources (industries, social institutions, public funds and utilities) to states or regions in order to achieve national population re-distribution, balanced development, national integration and stable political atmosphere. The success of National Planning depends on its ability to formulate goals that reflect the aspirations of the people and 'achieve the articulated goals more successfully that would unplanned activity' (Griffin and Enos, 1970).

HOUSING AND HOUSING POLICY: In popular imagination, a house is a building with a kitchen, a bathroom, bedroom and courage. It will be built sturdily enough to withstand natural elements and will have an address on the post office's registers. Some of the poorest are housed in a space on a pavement, near to their low-paid work. Others will have a roof walls and a door, set on waste-land along riverbanks close to railway lines or in any place where there is patch of land available. These are hutments, not unusually termed "Houses". A house can be things in different appearances and its meaning and significance to those who live there. It can be a place to sleep on a pavement. In more developed countries housing can be conceptualized in a manner that reveals its many sides association to other factors and hence its complex nature with determines the development of comprehensive policies. A house must be a home, a resting places in which to try to fulfill the fundamental purpose of human society namely, a secure, rewarding, or at least a livable life (Samuel Aroni 1997:1111). For the young, a house represents an extended womb during the formative years..... and for the individual or family, the house is shelter and symbol, physical protection and psychological identity of economic value and a foundation for security and respect (Ibid p.

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1112). Housing may serve as a place of work for many families. It can be used for recreational activities; it can generate income and storage for man's valuable possessions. Housing represents the starting unit in the socio-economic development of every individual as well as the society. It is important for the physical survival of man after the provision of food. Over the years, the conception of housing had moved from a mere physical phenomenon for protection against uncontrollable elements and other forms of intrusion to a wider socio-economic consideration. One of the primary objectives of man's economic activities is to raise the quality of the basic essentials of life such as food, clothing and shelter to a very high standard. To a large extent, the level of development, intelligence, sophistication and standard of living of any community is determined by the degree of environment stability and excellence of the provisions of each of those basic needs taken together (Joseph Igwe 1987:221). Housing policy on the other hand refers to a series of statement of intentions, ideas, action plans, philosophies put forward by governments to address and solve housing problems of the citizens of a particular country. For instance, the Nigerian Housing Policy is a document that contains the thoughts, aims, objectives, actions, strategies and programmes of the government towards solving her housing problems.

THE CONCEPT OF POVERTY

Another important concept that needs clarifications is poverty. Several approaches have been adopted in the definition of poverty, the most popular of which is the widely acclaimed "subsistence theory" approach that defines it as "the basis of poverty-line" which in turn is defined by a culturally accepted norm of survival or standard of living. The foregoing definition attracted many criticisms stemming from the problem associated with acceptable standard of living. In another development, Townsend (1990:130-7) quoted by Dudley seers (1995:5) conceptualized poverty as a problem of resources, that is, the inadequacy of material resources relative to standard of the society as whole. In this sense, the poor can be seen as those lying at the bottom of an overall distribution. It has been usual to characterize poverty by lack of income needed to acquire the minimum necessities of life including shelter, medical, clothing, food and education. The difficulty in measuring poverty by income arises from the problem of determining what actually constitute absolute minimum income and of arriving at other sources of an individual's income outside his/her regular earnings. Dudley seers (1995:5) which support the idea of relative concept of poverty like Peter Townsend and others opined that the concern related to those in any society who are unable to participate in the activities and have the living conditions and amenities which are customary in that society. These activities and customs have to be described empirically. These concepts of poverty as social deprivation implies that the poverty standard would raise as living conditions improve and indeed that poverty could never be eliminated, except perhaps by making the distribution of income very equal. Housing poverty is determined by inability to afford standard housing characterized by a minimum level of normative and structural quality, and a given level of internal and environmental facilities. In short, the poor therefore live in an inadequate and substandard housing, and are little or not educated, poorly nourished and clothed and can not afford basic medical care, all of which derived from inadequate income. And because of their little or no education, the poor possess little or no skill and are in consequence either unemployed, underemployed or erratically employed, the combination of which makes poverty a multidimensional concept. It is interesting to note that there was no direct attempt to study these people as urban poor, but the categorization was arrived at based on comparison with other income groups in the study area, which included people earning annual incomes equivalent to GL 01-06, and who are generally regarded as low income. Even though many of these people earn well above the national minimum wage, their categorization as poor is relative to other occupants of the two Public Housing Estates and derives from the way they internalized or felt housing management practices vis-à-vis fellow occupants. Further, their occupation of public housing is a product of chance methods by ballot. On closer observation, however, they exhibit some basic characteristics of poverty; high room occupancy factor 3.05, erratic and non-regular employment and poor education.

