



BEYOND BRICKS & MORTAR: AN APPRAISAL OF HOUSING POLICIES IN NIGERIA

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Abstract

This paper appraises the various housing policies and programmes in Nigeria from pre-colonial to post-colonial era. The paper begins by raising the question of what is “housing”? It examines attempts that have been made to identify what differentiates housing from shelter. The second part goes on to consider the concept of housing. The third section of the paper attempted to look into the issue of housing debacle as a global phenomenon. Statement of the problems relating to housing policies is looked into in section four of the paper. Section five focused on housing stock and housing needs in Nigeria. The fifth part contextualizes united nation’s housing rights as, relates to Nigeria. The sixth part then articulates a review of past housing policies and programmes in Nigeria. an appraisal of housing policy thrusts, objectives and strategies is the crux of section seven. The ninth section addresses the incidences of building collapse in Nigeria and the necessity for the enactment of a National Building Code. The concluding section notes the importance of housing right enforcement in Nigeria as a panacea for achieving safe, decent and affordable housing for Nigerians.

Keywords: *Housing, Policy, Programmes, Strategies, stock and needs*

INTRODUCTION

Housing has been universally accepted as the second most important essential human need. The right to adequate housing is considered a core human right. Housing rights were first universally codified on the Universal

Declaration of Human Rights adopted and proclaimed by the UN General Assembly in 1948. Article 25 of the Declaration states:

“Everyone has the right to a standard of living adequate for the health and wellbeing for himself and for his family, including food, clothing, housing and medical care and necessary social services and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control”

The 1976 International Covenant on Economic, Social and Cultural Rights which is now binding on more than 149 countries, including Nigeria, has the most significant universal codification provision of the right to adequate housing in its article II(1) which states:

*“The State Parties to the present Covenant recognize the right of everyone to an adequate standard of living of himself and for his family, **including adequate food, clothing and housing**, and to the continuous improvement of living conditions. The State Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent”*

The Nigerian State is enjoined by Section 16(1)(d) of the 1999 Constitution under the Fundamental Objectives and Directive Principles of State Policy to provide suitable and adequate shelter for all citizens”.

Regrettably, this objective of State Policy is not actionable in law as no citizen can enforce it as a right. Because housing is a right, this fundamental objective should be part and parcel of a section of the Constitution enforceable by Nigerians. It should therefore be removed from and under the Fundamental Objectives and Directive Principles of State Policy. The Constitutional provision which should be actionable shall be such that all strata of our society - including the less privileged members, the old, the disadvantaged as well as the wandering psychotics who require confinement and rehabilitation - can own or have access to decent, safe and sanitary housing accommodation at affordable disposal price or house occupation with secure tenure.

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 a liveable environment. The problems of housing in Nigeria are enormous and complex, exhibiting marked regional differences. Furthermore, the challenges faced by the rapid rate of uncontrolled and unplanned urban growth are immense. Millions of people live in sub-standard and sub-human environment characterized by slum, squalor and grossly inadequate social amenities.

The problem of housing in our urban centres is not only restricted to the quantity of housing stock, but also to the quality of available housing units, infrastructure and the environment. The result is manifested in growing overcrowding in homes, neighbourhoods, communities and increasing pressure on infrastructural facilities such as roads, drainages, power supply among others and rapidly deteriorating environment.

STATEMENT OF THE PROBLEM

The 1991 housing policy goal is to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 AD. The 2006 housing policy goal is to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost. The 1991 and 2006 policy goals are all the same. But the 1991 housing policy goal is target for the year 2000AD.

The 2006 goal is an improvement on the 1991 goal, without necessarily setting time frame, but bearing in mind the housing needs of Nigerians as determined by Military Government. After the inception of the new civilian administration, the Federal Government contemplated a new National Housing programme under which it would build twenty thousand housing units throughout the federation over a period of four years, at the rate of five thousand units per annum, as a demonstration of its commitment to the eradication of homelessness among Nigerians. However, the implementation as envisaged did not materialize. At first glance, it might seem unusual to address housing as a basic human right. Insecure and inadequate shelter, however, threatens physical and mental health as well as the overall quality of life and human dignity.

