NATURE AND MEASURES OF IMPROVING HOUSING DELIVERY TO LOW-INCOME EARNERS IN NIGERIA: A CASE STUDY OF THE FCT

BY

PROF. YAHAYA ADADU
&
DR. CANICE E. ERUNKE
&
APAT KIDEN TANIMU

DEPARTMENT OF POLITICAL SCIENCE,
FACULTY OF SOCIAL SCIENCE,
NASARAWA STATE UNIVERSITY KEFFI

Abstract

The National Housing policy in Nigeria was necessitated by the shortfall inadequate housing in urban areas that was primarily caused by rural-urban migration as many rural dwellers tend to migrate to urban centers in search of greener pasture and other related activities like job opportunities, among other factors. The study examined the six National Housing Policies that have been undertaken so far by different regimes and administration in the country, and went further to also analyze the factors that have militated against housing delivery to low-income earners in the FCT, with emphasis on Kuje and Bwari Council Areas. The study adopted the primary and secondary methods of data collective with relevant literatures were reviewed and questionnaires administered to selected variables relevant to the study. The Developmental State theory was used to test the empirical nature of the study. The study therefore recommended that the government should be proactive in making sure that the National Housing Policy in the country is well implemented, more especially as it concerns low-income earners residing in Kuje and Bwari Council Areas of Abuja through a more transparent Public-Private-Partnership (PPP).

Keywords: Housing, Low-Income Earners, Kuje, Bwari

Introduction

As the universal human population has tremendously grown over the decades, there has been compression on the obtainable housing stock and existing infrastructure. In order to arrest and prevent the prevailing and worrisome growth of informal housing congestion expressly in the global South, there is need to improve on housing production which will match the demand . UN-HABITAT (2016) notes thathousing accounts for approximately 70 percent of land use in most cities, it asserts that over 881 million people are estimated to be living in urban shantytowns where precarious living conditions exist . This connotes thatalmost all big cities world over experience housing problems. However, the most critical housing challenges are in cities in the global South where there is rapid urbanization and a huge housing and infrastructure supply deficit.

Nigeria, with aprobablepopulace of 183 million people and experiencing urbanization rate of 50 percent (Bloch *et al*., 2015) has housing supply insufficiency of about 17 million units. As a result, between 60 percent and 70 percent of the country's 80 million metropolitandwellers live in shantytowns and deplorable settlements with unadorned housing settings. Okonjo-Iweala (2014), pointed to the fact that for Nigeria to bridge the housing deficit she needs to produce a minimum of 700,000 housing units annually this is against the 100,000 units produced annually . This prompted the federal government of Nigeria to budget N40bn ($134.06 million)for housing construction projects in the 2016. The federal government planned for 250,000 housing units, while the 36 State governments agreed tocooperatively construct 250,000 that same year . These translate to 500,000 housing units, and are 200,000 units less than the estimated annual minimum production requirement of 700,000 units.

With lessdependence on government-funded programs to support housing development for the low-income citizens in Nigeria, solving this deficit will entail a massive housing construction .The present day reality in Nigeria shows that government alone cannot undertake housing production alone this has prompted the need for public-private-partnerships (PPPs) in providing affordable housing for the low-income households (Federal Republic of Nigeria (FRN, 2002).

Some authors (including Emerole 2002 and Ikekpeazu, 2004) have supported the prospect of growing the quantity of low-cost housing in Nigeria through PPPs, while some scholars such as (Ibem 2011a; 2011b; Ibem and Aduwo, 2012; Ukoje and Kanu, 2014; Olofa and Nwosu 2015) have examined the PPPcapability in the housing sector. Furthermore, Onyemaechi*et al*. (2015) examined the precarious success dynamics for PPP in housing projects.Oladokun and Aluko (2012) studied stakeholders‟ awareness of PPP in housing, while (Ibem, 2010; Taiwo*et al*., 2014) studied the roles of partners in PPP in housing in Nigeria. The Stakeholders collectively agreed that PPP in the Nigerian housing sector has only focused on high income earners rather than the low income earners prompting the safe conclusion that consensus in the existing studiesshows thatPPP has yet to provide any meaningful impact to low income earners in the Nigerian housing sector .