THEORETICAL FRAMEWORK

Allen worth (1973) observed that the reasons for a study should determine the approach and the theoretical framework. This paper utilizes the political economy and modernization approach to examine the effect of Housing Policy on the poor in Nigeria. The political economy approach according to Olaniyi (1997) is particularly associated with eighteenth and nineteenth century works concerned with the national economy, the subsistence of the people and with the revenues of government. It enjoins economics and politics, its thrust is toward policy. Politics is about power and authority. Economics is about the ends and means of resource allocation and resource generation. Political economy is then a matter of using state power in generating and allocating resources especially in public policies. Our understanding of housing policy has to cover a complex bundle of considerations which includes shelter, social justice, economic efficiency, finance

and relationship to range a public and private service in the urban environment, sewage, water drainage shop, educational facilities, work and so on. This, of course, will take housing study into the spheres as economics, finance, social policy and urban administration (Ibid.). Another theory that is considered here is the modernization theory. Modernization theory is an offshoot of the economic development theory of the 1950's and 1960's and it developed from the Keynesian conception of economics that favoured state intervention in social and economic development policies. The relevance of this theory is that it places emphasis on the levels of saving and investment. According to Harrod (1948) and Domar (1957), this approach is useful for policymaker in that it ensures high level of saving and investment. The theory went further by relating investment to growth in a very specific way. What the Harrod-Domar way of thinking did was to place key significance upon capital output ratios, generally it is symbolized in the literature as the K.O. ratio. The reasoning was elaborated along the following lines. Investment capital is identified as the scarce resource in a developing country, because consumption presses its competition urgency to sustain life at level where mass poverty prevails. Housing would have positive role in a cumulative process of change. We can see it essence in the following selection of interdependencies. Growth in income enhances the possibility for developing affordable housing, if that housing is sanitary and reduces the incidence of contagious disease, then income will rise further by reducing absenteeism from work. Better housing will also enable study education to develop further. These changes in education may then again raise incomes from upgraded skills and lead to new expectations from housing and its relationship to lifestyles. Housing will be scope of both markers and public policy. Good housing policy would take cognizance of the cumulative process development in the general process of modernization.

GOALS AND OBJECTIVES OF HOUSING POLICY

The goal of a country's housing policy has to do with the nature of problems the country question is experiencing ideally, a good housing policy should seek to provide and attain adequate housing for every citizen in the country in a very good environment at affordable price (Ezedebe, 2004 p; 6). In setting the goals and objectives for the National Housing Policy, housing must be seen in context of the overall national development in relation to: Social development; General employment opportunities; Geographical distribution of population and Location of industrial, commercial and agricultural activities. The goal according to Shelter Rights Initiative (1996:34) should be concise, achievable and acceptable to the generality of the populace. It must include a time frame or target date in relation to which adequate evaluation of performance or lack of it could be made. Considering that Nigeria cannot isolate itself from the international community, the goal of the National Housing Policy must reflect the United Nations Resolution, which calls for shelter for all by the year 200 AD. Along this line, the Nigeria Housing Policy of February 1991 has the ultimate goal as documented in section 2.2 of the document thus:

The ultimate goal of the national housing policy shall be to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 AD (Esedebe, 2004:6).