Review of Relevant literature

Concept Of Housing

The United Nations Ad Hoc group of experts on Housing and Urban Development defined housing as the physical environment in which a family, the basic unit in the society must develop. The group further contended that housing is not just a shelter or household facilities alone, but rather a number of facilities, services and utilities which links individuals and his family to the community in which it evolve. From the foregoing, one could discern that housing is not just a community but could be described as a bundle of goods and services that facilitate and enhance good living. It is conceptualized as a multi-dimensional package of goods and services extending beyond shelter.

Housing according to Agbola (2005) is perceived as a product and process. As a process, housing is very complex in nature as it entails the construction, the dwelling design, neighbourhood layout, material manufacture and distribution, mortgage finance, city and regional planning, public control through building and housing codes, insurance and redevelopment procedures. As a product, housing is seen as an embodiment of an output resulting from certain inputs. The inputs in housing include land, labour, capital and entrepreneur. On the other hand, housing could be conceived as a process, which entails problem identification, formulation of goals and specific objectives, formulation of strategies and alternative strategies, choice selection, implementation, monitoring and explanation.

Rapoport as cited by Agbola (2005) defined housing as the direct expression of changing values, images, perceptions and way of life as well as certain constancies. Onibokun (1982) was of the opinion that housing reflects the cultural, social and economic value of a society. In this token, housing is considered as a unit of environment that has a profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community.

Housing Debacle: A Global Phenomenon

According to UN figures, over one billion inhabitants live in inadequate housing, mostly in slums and squatter settlements in developing countries. As Miloon kothari, UN Special Rapporteur on housing, puts it, *'the deepening inequalities of income and opportunities between and within nations has led to an increase in the number of people without adequate and secured housing'*.

The human rights of people and communities to housing, water and sanitation among other things continue to erode as the process of privatization deepens and accelerates.

The first UN conference on housing, known as Habitat 1, was held in Vancouver in 1976. Equity, social justice, solidarity, human dignity, free choice and free movement were the main principles articulated in this conference. It recommended that Governments and international organizations should make every effort to take urgent actions as not only do the problems persist; they multiplied in size and scope.

Twenty years later, in 1996, Istanbul hosted the second Habitat Agenda. The main document adopted by UN member states, represented an unprecedented breakthrough and a step forward. It recognized adequate housing as a fundamental human right. In the Istanbul + 5 conference, held in New York in 2001, the UN reviewed the implementation of the Habitat Agenda.

There is another arena in which housing rights are being internationally discussed: the Millennium Development Goals. In the year 2000, UN member agreed to work towards achieving eight development goals detailed out in 18 specific and measurable development targets. Goals 7 target 11 calls for a significant improvement in the lives of 100 million slum dwellers to be attained by the year 2020.

Housing Stock and Housing Needs In Nigeria

In Nigeria, even though there are no accurate data on the nation's housing stock, earlier studies and observations strongly suggest quantitative and qualitative housing problems across the country (Olatubara, 2008) while Fadehunsi (2005) observed that policymakers in Nigeria are not really aware of the magnitude of the housing problems facing the low income earners in the country, Olateju (1990) was of the view that the increasing high rent is a pointer to the fact that there is a decrease in housing stock.

A study by Onibokun (1990) estimated that the nation's housing needs for 1990 to be 8,414, 980; 7,770,005 and 7,624,230, units for the high, medium and low income groups respectively. The same study projected the year 2000 needs to be 14,372,900; 13,273,291 and 12,419,068, while the estimates for the year 2020 stands at 39, 989, 286; 33, 570,900; and 28,548,633 housing units for high, medium and low income groups, respectively (Agbola, 1998;

Olokesusi & Okunfulure, 2000). Again the national rolling plan from 1990 to 1992 estimated the housing deficit to increase between 4.8 million by 2000. The 1991 housing policy estimated that 700,000 housing units needed to be built each year if the housing deficit was to be cancelled. The document, in fact, indicated that no fewer than 60 percent of new housing units were to be built in the urban centers (Ogu & Ogbuozobe, 2001; Federal republic Nigeria, 1991). This figure had increased at the time the 1991 housing policy was being reviewed in 2002. In 2006, the Minister of Housing and Urban Development declared that the country needed about ten million housing units before all Nigerian could be sheltered. The late president Umar Musa Yar' adua however put the estimated housing deficit at between 8 and 10 million.

CRITICAL APPRASIAL OF THE HOUSING POLICY THRUSTS IN NIGERIA

i. To develop and sustain the political will of government for the provision of housing for all Nigerians.