Pepple (2013) asserts that the Nigerian National housing Policy'goal is to guarantee that all Nigerians should be able to have decent, safe housing in a healthy environment with infrastructural services at reasonable cost and protected tenure. This assertion has placed the housing sector as one of the key sectors that can ensure socio-economic development which encompasses a face of successful lively hood such as job creation and employment, this is given that the housing challenges in the Kuje and Bwari Council Areas as developing cities in the FCT have been marred by influx of growing population by low-income earners with inadequate preparatory ground to accommodate this growing population with affordable housing scheme.

Despite the formulation, and enactment of various national housing schemes and plans to address some of the issues affecting low-income earners, there are still issues of acute housing deficit as a result of population explosion, poor management, corruption, lack of political will, continuous incursion of persons from rural to urban areas as a result of insecurity and poor infrastructures. And this again resurrects the call for urgent action for the integration of Public-Private-Partnership (PPP) into the National Housing Scheme in Kuje and Bwari Council Areas to guarantee the accessibility and affordability of suitable housing for low-income earners in the area Councils.

The general objectives of this research are to assess

the impact of national housing policy on low income earners In FCT. The specific objectives of the study include;

i) To evaluate the nature of the National Housing Policy in Nigeria.

ii) To examine National housing policies and how it has impacted on the housing needs of low income earners in Federal Capital Territory Abuja.

This study will look at the national housing policy and it's implication on low income earners in Nigeria; particular attention will be focused on Bwari and Kuje Councils of the FCT. It was this period that the two area councils under study witnessed the poor implementation of national housing schemes in FCT Abuja. (Federal Integrated Staff Housing - FISH) This however, does not imply that events before 2009 that affected this study will be overlooked. The span of period to be catered will be between 2009 – 2020, this period was chosen because it represents the critical moment of housing schemes/plan in this democratic republic in the FCT.

Concept of Housing

Housing world over is viewed as the second most important necessity of man after food. It has habitually been reiterated that no matter how hoary or very fledgling, jobless or employed, wealthy or destitute, housing is inevitability for the safeguard of man, his household and his possessions (Okeke, 1983). Hornbye, (1974) views housing as "condition of being kept safe, from rain and danger" he further reiterates that housing gives security or fortificationparticularly a hut to keep off wind or rain. The United Nations universal declaration on human rights sees shelter as a social requirement for survival in any society; it offers protection as well as serves as a place to lie down, provide security and privacy.

Housing implies more than just accommodation. It is viewed in the context of one's immediate location, it encompasses ones shelter and its surroundings, besides providing security from elements of weather and climate, housing provides solitude for relaxation and conveniences, full growth of the family life .Housing denotes one of the most fundamental human needs. As a unit of environment, it has a thoughtfulimpact on the health

efficacy, social behavior, satisfaction and general well-being in the community (Onibokun, 1998). The United Nations universal declaration of human right Article 25 further reiterates that "every individual has fundamental right to housing that ensure access to a safe, secure habitable and affordable home with freedom from forced eviction. Therefore, the human right to satisfactory housing is for every person i.e male, and female, young, old, child, rich or poor to secure and sustain a protected home to live in harmony and self-worth. The right to housing is categorized as a human right which stipulates "everyone has the right to a standard of living adequate for health and wellbeing of himself and of his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions" (Omoniyi and Jiboye, 2009) further elaborates that housing is any type of stable shelter for man, which givesdistinctiveness.