The housing policy document published by the Federal Government has four stated objectives and eighteen strategies for the fulfillment of the goals of the housing policy. The objectives stated to accomplish this lofty include:

- i. Encourage and promote active participation in housing delivery by all tiers of government.
- ii. Strengthen institutions within the system to render their operations more responsive to demand.
- iii. Emphasize housing investments, which satisfy basic needs.
- iv. Encourage greater participation by the private sector in housing development.

Section 2.4, of the National Housing Policy Stipulated the strategies for achieving the stated objectives. Salient among these strategies are:

- (a) Establishment of an appropriate institutional framework to facilitate effective planning in housing development.
- (b) Restructure all existing public institutions involved in housing delivery at the federal and state government levels with a view to making them more effective and responsible to the needs of Nigerians.
- (c) Revive existing laws and regulations; such as the Land Use Decree, Planning Laws etc, in order to facilitate housing delivery.
- (d) Improve the finances and strengthen the executive capacity of Local Governments to enable them contribute more effectively in housing delivery.
- (e) Mobilization private sector participation in the provision of housing.
- (f) Produce and update regional development plans and urban and moral master plans.

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- (g) Up-date low quality houses in urban area as a step toward improving the quality of the environment.
- (h) Restructure the Federal Mortgage Bank of Nigeria to serve as an apex Housing Finance Institution.
- (i) Mobilize savings through the establishments of a National Housing Fund (NHF) (Shelter Rights Initiative, 1996 pp35-36).

With these strategies, it is believed that access to affordable decent housing could be opened up to most Nigerians particularly the urban poor. It is however, disheartening that the Federal Government has not been able to effectively adopt these strategies in achieving the laudable objectives of Housing policy in Nigeria.

HISTORIOGRAPHY OF HOUSING POLICY IN NIGERIA

In this section, attempt shall be made to review the past housing policies in Nigeria. The review will be considered under the colonial and post-colonial periods. During the colonial period, there was an effort by government to evolve a housing policy for the people. No wonder, Achunine (1988 p.147) observed that the central focus of housing during this period was the provision of housing for the expatriate staff in the Government Residential Area (GRA). There was also housing for selected indigenous staff in specialized occupation like railway, policy etc, as well as a few African quarters. However, pursuant to the Town Planning Ordinance (Cap. 95), the Lagos Executive Development Board (LEDB) was created in 1928, and charged with the effective planning and development of Lagos (Adamolekun, 1985). After 1954 and with the approval of the Lagos Central Planning Scheme, the LEDB for the first time attempted to solve the problem of public housing in the metropolis which effort resulted in the following schemes in the Surulere Area.

- i. Workers' housing Estate and Re-Housing Estate in Surulere.
- ii. Akinsemoyin and Eric Moore Housing Estate, also in Surulere.
- iii. Worker' Housing Estate (Phase II) Surulere.
- iv. Freehold schemes and sites services Estates in Surulere, Apapa, South West and South-East Ikoyi, Ilupeju and Isolo Estates (Achunine, Op.cit. p.147)