APPRASIAL: Frequent changes in government has negative effect on housing delivery i.e different government with different housing programmes, there is no room for continuity.

ii. To provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provisions of housing.

APPRAISAL: Nigerian government had not granted any tax concession on building Materials or reduction of subsidy on any of housing related materials or resources, which gives room to hostile environment for housing development in Nigeria. Whereas other sectors are enjoying tax reduction and conciliation.

iii. To strengthen all existing public institutions involved in housing delivery at the Federal level.

APPRAISAL: There is no harmonies relationship among the various existing public institution involved in housing delivery at the federal level for example there are cases of battle for supremacy between the Federal Capital Development Authority, the federal Housing Authority and Ministry and Urban Development, this uncoordinated actions of the Federal Government makes housing development to be in line with the expected provision of the policy.

iv. To create necessary additional institutional framework for housing delivery.

APPRAISAL: Federal Ministry of housing and Urban Development was instituted by the Federal Government as one of the additional framework for housing delivery but however, in December 2008, the Federal Ministry of Housing and Urban Development was scrapped and their function marched with that of Federal Ministry of works. This act of a inconsistency of the Federal Government had relegated housing to the back ground, this ultimately hinders housing right of the citizen in the country.

v. To encourage and promote active participation of others tires of Government on housing delivery.

APPRAISAL: Although the policy made this pronouncement on paper, however it is impossible to achieve this because the local government that is expected by the policy to provide site and services scheme, housing facilities had been denied their monthly allocation by their respective state government, hence where will the local government get money to perform these functions; this made people at the grassroots to be denied of their housing right from the Government.

vi. To strengthen the institution framework to facilitate effective housing delivery.

APPRAISAL: The various institution frame work in housing delivery had most of their functions overlapping hence this makes effective housing delivery to be a night – mere especially where there is no financial empowerment.

vii. To promote measures that will mobilize long term and affordable funding for the housing sector

Appraisal: Most of the measures provided for long term funding in housing had been affected by high interest rate charged by the financial institution which ultimately discourage borrowing for housing project.

viii. To promote the use of locally building materials as a means of reducing housing construction costs, by the government setting an example

APPRAISAL: Since the pronouncement of this statement most of the local industries for the production of building materials established by either the government or the private sector had not seen the light of the day mostly

because of corruption and energy problem in Nigeria which paralyze the activities of these industries in the area of locally produced building materials.

ix. To promote the use of Nigerian professionals, appropriate design and technology in housing delivery

APPRAISAL : The professional fees charged by most of the Nigerian building professionals e.g 10% or 5% of the contract sum or the cost of the total building project, these made the house owners look for alternative or substitute for these professionals in the building industry that will end up in comprising standard which have effect on the housing delivery.

x. To improve the quality of rural housing, rural infrastructure and environment.

APPRAISAL: Government had for over a long period of time focus their attention on urban development which make basic infrastructural facilities to be lacking in rural areas which intimately have effect on rural environment and rural housing demand.

xi. To make easily available accessible and affordable land for housing development.

APPRAISAL: The land Use Act of 1978 that was designed to achieve this statement had even compound the problems of land accessibility and affordability rather than solving it.

xii. To promote the development of National Housing Market

APPRAISAL: There is no formal or organized housing market in Nigeria.

xii. To set up a law for fire services in Nigeria.

APPRAISAL: The law for fire services stipulating one fire service station per one local government and one sub- fire station per housing estate, per one industry and one market had not been actualized.

APPRAISAL OF THE HOUSING RIGHT ENFORCEMENT IN NIGERIA

i. Re-establish the Federal Ministry of Housing and Urban Development immediately to harmonize and monitor housing delivery

APPRAISAL: Though this ministry was formerly established and was carrying out this function until December 2008 when the ministry was scrapped and merged with the Federal Ministry of Works which now reduces the concentration on housing delivery.

2. Establish a department in the National standard organization to monitor and to set minimum standard for building materials and methods in the building industry.

APPRAISAL: Although the department was established but their effectiveness was not pronounced in major urban centers in the country apart from the state capitals, these now gives room for the use of substandard building materials which alternatively led to building collapse.

iii. Restructure, and adequately capitalize the following to effectively perform their statutory roles.