Housing Policy

A housing policy is a stipulated plan provided by government which is meant to meet the peoples housing needs through a set of suitable strategies, which contain fiscal, institutional, legal and regulating background. Grisgbby, 1975: opined a national housing policy as the "result of multitude of laws, administrative practices" for effective housing delivery. Furthermore national housing policy opines that housing policy summaries the principles to be adhered by thegovernment when achieving housing development. It also places emphasis onbacking of private sector housing progression, while go-getting toaccomplish the creation of functional and well-built atmospheres. The most viableapproach seen in

a. Collectiveinvestment and outlay.

b. Encouragement of saving for the purpose of Shelter.

c. Cooperative development and land program.

d. Support the indigenous building through emphasis on professionalism, expertise development and encouragement of local material manufacture.

e. Utilization of land (NHPRwanda).

Housing policy basically may be referred to as a government strategy to achieve housing objectives with the sole intent of improving the quality of housing stock and

tackling the menace of homelessness. Housing policy aims at identifying different set of viable optionssuch as programs or expenditureprimacies, and selecting among them on the basis of the bearing they will have.Policies can be elucidated as political, management, financial and organizationalapparatusesorganized to reach unequivocal goals. Housing policy is thus a parameter proffered by government which is meant at meeting the housing requirement and demand of societies through set of suitable strategies including fiscal, official, lawful and supervisory frameworks (Agbola, 1998).

National Housing Policy

A national housing policy is a road map to which a country intends to achieve it housing delivery scheme; various sectors of the economy have policies that are used in undertakingatypical problems, Hence a National Housing Policy is a mechanism that is used in town design for resolving housing challenges, and subsequently for the attainment of sustainable housing in line with town developmentmeasures, the National housing policy recognized the fact that inadequate housing institutes a major problem so clearly signs a road map or action plan to achieving such a goal (Obateru, 1984).

A National Housing policy is resultant from laws, regulations and administrative processes that can assist in theconstruction and delivery of housing which is a fundamental principle of freedom, justice equity, authority and public interest were taken into consideration in the formulation of the National housing policy in Nigeria (1991). The policy was meant purposely to solve Housing problems in Nigeria; like other policies it reservedprecise goals and how it can be achieved. The main objective was to make decent housing available and inexpensive to all Nigerians. The policy addressed essential issues like land ownership, housing finance, housing production and delivery (Ibimilua, 2015)

A National housing policy is shouldered by goals and objectives; which basically addresses the function of government which may diverge from planning and regulation of all of housing construction, investment, building and habitation to involvement only at certain levels or when solutions are needed to specific problems involving such matters as land use policies and controls, credit and financial assistances, subsides to low income

groups, rent control, slum clearance and replacement (Lawal, 1997).

Low Income Earners

Low income earners (person exposed to poverty) are regarded as those whose household's disposable cash income per consumption unit is lesser than 60% per cent of the correspondingaverage money income of all households (Eurostat statistical office for European communities) the percentage of the population falling below this unit is low income rate. This invariably implies that there is no certified national designation for low income or poverty line in Europe.

Low income group as defined by the federal republic of Nigeria (1991) are all wage earners and self-employed people whose yearlypay is 20% or below the maximum yearly income of the highest income grade level in the civil service structure at any particular time in Nigeria. By this definition as at time 1991 Low income group comprised people who earned an average income of ₦ 816,000 an equivalent of ₦ 4,857 or less or its monthly equivalent of ₦ 68,000 or 2,666 ($13) per day which constituted over 80% of Nigerian workers (Olawale, 2015). The governmental agency of 2002 on housing and inner city development also defines low income earners as all employees or businesspersons whose yearly income in 2001 is ₦ 260 = €1). When the monthly expenditure of a home exceeds 30 – 35% of family wages, then the housing is measured extreme for that family. Looking at the various definitions as vis-à-vis low income earners, scholars have all one thing in common as regards the concept of low income and that is when people earn between 20% - 30% below the maximum yearly income; then they are low income earners. This applies to both wage earners and self-employed people; this group of people is also referred to as people at risk of poverty

The Nature of Housing Policy in Nigeria

This study herein will be taking a historical approach on discussing the nature of housing policy in Nigeria, the view of scholars who have written and discussed the nature of the Nigerian Government National Housing Policy and the researcher will therein ta[illegible] based on the opinions raised by the different scholars.