Between 1954 and 1960, various steps were taken that did not yield any serious positive impact. By 1956, the Nigerian Building Society (NBS) and the African Housing Fund have been established to provide mortgage loans to meet the housing needs of the people and to encourage African Housing Corporations to facilitate low-income group access to housing respectively (Federal Republic of Nigeria, 1991 p.3). The colonial housing policies had little concern for housing the poor. It is important to note that the staff housing scheme initiated during the colonial period and which subsists today with little modifications, provided opportunities for qualified indigenous senior civil servants to obtain housing loans of up to five times their annual salary (Achunine, op.cit. p.6). Considering the post colonial housing policies in Nigeria, there is no doubt that successive government in Nigeria since independence have made housing one of the priority areas of government action. Between 1960 and 1975, there was inactivity in the housing sector in Nigeria. The First National Plan (1962-68) did not make any significant impact on the housing sector. Under the second National Development Plan (1970-1974) there were however, some important developments during the plan periods. In 1971, the National Housing Council was established. During the planning period, the Federal Government decided to build about 59,000 dwelling units all over the country. Out of these, 15, 00 units were to go to Lagos while the 11 states of the federation were to have 4,000 units each. Also, the Federal Housing Authority (FHA), was established in 1973 to monitor the national housing programme. Thus, the emerging post-independence governments of Lagos State between 1960 and 1970 include concerted efforts whose contribution were rather insignificant as their impact within the urban poor remain low. In the late 70's, with the Third National Development Plan (1975-1980), the Federal Government decided to intervene directly in the provision of housing instead of leaving it solely to the private sector. Consequently, during the period, government planned to construct a total of 202, 000 dwelling units all over the federation with 80,000 in Lagos State, and 9,000 units in each state of the federation. It turned out later that not up to 15% of the houses were completed (Ibid). The problem that accompanied this first effort at National Housing Policy has not left the programme two decades after and this is because there are problems not only in the formulation and implementation stages but also at the level of monitoring and evaluation. The Second Republic Civilian Administration in Nigeria from 1979 and 1983 covered part of the third National Development Plan from 1975 to 1980 and the early part of the Fourth Development Plan from 1980 to 1985. The deplorable housing condition and acute housing shortage extended to the period of the civilian administration between 1979 and 1983. Many measures were introduced during the period. An elaborate

National Housing Programme was embarked upon in 1980 based on the concept of affordability and citizens' participation. In the era, the need to provide residential accommodation for the low-income earners was given greater concern. Then, out of the 40,000 housing units to be built annually nationwide, 2,000 units were to be located in each state capital including the Federal Capital Territory, Abuja. Out of this number that went to the state, 80 percent was earmarked for low-income earners (Osedebe, 2005 p.5). By 1983, overall achievement was only 20 percent. This was a terrible failure. Worst still, the second phases of the programme, which comprised of 20,000 units of the two bedroom core house also for the low-income group could not take off in many states. The Fourth National Development Plan estimated #600 million for the implementation of the low cost housing. In spite of this huge investment in this plan period, the result was a great disappointment because the outcome could not justify the huge amount so invested. The various state housing corporations embarked on the construction of low medium income housing with sectoral allocation of #1 million from 4th National Development Plan (Ibid.) The result was not too encouraging as many states could not make good use of the money to provide housing most especially for the urban poor. There was therefore a serious aggravation of the shortage of dwelling houses resulting from rapid urban growth. This resulted in high rents, slum and squatter settlements in the urban areas. As a result of the crises in the housing sector, government position was that its role during the 1990-92 period according to the National Rolling Plan is stated inter alia:

Government's role will be largely promotional due to the inadequacies of the strategy of direct government. The policy of direct construction of housing all over the country by government will be discontinued but governments through promotional efforts of the balance between rural and urban development, a major component of which is housing production. Policy will, however continue to provide facilities for workers to own their houses" (National Rolling Plan, 1990-92pp. 90-91)

Shelter Right Initiative (1996) noted that government policy was directed to housing rehabilitation including improvement of slums and squatter settlements. The concept of self-help housing was promoted and so was the establishment of housing cooperatives. In order to arrest the soaring cost of housing construction, government policy was to encourage the establishment of local building materials industries (National Rolling Plan op.cit.). In addition, at the institutional level, Federal Ministry of Works and Housing was charged with co-coordinating the implementation of the various policy objectives in housing. The Federal Housing Authority which has been in existence by Decree 43 of 1973 and the Federal Mortgage Bank (FMB) were to be strengthened and their operations enhanced. An assessment of the period review shows that nothing worthwhile was achieved despite the huge resources channeled to the housing sector in Nigeria. In fact, in the recent years, the Federal Ministry of Housing has failed totally in its primary objectives of providing affordable housing for the citizenry most especially the urban poor. The reason for this may not be unconnected with the fact there is the absence of a well thought out, clearly articulated and clearly monitorable and implementable national housing policy in the country.