- (i) Federal Mortgage Bank of Nigeria (FMBN)
- (ii) Federal Housing Authority (FHA)
- (iii) Federal Mortgage finance Limited (FMF)
- (iv) Urban Development Bank Ltd

APPRAISAL: Most of these Federal Government Agencies had not been properly and adequately restructured to discharge their statutory role effectively even there is public apathy towards their existence to the extent that majority of the members of public are nor aware of their existence in relations to housing development in the country.

iv. Restructure and adequately fund the Nigerian Building and Road Research Institute (NBRPI) to perform its statutory role

APPRAISAL: These institutes had not been restructured and had not been adequately funded which had impact on their activities in housing infrastructural development.

v. Nominate representative of relevant professionals bodies, stakeholders and organized private sector into the policy making organs

APPRAISAL: This statement has not been actualized because the relevant professionals and major stake holders are not being carried along in any of the policy formulation.

vi. Review the provision of the following Acts to make them more effective and enforceable:

- (i) Mortgage Institute Act
- (ii) Federal Mortgage Bank of Nigeria Act
- (iii) Trustee Investment Act,
- (iv) Insurance Act,
- (v) National Housing Fund Act

- (vi) Employee housing Scheme (special provision Act)
- (vii) Federal Government Staff Housing Board
- (viii) Urban Development Bank Ltd Act
- (ix) Land Use Act

APPRAISAL: All the above highlighted Acts had not been reviewed and restructured to reflect the modern day need.

vii. Establish and sustain a secondary mortgage market to enhance greater accessibility to long term housing fund house ownership among all segments of the Nigerian population

APPRAISAL: Even with the establishment of this secondary mortgage market, accessibility to long term housing fund for house ownership among Nigerians especially the low income earners had not been actualized as a result of some stringent conditions attached to it; like the presentation of certificate of occupancy for collateral security hence accessibility to housing finance still remain a mirage.

viii. Grant fiscal incentives to small and medium scale local manufacturers of building materials.

APPRAISAL: Government has failed in this aspect of development hence the local manufacturers of building materials are being discouraged from production of housing materials as a result of unfavorable production environment.

ix. Promote the growth and development of small and medium scale industries in the building materials, sub sector

APPRAISAL: The collaboration of the Federal Ministry of Industries and the committee Bankers had not promote the development of small and medium scale industry in the building material sub-sector hence Nigerians still dwell much on the importation of building materials which ultimately increase the cost of housing construction in Nigeria, because of the landing cost of these materials.

x. Promote and encourage partnership between research institute and private organization.

APPRAISAL: Such partnership has not yielded any positive result in the area of housing sector development.

xi. Ensure the enforcement (by Government example) of the provisions of professional practice Acts in the building industry.

APPRAISAL: This has not been achieved as a result of diverse nature of the professionals and also because of the presence of professional quacks that are involved in the building industry.

xii. Encourage and find the training of skilled man power required for the building industry.

APPRAISAL: The government had not encourage people to go into the vocational schools, technical schools, monotronics and polytechnics by not funding it adequately rather exorbitant amount is being charged per student, this debar people from going to such institutions to learn this housing technical works. This has negative multiplier effect on housing delivery in Nigeria.

xiii. Encourage the use of conventional building methods

APPRAISAL: The use of the conventional method of housing construction will be very difficult to actualize because the Planning Authorities at various level of government might reject such plans for approval.

xiv. Establish regional economic and infrastructural planning programmes

APPRAISAL: Regional and economic infrastructural planning programmes as not been accomplished hence the socio-economic status of the rural dwellers throughout the country has not improved.

xv. Devise simple and affordable techniques for up-grading existing house stock.

APPRAISAL: The techniques for upgrading existing housing stock had been developed but no financial resources to back it up in many cases.

xvi. Encourage the establishment of cooperative or housing associations

APPRAISAL: Although there are in existence the Housing Cooperative Association but they are mainly urban based but not located in the rural areas as spelt out by his policy which makes it very difficult for rural dwellers to have access to funds for housing development.

xvii. Embark on appropriate urban renewal programs in blighted areas.