According to Onyekachi (2014), Housing policy in Nigeria dates back to pre – colonial era (1928 – 1960), and it was be[illegible]

during this time, communities had their unique ways of providing houses for each member i.e member of a particular community will assist each other to build his or her house, particular days were allotted to any person that was ready and all community will come on the said day and embark on such a project, and this pattern later metamorphosed when the colonial regime formally took over by 1928, and particularly the Lagos colony government attempted to address the housing deficit on national scale, most especially after the bubonic plague which lasted for a year; the main thrust of the policy was the establishment of a suitableaccommodation for expatriates and some native persons typically civil servants and business men such as Armed forces, police, marine and railway workers, in Nigerian capital city of Lagos and other regional headquarters like Kaduna, Enugu, Ibadan .

For Oni and Jimoh (2018), this method to African urban housing by colonialist which was aimed at redeveloping "decaying core areas" restoration of slums or squatter settlements and building of rental public housing estates soon afterwards was the formation of the Nigeria Building Society (NBS) which had similar functions with the present mortgage Bank, this was immediately after the world war II. The underlying feature of the colonial era was the delivery of staff residences for expatriates and other indigenous parastatals and organizations and that the era witnessed the creation of urban building society in 1995, regional Housing Corporation in 1959.

They went further to note that, the post-colonial period also had its share of housing development, and also witnessed development in phases; and emphasis was laid mostly on official intervention with a five year development plan as an instrument for economic growth in the first two plans (1960 – 1970), the housing corporations of the regional governments, after independence evolved into Association of housing corporations of Nigeria (AHCN). The military government of General Gowonestablished agencies on housing and urban development, example is the Federal Housing Authority (FHA) formed by law in 1973, and saddled with coordinating and providing housing nationwide. The Federal Ministry of Housing, Urban Development and Environment were created in 1975, and the creation of these ministries gave rise to the formation of the following panels in making sure that the government policy on housing achieved the desired aim, and the panels are thus:

i. The committee of the standardization of housing types and policies (1975) and their exertionensued the acceptance of low income housing models and stratagems of World Bank and international monetary fund (IMF)
ii. The rent panel (1976) which reviewed the pattern of rental nationwide;
iii. The land use panel (1977) which led to declaration of 1978 of land use act. This act was meant at certifying easy entree to land for the purpose of development Source (Onyekachi, 2014)

Aribigbola (2000) while looking at the National Housing Policy in Nigeria, particularly the administration of President ShehuShagari, he noted that the Shagari's administration in its effort to achieve its campaign promise of constructing forty-thousand (40,000) housing units per year which meant one hundred and sixty thousand (160,000) at the end of shortened 4 years term, though, only thirty-two thousand (32,000) units was achieved representing about 25% of the target, a situation Onyekachi (2014) attributed partly to widespread corruption in the government.

Jiboye (2011) in his assessment of the Buhari/Osibanjo housing drive lamented that in spite of the huge finances and housing schemes declared that not much has been achieved. It has been pointed out that the planning, programming and implementation of the mass housing writhe from planning inconsistencies, over-centralized mechanisms for decision making and execution. Abraham (2019) on his part believes that the efforts to housing have not been able to bridge the deficit in the housing sectors; he further noted that flip-flops in government policies led to the desertion of some projects and some are not even in the best interest of efforts at linking the housing shortfall.

It is the researcher's view is that within the ongoing Buhari/Osibanjo administration, there has been some level of commitment, but only in paper; the reality has still been a mirage; an example is the delivery of 32 houses in December 2018 which civil servants applied and eagerly anticipating, but never saw the light of the day. The researcher also observed that the government in all her National Housing Policies never did a proper home work in order to fully understand the reasons behind the failure of previous National Housing Policies which would have

given it a proper guide as to what should be done and not to be done in the formulation of new polies on the same issue. This is one of the issues that led to the failure of almost all the National Housing Policies in Nigeria, and until this issue is addressed, the National Housing Policy in Nigeria will not get the desired breakthrough that it deserves.