HOUSING POLICY AND NATIONAL DEVELOPMENT PROGRAMME

At the national level, the constitution of the Federal Republic of Nigeria, which is the basic law, recognizes the right to housing. It postulates as one of the fundamental objectives and directive principle of state policy which are declared non-justiciable and therefore incapable of giving rise to objectives—inter alia—suitable and adequate shelter (Constitution of FRN,) 516 (1) (d)). It is important to state that the constitution by including the right to adequate housing in the non-justiciable fundamental objectives recognizes that housing is more than a privilege (Human Right Initiative, 1996 p.31). The objective of housing policy should be to solve problems in the housing sector. The Federal Republic of Nigeria's housing policy of February 1991 is an example of housing policy document. Since 1972, when housing became a major national issue, much has been written about its policy both in the media and by researchers in the academic community. Adeniyi (1972) emphasized the need for policy especially in the context of national development. His ideas were put forward shortly after the concession of hostilities in the Nigerian civil war when reconstruction was at that time the main thrust of government action. He suggested the establishment of a National Housing Bank, to finance housing development and this was adopted in 1976 with the formation of Federal Mortgage Bank of Nigeria (FMBN). Studies have shown that mostly people who are regarded as "the poor" populate the world. The poor are found in every country in the world. There is no country in the world where there are no poor people, but the fact is that the term 'poor' is a relative term. The poor and low-income earners are seriously affected by housing problems and this is perhaps the reason why government has to intervene by putting forward a grand housing policy for her citizens. To this end, every country has her own housing policy

addresses to the local needs and housing problems confronting her (Esedebe, 2004:6). In Aradeori's (1978) view, housing policies that existed prior to 1978 were elitist and resulted in programmes that benefited only a few. Seymour (1978) in his studies found evidence to show that the poverty of the environment is perceived by the urban resident and as a more serious problem than the dwelling unit itself. He therefore advocates a shift in policy from providing new housing to improving the environmental quality of the existing housing areas. This in his view will decrease the quality of new housing required.

THE URBAN POOR AND ACCESSIBILITY TO PUBLIC HOUSING IN LAGOS STATE

The public intervention in housing is varied and includes the regularization of interest on building lands, the institutionalization of rents payable for different categories of accommodation, the control of land, the setting up of building societies or mortgage institutions and in its most visible form the direct construction of housing units. (Monghalu, 1987). One of the arguments in support of government intervention in housing provision is that adequate housing had been held to lead to improved workers' productivity (Howeinstine, 1957:26). It has also been said that overcrowded, insanitary condition of slum areas may lead to increase in disease, crime and general social and perhaps political unrest (Adeniyi, 1972:315). Therefore, a way of reducing such problems is the provision of decent housing. Though debatable, it is contended that massive housing intervention stimulates the economy and provides a basis for guided urban development (Juppenlatz, 1994:58-68). On the other hand, public intervention in housing is justified from the point of view of housing being a necessity (not luxury per se) though expensive to provide and subject to abuse and leading to imperfections in the allocation of housing resources. Housing is primarily a responsibility of state government not of federal government. Although the federal government had some financial involvements in social housing, it had not really given extensive and significant attention to promulgating and implementing a comprehensive national housing policy until the 1980's. Prior to the colonial period, many methods of housing finance were adopted in different parts of the country. These include the Esusu and Ajo, Age grade association, village development scheme and town union of the people living outside their place of birth. All these methods were successful in the provision of finance for housing and its delivery in the traditional setting. These methods, however, faded away because of complexity in economic activities in Nigeria. The Federal Mortgage Bank of Nigeria (FMBN) which is the prime housing development institution in the country was established in 1977 to provide long-time credit built the National Housing Fund (NHF) which was authorized by bank by law to manage and use to dispense housing loans to contributors had been bedeviled with deplorable management over the past year. One must not hesitate to add that though under the current civilian administration, the bank has committed more than #10 billion in mortgage contracts to Nigerians who are contributors to backlog of loan applications totaling #45.95 billion awaiting attention of the bank. From all indications, it appears as if FMBN has no money with which to meet its legitimate commitment (Financial Standard, 2005). The report of the special committee on the National Housing Policy (1985 & 1993) indicated that the ultimate goal of the policy should be to ensure that all Nigerians have access (I add, unimpeded) access to decent housing accommodation at affordable cost. It is indeed regrettable that declared government intention/objective (often in the process of implementation oppresses those it meant to assist which is precisely the case with public housing in relation to the urban poor. Indeed residents of cities in developing countries find little to cheer as only a negligible fraction enjoy the services and conveniences in modern cities (Fisher, 1969:159). A one-time United Nations estimate revealed that more than 900 million Asians Africans and Americans lacked proper housing. Over 700 million of these lived in Asia where more than half of the urban families are unable to afford rent for minimum housing and throughout these three regions, poverty and population growth keep most housing programmes far behind schedule. The low cost housing scheme attempt by the civilian regime of the Second Republic at both the federal and state levels readily comes to mind. The Lagos State Property Development Corporation (LSDPC) has for over two decades endeavoured to build housing schemes which were rented and later sold to tenants at greatly subsidized rates, yet the housing facilities are grossly inadequate even if one adds the privately built houses to those built by government and other parastatals. The past decades have witnessed rapid urbanization in Nigeria as people moved in large numbers from the rural to the urban areas but no city grew as fast as Lagos. While the population rose astronomically, the estimated population of greater Lagos grew in quantum and so were the numbers of towns increasing and the percentage of Nigerians living in these urban centers jumping in leaps. It is regrettable, however, that since the 1963 experience, no politically acceptable census has been conducted and as such only the estimates available for the nation as a whole and the urban in particular (Ilori, 1992; Adepoju, 1993:5-11). Lagos indeed displays much affluence side by side with degrading poverty. The neighbourhood seems to change drastically as one moves from one area to another in line with the socio-economic characteristics of the residents especially income wise. Before now, what obtained in Victoria Island and Ikoyi existing across the Lagoon from slums