APPRAISAL: cost of demolition and settlement is enormous, this has impeded the carrying out of urban renewal programmes.

xviii. Provide fiscal incentives (tax waivers, duty waivers etc

APPRAISAL: Most of these tax waivers and duty waivers on building materials are not noticeable in the construction industry hence high cost of construction is seen everywhere, serviced land are very rare and where available

they are in exorbitant costs. The planning approval process is still long and cumbersome to accomplish hence causes a setback in housing industry.

ixx. Encourage the establishment of land registries in all the local government areas

APPRAISAL: It is a pity that up till the moment the land registries had not been seen established in any of the Local Government Area of the country so the activities of networking of all land registration into a Natural Land Depository remain a marriage.

xx. Provide site and services schemes for housing nationwide.

APPRAISAL: Site and services schemes had not been provided nationwide but in some state where the scheme were provided it was mered with a lot of irregularities like insufficient and lack of basis facilities and services in most cases the allocation of such scheme were given only to the political members of the government in power as divided for political patronage.

xxi. Provide statistical data for effective process of housing delivery in Nigeria.

APPRAISAL: There is no existence any statically data relating to the number of good housing, fair housing, bad housing, worst and dilapidated housing so as to give room for computation of housing need on the country hence we will not able to determine the housing need or both qualitative and quantitative.

xxii. Seek bilateral and multilateral assistance for promoting housing and urban development.

APPRAISAL: Most of the assistance sought for on the area of infrastructural facilities and services from some agencies like UNDP, WHO, UNICEF etc have not seen the light of the day because of Nigeria factors of corruption and nepotism that had deepen into our mainstream hence housing supply is being affected drastically by this.