Measures to Improve Housing Delivery to Low-Income Earners in the FCT (Kuje and Bwari)

Arnott (2008) argued that, since Habitat I conference in Vancouver small-scale, informal community-based housingcreativities is anessentialfactor of any prosperous sustainable lower income housing. As rightly observed in (UNCHS, 1998), assisting small-scale manufacturers and community groups makes logic both as a practical response to state and market disappointment, and as a creative response to the ability of other actors to produce housing at lower economic cost and higher social advantage. It is acknowledged that over half of existing housing supply in most cities of developingcountries have been constructed on owner-occupier basis, serving mainly the lower-income populace (UNCHS, 1996b; 1997a; 1997b). The option of unraveling and channeling the enormousstrongingeniousdynamism of communities and people at the local level into community development progression may yet be the most vital lesson of involving community organizations in housing provision. And given that Kuje and Bwari Council Areas are located in the suburb of Abuja which can also be seen as having the community lifestyle, it is only proper that the community based housing scheme is initiated for the low-income earners in these areas to enable the possibility of having a comfortable housing provided for them within the scope of the unique housing scheme.

Aribigbola (2008) was of the opinion that assisting small-scale, community-based and social housing construction received little consideration in the National Housing Policy of 1990, yet the National Housing Policy 2002 was less generous. Supporting this sector was not in any of the policy objectives or plans nor directly mentionedinany of the requirements in the policy. However, there were some policy requirements that could be construed as an indirect support towards community-based social housing.

There was considerable housing policy support for co-operative housing, which could be a form of community-based shelter (Federal Government of Nigeria, 2002). With reverence to rural housing, the policy specified that the Federal Government would channel financial/ mortgage institutions to recognize communal guarantees arrangements under the umbrella of co-operative societies as guaranteebacking for individual members or combinedbid for facilities for housing, and this will create the requisite support for low-income earners in Kuje and Bwari to be able to access affordable housing for the majority of the population of the low-income earners that are presently suffering the scourge of insufficient housing in the locality.

Adikwu (2014) on his part argued that, currently, surviving co-operative societies do not have the capability to develop their own housing. Mostly co-operative groups put together individual members' contributions together from where soft loans are giving to their members. Although there has been a long custom of co-operative societies in rural areas in Nigeria, developingworthwhile co-operatives that could embark on housing schemes within the urban areas has been challenging. However, the perception of housing co-operatives is steadily becoming prevalent particularly in semi-urban areas where their activities have so far been constrained mostly by land acquisition and in some cases been involved in providing credit for housing to their members. Policy in this areabuttressed the inkling of elevation and urban renewal, but did not mention any comprehensiveframework for such approach, which could have emphasized the need to incorporate small-scale, community-based initiatives. Previouslynumerous urban rejuvenationprograms lacked dynamicindigenous participation with very limited gains. However, given the progressivelyprevailingstandpoint that incorporating communities is an essentialconstituent of any urban renewal and rejuvenationenterprise, it will be perplexing to ignore such creativities in the country, and this will be one if not the best approach to be adopted to cushion the housing deficit effect that is presently witnessed in Kuje and Bwari Council Areas.

In 2015, the federal government of Nigeria introduced the federal integrated staff housing (FISH) program. The scheme was planned to deliver inexpensive

housing for federal civil servants through an integrated approach involving group land procurement, site services, infrastructure expansion, inter-ministerial partnership, deployment of expertise amongst civil servants, backing from federal and state governments, federal agencies and parastatals, structured and syndicated construction and mortgage financing, good will of socially liableorganizations and philanthropists, and key partnerships with private developers, private developers global development organizations and multilateral establishments. The ground breaking ceremony was done in December 2015 with the building of 1000 units of low-cost housing units in Bwari and Kuje area councils. (www.ceagisproperties.com). In 2020 the federal government through the federal Housing Authority (FHA) embarked on the construction and delivery of 1000 homes through family Funds limited the project is to be executed in Bwari Area council, but these have also failed to answer the housing needs of the majority of the low-income earners in Kuje and Bwari Council Areas.