of the old Maroko (now referred to as Victoria Island extension). The neighbourhoods of the former are well laid out and scrupulously kept clean and so regular are public utilities like pipe-borne water, electricity, telephone services when compared with the average performance for the whole country (Oyekanmi, 1976). Where there is deficiency in these services, the like. In contrast then the later areas of Maroko before its demolition and christening, as extension was a shanty town where ownership of even land is often in dispute between the state government and the landlords. The government supplies neither electricity nor pipe-borne water and the resident there have to make ad-hoc arrangements mostly on household basis for their own utilities and waste disposal. As at today, it is estimated that there are as many if not more people in the shanties (Maroko et. Al.) as in Victoria Island and Ikoyi areas of Lagos. Other contrasts include Surulere and Mushin; Festac Town Vs Ajegunle/Mile 2 areas. In general, the whole metropolitan Lagos as of recent stretched beyond traditional boundaries to include such outlying towns like Ipaja, Idimu, Agege, Ikeja, Oworosoki, Ijegan, Egan-Lekki, Akodo, and Epe are the most mentioned extension, the difficulty of transportation notwithstanding. It is pertinent to note at this juncture that the apparent co-existence of affluence and poverty is not peculiar to Lagos as such situations are known to persist in all other large cities and towns in Nigeria e.g. Ibadan, Benin and Kano (Okogie, 1980:762). The situation in Lagos became attractive for commentary and further study because it was the nation's capital for many decades and the newly created federal capital territory, Abuja, though operational has been unable to take the shine of Lagos completely compiled with the continued economic recession and increasing level of poverty in all strata of the society. As a result of the serious deficiencies in the existing housing stock, a large proportion of the total population of the urban dwellers in Nigeria now live in housing at densities and environmental conditions which present a serious hazard to health and safety and obstacle to the fulfillment of decent family life. Lack of adequate housing is a serious manifestation of poverty in the urban areas and a situation where a large segment of the population of a nation is inadequately housed could lead to a steady decline in health and productivity and deterioration in the will to strive for progress.