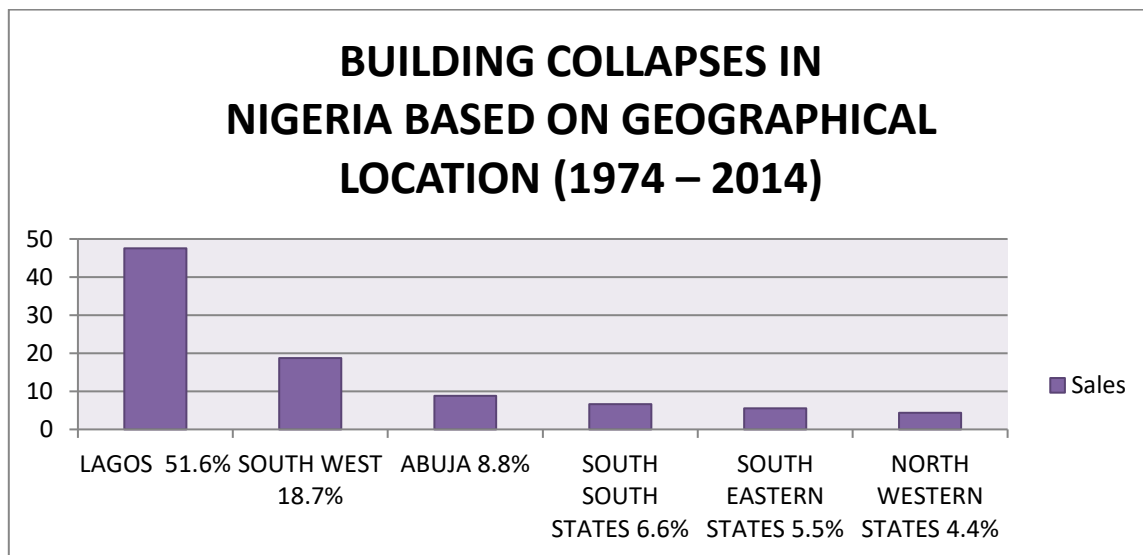
INCIDENCES OF BUILDING COLAPSE IN NIGERIA: A CLARION CALL FOR BUILDING CODE

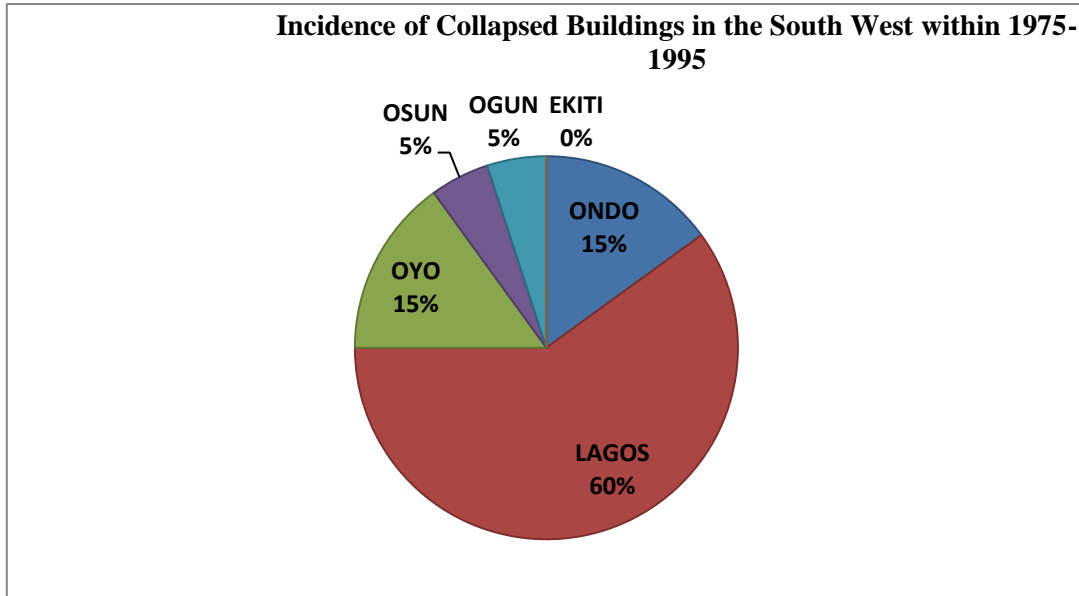
Building collapse indicate an abrupt or steady falling down of structure or caving in of any part of the structure due to the loss of structural integrity of any building parts or due to impact of an enormous forces of nature and results in significant personal injury, death or imposing major economic loss. It became so common place in our country that experts blame the development not only

on the quality of building materials but also the building contractor of such project, quackery and on such other factors as population density and soil topography which many professionals do not take into consideration before embarking on such projects. In the meantime the after effect or consequence of structural collapse are the responsibilities of all involved in the construction industry. This includes the Builder or contractors, engineers, quantity surveyor, quality assurance manager, project manager and the architect. Table 9.1 reveals the incidences of building collapse in Nigeria, 1976- 2014.

The practice of developing, approving, and enforcing building codes varies considerably among nations. In some countries building codes are developed by the government agencies or quasi- governmental standards organisations and then enforced across the country by the central government. Such codes are known as the national building codes (in a sense they enjoy a mandatory nationwide application).

In other countries, where the power of regulating construction and fire safety is vested in local authorities, a system of model building codes is used. Model building codes have no legal status unless adopted or adapted by an authority having jurisdiction. The developers of model codes urge public authorities to reference model codes in their laws, ordinances, regulations, and administrative orders. When referenced in any of these legal instruments, a particular model code becomes law.





AN OVER VIEW OF THE NATIONAL BUILDING CODE

The need to evolve a national building code arose from the following existing conditions of our cities and environment: (as highlighted in the preface to the first edition of the 2006 national building code)

- (a) The absence of planning of our towns and cities
- (b) Incessant collapse of buildings, fire inferno, built environment abuse and other disasters
- (c) Dearth of referenced design standards for professionals
- (d) Use of non-professionals and quacks
- (e) Use of untested products and materials
- (f) Lack of maintenance culture

The code is deemed necessary to put a stop to the ugly trend in the building industry, eliminate or reduce to the barest minimum the incidences of collapse buildings, promote safety and qualitative housing. It is to be noted that building code and standards are generally accepted standards of behaviour, practice and techniques for the building materials, components, systems and the use of buildings. The building code is generally defined as a collection of laws enacted by government authority that pertain to the health, safety and general welfare of the public. The national building code is divided into four major parts, viz, i, ii, iii and iv, with fifteen sections and several sub-sections. Section 1.2.2 states

its aim, which is “to set minimum standards on building pre-design, design, construction and post-construction stages with a view to ensuring quality, safety and proficiency in the building industry”. Section 1.2.3 gives its scope.

The code is to be operational in all the states of the federation, covering (application and control) “all matters concerning the design and specification, costing, construction, alteration, addition to, moving, demolition, location, repair and use of any building works within the federal republic of Nigeria”. It makes it clear that the standards contained in the code “shall constitute minimum requirement from which other regulations may be derived”.

Considering the above provisions, it can easily be deduced that the code is very considerate of the differences that could and do exist in the social and economic environments of the different parts of the country it has so made provisions for them by providing the minimum requirement that must be met to maintain a qualitative and sustainable urban environment.