From the foregoing, the researcher have come to the conclusion that the provision of affordable and accessible housing for majority of the low-income earners residing within the suburb of Kujeand Bwari Council Areas will not just need the requisite political will, but will also require the right housing policy which will completely be different from the already project National Housing Policies that have failed to see the light of the day. And that the government must remain sincere and forthcoming in making sure that it is not only committed in achieving this long proposed policy, but will also give its backing to a new policy that will provide the solution to the hydra-headed housing deficiency that have greeted the low-income earners residing withinKuje and Bwari Council Areas.

Developmental State Theory

Developmental state, or hard state, is commonly used by scholars of political economy to denote the prodigy of state-led macroeconomic design in East Asia in the late 20th century. In this prototypical of free enterprise (occasionally referred to as state development capitalism), the state has more independent, or sovereign, political power, as well as additional control above its economy. A developmental state is well-known as having resilient state involvement, as well as widespread

planning and regulation. The term has consequently been used to designate countries outside East Asia that soothe the benchmarks of a developmental state. The developmental state is occasionallycompared with a greedy state or feeble state (Evans, 1995). The first individual to intenselyhypothesize the developmental state was Chalmers Johnson. Johnson defined the developmental state as a state that is concentrated on economic development and takes essential policy measures to undertake that objective (Leftwich, 1995).

The seven National Housing policies in Nigeria have all been state-centrically driven as the amount/cost pegged for each of the houses built under this policies have been out of the reach of low-income earners in Kuje and Bwari Council Areas, and this has further led to the deficit in housing for the low-income residents of these areas. And with this in place, the low-income earners are made to run back to these elites who placed the rent of these houses at exorbitant prices with no regulation from the government.

The stringent conditions required to obtain mortgage loans can only be accessed by the capitalist upper-class, and under such situations, the low-income earners are naturally pushed off from having access to these loans which would have assist them to be able to own a home of their own, in order to cushion the effect of housing deficit in Kuje and Bwari Council Areas. Housing policies in Nigeria have remained a top-bottom approach driven as more considerations have been given to the elites who have the money to purchase the houses built by the government for low-income earners, and due to poor monitoring and evaluation, it has become very hard to ascertain the true financial stand of the individual purchasing these government house built to take care of housing deficit for low-income earners in the country. Even the much trumpeted policy of Public Private Partnership that was entered into between the government and private estate developers, the policy have more often than not been hijacked by rich or high-income earners and because these private estate developers are eager to make back their monies form quick sales, the low-income earners are relegated to the background and their housing needs continue to increase.

Conclusion and Recommendation

The issues relating to National Housing Policy in Nigeria has been one of the most troubling issues in the

Federal Capital Territory, Abuja, especially in Kuje and Bwari Council Areas which are regarded as site-light towns that would ordinarily been a conducive housing area for low-income earners working and residing in the city. But the failure in the part of the government to provide adequate housing for these teeming population of low-income earner have become a challenge for those residing in towns like Kuje and Bwari Council Areas of Abuja, and this is the unfortunate situation they have had to contend with, hence the importance of the study. And base on the findings of the study, the following recommendations are herein posited:

i. The government must ensure that low-income housing schemes are adequately provided in Kuje and Bwari Council Areas for low-income earners.
ii. The Public-Private-Partnership (PPP) scheme entered into by the government with private estate developers should be explicit and favourably disposed to low-income earners in Kuje and Bwari Council Areas
iii. The present National Housing Policy should not be entangled with the usual bureaucratic bottleneck so it won't be too hard for low-income earners residing in Kuje and Bwari Council Areas from accessing it.
iv. The government agencies in charge of implementing the National Housing Scheme in Abuja, especially within Kuje and Bwari Council Areas must ensure that the constructed houses aimed at accommodating low-income earners in the area is not hijacked by the high-income earners as was the case in some of the previous instances.