CONCLUSION AND RECOMMENDATIONS

Housing has been recognized as basic needs. It is a right. Without it, human dignity is denied. Homelessness or inadequate housing is not just a denial of a fundamental right, the violence—psychic and somatic—which it inflicts on victims qualifies as degrading and inhuman treatment (Shelter Right Initiative, 1996:31). The housing situation in Nigeria when compared to the enormous potentials that abound in terms of human and material resources is low (Oyedele Olufemi, 2001). Despite the call on the component governments to give greater priority to housing problem and perhaps allocating a relative percentage of their annual budget (say 10%) to it, the situation has not improved. It was in recognition of failure of the past housing policies of federal government in Nigeria that Major General Abdul Karcem Adisa who was a one-time works and housing minister in Nigeria remarked that:

"It is said to note that in spite of all the efforts of successive administrations as well as private individuals over the years, the laudable goal of making decent and affordable shelter available to all Nigerians by the year 2000 still appears like a tall dream" (Guardian, Monday 5, 1997:8).

The problems of housing in Nigeria cities are general due to a number of factors that its beginning in planning. The ultimate product is the house simply described as a building for human habitation. In its production, the various components are required viz; land, finance, materials and labour including a number of professionals who participate in the making of the end-product. These include surveyors, town planner and architects who design and supervise construction. It will certainly be a bold step forward in solving the housing problems and the incidence of urban poor for members in the aforementioned professions to realize that their contribution are complementary and that it is only people who specialize in the study of housing problem and means of alleviating it who stand out as the emerging specialist at least in the theoretical sense. Such a good base will provide the needed pedestal to arrest variations of the problem as with the care of urban housing poverty. Access to affordable decent housing could be opened up to most Nigerians and most especially the urban poor only with the right national housing policy. There is no pointing having a ministry of housing that cannot cater for the housing needs of the people. The Federal Ministry of Housing must therefore work to put in place the right policy that will effectively address the housing needs of the mass of Nigerians and urban poor in particular. There is no doubt that whatever is on the ground now as housing policy is unclear and ineffective. An examination of the problem confronting housing policy since independence also shows that implementation strategies of such policies are faulty. The existing housing policies in the housing sector have not impacted positively on the people because of poor implementation. One thing is for a policy to be designed, another thing is for it to be properly implemented. Among the