ENFORCEMENT OF THE NATIONAL BUILDING CODE

The national building code is not an “open-ended” document that would make specific technical provisions for the buildings and structures for the built environment without providing for their implementation. Section 13 of the code provides for the control of building works. This section captures the essence of the code. Its provision remains supreme if the code is to have any meaning or achieve its goals. It is a must-read section by all members responsible for the production of the built environment and particularly, registered builders. A registered builder who practices the work of a registered quantity surveyor, architect or even engineer is a quack. Similarly, any architect who goes on to manage the production of any building or structure is a quack. That is why section 13.23.2 provides for the service of registered professionals to the effect that “noting shall preclude the need to engage the services of appropriate registered professionals in the development of such building to secure reasonable standard of health and safety in or about them”. Thus, it emphasizes teamwork as a watchword in professionalism.

Section 15 of the Code emphasizes the compliance forms for all the components of construction works by the appropriate professionals. The national building code has significantly done the following:

1. Clearly demarcated and assigned roles and responsibility to all members of the building construction industry, especially the key members namely; architects, builders, engineers, planners, quantity surveyors, land surveyors and estate surveyors.
2. It has, made the project the central issue of the practices of every profession by defining the stages of the process of execution of involvement of every professional. It leaves no one in doubt as to what is expected of each profession and professional. There are defined lines of responsibility, authority and accountability.
3. It has adequately put in place the mechanism to check quackery and promote professionalism, and in the end, ensure value for money and sustainable built environment.

The national building code, being a new law to guide building construction and control development in the country, may pose some challenges to the professionals in the building industry, the public, the technocrats and the government. The major challenge is in effort to ensure compliance with the code (Fagbohun 2008).

CONCLUSION

One of the main drawbacks in securing quality housing in Nigeria is the failure of those that are concerned in enforcing the housing policies in this country. It is the housing that determines the standard of health of every individual; this is so because good housing is the pre-condition for good health. Therefore, housing for every individual is inevitable if Nigeria is really going to be among the best 20 countries in the year 2020.

RECCOMENDATION FOR HOUSING POLICY ENFORCEMENT IN NIGERIA

- i. Sustenance of political will of Government should be vigorously pursued in such a way that changes in government should not have adverse effects on housing policy and development in the country.
- ii. The functions of each of the housing institutional framework as highlighted on the policy must be separately performed by each of them to avoid fusion of power and power overlapping. However there should be interconnectivity between and among these institutions so as to make housing development to be a joint effort in other to preserve the housing right of every citizen.

- iii. The use of locally produced building materials should be inculcated in the country by the establishment of the industries in the country and creation of enabling environment for such industries to thrive not only that but also enforcing the use of such local building materials on the members of the public as a way of improving housing stock.
- iv. Rural Development strategies like that of DFFRI, RBDA etc should be vigorously pursued so as to make infrastructural facilities to be readily available in rural area, so as to upgrade rural housing and environment as a way of meeting the housing right for the people in the rural areas.
- v. The Land Use Decree of 1978 should be amended in such a way that land should be made readily available and accessible to developers both in the Urban and Rural centres.
- vi. The Mortgage Bank and other financial institutions should relax their pre-requisite for housing loans and also reduce the lending rate so as to make housing loan to be accessible to all especially the low income earners.
- vii. The Federal Ministry of Housing and Urban Development that was scrapped by the government on December, 2008 should be reconstituted so as to be performing its numerous housing functions.
- viii. The polytechnics, monotechnics, vocational centers and technical schools should be adequately funded by the government while an enabling environment should also be created so as to encourage and attract artisanship work or apprenticeship work in housing construction industry. This there will be enough manpower for construction industry.
- ix. In line with the above statement government should also organize training and retraining workshops, seminars and conference for the indigenous builders so as to make them adapted to the current changes in housing industry.
- x. Regional Economic Development Plan should be prepared and implemented so as to improve the scope and economic status of the rural dwellers.
- xi. Fiscal monetary policies like incentive and duty waivers should be implemented by the government so as to make a subsidy on building materials which ultimately reduce the cost of housing construction in the country.
- xii. Cooperative housing in rural areas should be established and loan should not be allocated on the basis of political patronage. Adequate infrastructural facilities and services should be rightly provided within the site.

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