References

Abraham, S.S. (2019). Assessment of National Housing policy and homelessness in Nigeria: Policy options for Buhari's Administration; *Journal of Humanities and social science;* Vol. 24; pp. 215-224

Adikwu, F. O. (2014). Effects of governance and policy reforms on affordable housing in Nigeria: international Journal of innovation and scientific research Vol. 2; pp. 143-15

Agbola, I. (1998), The Housing of Nigerians "A review of Policy Development and n"

Research Report 14, Development Policy Centre, Ibadan, Nigeria; pp. 24-31

DAbara I. D.; Omotehinshe J. O.; Lawal O.K.; Odeyomi F. G; and Adebowale A.P(2017); Affordable and Acceptable Mass Housing Delivery: A Panacea to the Nigeria Housing Problem, Conference of the International Journal of Arts & Sciences; pp. 47-52

Arigbola, A. (2008). Housing Policy Formulation in Developing Countries. Evidence of programme implementation from Akure, Ondo State – Nigeria. Journal of Human Ecology 23(2); pp. 125 – 134.

Arnott G. (2006)," Housing Policies and Programmes in Nigeria: Review of the Concept and Implementation", Business Management Dynamics, vol. 3, no. 2; pp. 67

Emerole, U. J. (2002*) The Preparation and Presentation of Research Projects*(An eclectic guide) Planning Research Publications, Jos, Nigeria; pp. 182-191

Hornbye (1974). Housing Estate in America Arizona: London Cassel Publishers; pp. 286

Ibimilua, S. (2015), Construction and Development: A New Perspective. *Habitat International, 5*(3/4), pp. 395–428.

Ibrahim, U. J. and Kwankur, T. G. (2012), The Challenges of housing development and needs in Abuja Nigeria. Rome Italy; pp. 73

Ikajiofor, U. (1999); A, 1975 – 1995. Ha The God that failed. A critique of public housing in Nigeribitat International, 23(2); pp. 177 – 188.

Ikekpeazu, A.G. (2004), *Population Growth and Provision of Social Services in Nigeria*. Benin; pp. 76-79

Lawal, S. (1997), *The Construction Industry in Sri Lanka*. ILO World Employment Programme Working Paper, Geneva; pp. 245-276

Obateru, J. B. E. (1984), "Housing Corporation and Poor Quality Scheme" African Hospitality Journal Vol. 4 No. 2; pp. 86-89

Okeke, S. J. (1983). Offsite Manufacturing Construction: A Big Opportunity for Housing Delivery in Nigeria. *ProcediaEngineering*, *85*, pp. 319-327.

Olawale, P. (2015). Housing in Nigeria, NISER, Ibadan 1985, Kwanshie. *Housing and Urban Development*. Retrieved from www.nigeriafirst.org

Olayemi, L. (Ed.) (2014). *Shelter, Settlement and Development*. Boston: Allen Unwin; pp.12-17

Olekesi, B. (2003). Financing shelter. In L. Rodwin (Ed.), *Shelter, Settlement and Development*. Boston: Allen Unwin; pp. 27-41

Omoniyi, O. &Jiboye A. D. (November 24-27, 2009). Effective Housing Policy and Sustainable Development in Nigeria. *Proceedings of InternationalConference on Research and Development, Cotonou, Benin, 2(15), pp. 87-93.*

Oni, P. and Jimoh, H. (2012). Overview of the Housing Finance Sector in Nigeria. *Commissioned by EFInA and FinMark, Finmark Trust, 1, pp. 15–20.*

Onibokiun, A. I. (1982), An African Perspective. In *UN-HABITAT Debate, 10 (4), 12; pp. 76*

Onibokiun, A. I. (1998), Low-income Urban Housing in the Third World: Broadening the Economic Perspective. *Urban Studies, 22*, pp. 277–288.