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factors that can thwart the implementation of public policies (housing policy inclusive) is the complexity or policy, inadequate resources (human and materials), lack of administrative capacity, inappropriate strategies, structure of intergovernmental relational and lack of commitment of policy makers and implementation. There is the need for a concerted approach to the design and implementation of housing policy in Nigeria, which will include not only the three levels of government vis-à-vis federal, state and local, but also the private sector. There is no doubt that the participation of other tiers of government in housing in Nigeria is negligible. States and local governments were not involved in the design and formulation of the policies. It obvious that local governments are close to the beneficiaries than the federal government. They should therefore not only be allowed to determine the housing needs but also to implement them. In addition, access to housing should be democratized. The Housing Ministry should increase access to land for all Nigerians because when there is great access to land, its present high cost will be reduced (Ibid.) No wonder, Oyedele (2000 p.1) contended that to solve the problem of housing in Nigeria and especially in Lagos, the Ministry of Housing must see housing situation as alarming and requiring revolutionary changes. He stated further that there should be a total re-focusing of our housing policies following the principle of water which would always find its own level. One should rationally expect the low-income earners and the urban poor to find their abode in temporary structures near the high and middle-income earners with their attendant problems and vices. In advanced countries, their urban and regional planners have evolved a design concept known as "class-use-order system" which involves incorporating all these three classes of settlement namely high, medium and low densities in cell of a layout with numerous cells forming the layout of an area. There should be formed "passive technology" for "housing revolutions" which entails the combination of imported building materials with locally sourced ones. Example is clayey soil that is very common and formed the basis of building construction throughout the nooks and crannies of the country in the past. Nigeria will remain better for if it can adopt burnt clay bricks in our housing culture. The Ministry of Hosing and Urban Development should therefore step up research and development of indigenous technology to enhance the production of local building materials. Funds should be made available for research on the lowering the cost of housing construction. The research should focus on the use of local building materials. There is need for a concerted approach to the design and implementation of housing policy in Nigeria, which will include not only the three levels of government Vis-à-vis federal, state and local, but also the private sector. There is no doubt that the participation of other tiers of government in housing in Nigeria is negligible. States and Local governments were not involved in the design and formulation of the policies. It obvious that local governments are closer to the beneficiaries than the federal government. They should therefore not only be allowed to determine the housing needs but also to implement them. In addition, access to housing should be democratized. The Housing Ministry should increase access to land for all Nigerians because when there is great access to land, its present high cost will be reduced. (Ibid). Better still, the housing sub-sector may be privatized as part of a new forward-looking policy process. Government should handoffs housing provision and concentrate on providing the enabling environment for private developers to do the job (Otongaran, et. al, 2005 p.2). This is necessary because the major constraint to mass housing delivery in Nigeria has been traced to inadequate and sometime, unavailability of housing finance as a result, government alone is being saddled with the responsibility of mass housing with little or no involvement of the private sector, due to huge capital outlay required in mass housing. With the creation of the Federal Ministry of Urban Development and Housing coupled with the private sector led initiative in mass housing provision. There is therefore urgent need to fashion out a sustainable housing finance system for mass housing (Esedebe, 2002 p.6). Not only that, the key ingredient of an effective housing policy should be enhanced and highly liberalized mortgage window that will truly help Nigerians particularly the urban poor to build their own houses. It is observed that the present policy of the Federal Mortgage Bank of Nigeria (FMBN), which puts a ceiling of #5million on housing loan, is unrealistic in the face of high cost of building materials and the consequent stiff cost of buying or building a house. A take-off point to a right footing housing policy should be a review of the mortgage policy to liberalize access to mortgage and push up the upper limit of funds that can be accessed for housing loans. The needed reform of the mortgage sub-sector will require a recapitalisation of the FMBN for the premier mortgage bank to have enough resources to accommodate most people and give them more cash to build houses of their choice. Money to be realized from the sale of the Federal Government houses most especially in Lagos should be used to recapitalise the FMBN. An FMBN that is well capitalised will be in a position to play the role of prime driver of housing delivery for most Nigerians, the urban poor in particular, a dream that failed to come to pass at the turn of the millennium, contrary to what most Nigeria were made to expect. Besides, low cost houses should be "low cost" in all ramifications. As a way of assisting workers in the public sectors, the Housing Loan Board should be established and adequately funded to grant them loans to purchase these houses and make installment repayments over a period of time. In the alternative or in addition, a pragmatic mortgage system should be

put in place. One cannot stop to wonder where these categories of workers are expected to get between #1.5m to #3m to pay at once to purchase a 2-bedroom housing unit (DDM series 1, The Punch, Monday August 1, 2005 pp56-57). The issue of rural-urban drift is always on the increase also needs to be stemmed. Whereas most youths migrate to the cities in search of the proverbial Golden Fleece, equal number of old men are not emigrating to the rural areas for retirement and agriculture business. This is because of the urban infrastrural facilities like good roads, electricity, and pipe borne water, a situation, which accentuate urban housing problem, and creates surplus in the rural areas. Government should therefore provide light, good roads and pipe-borne water in the rural areas. Finally, a city like Lagos required at least a metro-line three tunnels, and a fourth mainland bridge, in the least at its current level of development. The housing situation in Lagos State was escalated because of the transport problems. With better transmosis (i.e. the interconnectivity of the road to form a network), Lagosian and the urban poor in particular would be able to stay in the outskirts and come to the city centers to work. Provision of only shelters would not solve housing problems of Lagos State but would only further create more slums and settlements as affluent people would stay put in the areas near to the center and Central Business Districts (CBDs) and sieve the downtrodden to the outskirts and down towns. Suffice to say solutions to housing problems and proliferation of urban poor settlements requires a radical approach, which should be immediate as the situation is alarming and needs utmost attention for a virile and unimpeded economic growth.

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