Onyekachi, L. (2014), Housing Policy in Developing Countries: Two puzzles. *World Development, 7*, pp. 1017–1022.

Onyemaechi, J. et al. (2015): The Urban Poor and Housing in Nigeria (1999 – 2007). A case study of the urban poor and housing programme in port Harcourt, River State. (Journal of Language, technology and Entrepreneurship in Africa vol. 3. No.2; pp. 26-31

Shruk, B. (2005), Resource allocation to housing investment: A comparative international study. Economic Development and Cultural Change, 25(1): pp. 271-282.

Soliman, G. (1996). Shelter as Workplace: A Review of Home-based Enterprise in Developing Countries. *International Labour Review*, 132, pp. 521–539.

Song, R. (2011), Home ownership and asset-based welfare. J Hous and the Built Environ, 25(2); pp. 165-173.

Taiwo, M. O. et al. (2014), Accessibility and urban poverty in Nigeria: The urban poor in Nigeria.

Ibadan: Evans Brothers (Nigeria) Publishers Ltd; pp. 211-256

Talba, R. J. (2004), Home Purchase affordability and Mortgage Finance. In Housing Finance: New and Old Models in Central Europe, Russia and Kazakhstan. JozsefHegedus& Raymond J. Struyk, Editors. Budapest: Open Society Institute; pp. 65 – 77.

Tell magazine (2012), www.tellmagazine.com

Thumen, O. O. (1926), Evaluation of public housing programmes in Nigeria: A theoretical and conceptual approach. The Built & Human Environment Review, 1(3); pp. 88 - 117.

Tuner, G. (1976), Evaluation of the social housing programme. Yukon: Yukon Housing Corporation; pp. 68-75

Ubi, P. M. (2014), Myths and Realities of Low-cost Housing in Africa. *African Urban Quarterly, 2*(3), pp. 202–211.

Ukoje, J. E and Kanu, K.U. (2014) : Implementation and the challenges of mass housing in Abuja, Nigeria. American journal of contemporary research; pp. 71-82

Umoh, N. E. (2012), Exploring the enabling approach to housing through the Abuja Mass housing scheme; pp. 33-39

UNCHS (1993b) National trends in housing-production practices volume 4: Nigeria (hs/313/93 e) Nairobi: UNCHS; pp. 12-16

UNHABITAT (2001). Cities in a Globalising World. Global Report on Human Settlements. London: Earthscan Publication

UNHABITAT (2005) Financing Urban Shelter: Global Report on Human Settlement (2005) Eastern London and Sterling: United

UNHABITAT State of the World's Cities (2006) The Millennium Development Goals and Urban Sustainability: 30 years of shaping the habitat Agenda. Nairobi: United Nations Human Settlements Programme (UNHABITAT);

Wolman, W. J. (1995); Urban bias in Nigerian development: A study of the matthew effect in national development. Port Harcourt: Pam Unique Publishing Company Limited; pp. 331-335

World Bank (1993), Nigeria Developing Housing Finance. UKAID; pp. 27-31

World Bank (1997), Project Information Document/Integrated Safeguards Data Sheet PID/ISDS). Nigeria Affordable Housing Project (P165296); pp. 1 – 14.

Yakubu, M.Y. (2004), Comparative study between Malaysia and Nigeria formal low cost housing policy issues. Asian Economic and Financial Review, 3(7); pp. 923-947.

Yale, F. (2016), Has the habitat for humanity housing scheme achieved its goal" A Ghanaian case study. Journal Housing and the Built Environment, 24(1); pp. 67- 84.

Yar'Adua, L. (2007), An introduction to economic planning. Port Harcourt: Emhai Books; pp. 46-54