

HOUSING IN NIGERIA:
THE SOCIO-CULTURAL
MILIEU

AN INAUGURAL LECTURE,
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**HOUSING IN NIGERIA:
THE SOCIO-CULTURAL MILIEU**

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at the University of Ibadan*

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By

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The Vice-Chancellor, Deputy Vice-Chancellor (Administration), Deputy Vice-Chancellor (Academic), Provost of the College of Medicine, Dean of the Faculty of the Social Sciences, Dean of the Postgraduate School, Deans of other Faculties and of the Students, Distinguished Ladies and Gentlemen.

Introduction

It is with great pleasure and utmost gratitude to God that I present this inaugural lecture which is the third from the Department of Urban and Regional Planning. The first was delivered by the pioneer Director and Head of Department of Urban and Regional Planning, Professor Layi Egunjobi on the 21st of October, 1999. Most of the issues raised in his lecture titled 'Our Gasping Cities' are still with us and very relevant even today. The second inaugural lecture titled 'The Housing Debacle' was delivered by Professor S.B. Agbola, another very strong pillar of the Department, on August 4, 2005. It chronicled and conducted an incisive assessment of the housing situation in Nigeria and provided the way out of the identified problems. This third inaugural lecture is significant as it is the first to be delivered by an old student (alumnus) of the Department, in this University.

Mr. Vice-Chancellor Sir, it might be very instructive to know that housing problems cannot be permanently solved. As humans transit through the ages with changes (in culture, economic development, technology, etc), so does the housing sector go through commensurate dynamics to suit each wave of human development. As noted by Olutayo (2007), housing has a 'life' of its own because people live in it and, thus, housing is about people and for people living within it. Therefore, since the people determine the nature, forms and use(s) to which houses are put, they are part of human institutional frameworks just as lower animals determine their own institutions. Human institutions are social because they are the norms and values of individuals who are also parts of a structural whole. As societal norms and values change, the process(es) of housing also change(s). During the cave man's

era, housing was simple, and it changed gradually through the Stone Age, Bronze Age and so on to the current globalized society. Human transition is still in progress and knows no end. New ideas and types of housing emerge with varying complexities that respond to increasing knowledge of human about their environment and changing cultural perspectives. The Yoruba proverb that “*the house that has not been built is more beautiful than the one that has been built*”, is very appropriate here. Similarly, the Yoruba proverb that “*Ile Oba t’ojo, ewa lo bu si*” (that is, the house of the king that got burnt only adds beauty to it), signifies that new houses will always be better and more beautiful because of new ideas, drives and initiatives.

I have spent a significant portion of my academic and professional career in the study of housing and the human habitat. This has cut across my researches and supervision of students in various aspects of housing. The researches cover such issues as residential location and re-location, housing cost recovery and project replicability, home ownership drive, gender and housing as well as the influence of urban activity distribution on the choice of residence. However, a factor that seems to underlie the various human actions and re-action to housing is the socio-cultural dimension, irrespective of whether the probe into housing is through high technological tool, rigorous economic analysis or other methods adopted to slice through housing issues. This implies that humans are still the central piece of human knowledge and development. To this end, I have usually paid serious attention to this dimension of housing. The idea in this lecture is a fallout of my close observation and exploration into this terrain in housing, with some special reference to the Yoruba cultural setting that forms a bulk of my housing laboratory.

This lecture is divided into five sections. This introductory section is followed by an assessment of housing and the housing situation in Nigeria. This is followed by discussions on the content and context of home ownership drive in Nigeria. The latter part examines the socio-cultural reflections of housing and then the concluding section.

Housing and the Housing Situation in Nigeria *Housing and its Complex Interrelationships*

Housing is a complex process that traverses a vast array of components, institutions, socioeconomic and historic dimensions. As an economic resource, the house provides space for production and access to income-earning opportunities. According to Rapoport (1969), houses are the direct expression of changing values, images, perceptions, and ways of life, as well as of certain constancies. The house is thus an institution, not just a structure, created for a complex set of purposes. A house is a human fact, and even with the most severe physical constraints and limited technology, man has built in ways so diverse that they can be attributed only to choice, which involves cultural values and it is for these reasons that there are different types of houses for different categories of people and for different reasons (Agbola 1989).

A broad-based conceptualization of housing and one that has endured over time is one that looks at housing as both a product and a process (Agbola 1987). In decomposing housing as both a product and a process, housing is inevitably conceived as a bundle of services (Agbola 2005). As a product, housing is the shell or structure of dwellings. It is the design and basic built-in equipment (such as the amount and allocation of space, the heating, lighting, sanitary and similar facilities). It includes the layout and equipment of the neighbourhood such as the open space, streets, walkways, utilities, nursery and elementary schools, shops and other neighbourhood facilities. In most cases, the location of these housing services in relation to transit and transportation, to places of work and recreation, hospitals and medical centres, educational and religious institutions, to the open countryside and specialized urban services, etc. is vital in residential choice (Olatubara 2008). Thus, housing is the totality of the immediate physical environment, largely man-made, in which families live, grow and decline. Housing as a product is immobile and indivisible. Furthermore, according to Agbola (2005), housing is a complex product, costly to build and/or

to demolish. It is a heterogeneous product because all the elements of the product must be available before it could be called a home. But it is a durable product with long life and a slow rate of economic return compared with other forms of investment.

Housing as a process is defined by Turner (1976) as the ways and means by which housing goods and services are provided by human actions through housing construction investment in order to offer the various benefits and provide different facilities for users—individuals, households and the nation. As a process, housing is very complex and according to Agbola (2005), it is the construction, the dwelling design, neighbourhood layout, materials manufacture and distribution, mortgage finance, city and regional planning, public control, aids and enterprise through such things as building and housing codes, mortgage insurance, housing and redevelopment authorities. Housing is the process of providing functional shelter in a proper setting in a neighbourhood supported by sustainable maintenance of the built environment for the day-to-day living and activities of individuals and facilities within the community (Federal Republic of Nigeria 2006). Accordingly, the art of housing construction, in addition to its economic significance, is a prestigious process for the landlord in the socioeconomic milieu of Nigeria.

Due to the complex and all-embracing interrelationships of housing with other sectors of the economy, the performance of the housing sector (especially that of the housing construction industry) is often the barometer by which the health or ill-health of a nation is measured or determined (Agbola 1998). Thus, for any nation, housing is a set of durable assets which account for a higher proportion of a country's wealth and on which households spend a substantial part of their income. Any analysis of housing problems, therefore, is a study of a nation's attempt to adapt its inheritance to new needs and to add to this inheritance in ways that accord with a changing economic and social structure and rising human aspirations (Stanford 1978).

Since the housing problem has an ever-changing nature of dynamic proportions which neither lends itself to static appraisal nor a belief in a once-and-for-all solution (however expeditiously effected), the evolvement of policies and programmes and their constant re-appraisal is a major prerequisite for housing self-sufficiency. Furthermore, the quality of human life is directly related to the environment and one of the major components of the environment, especially the built environment, is housing which occupies over 50 percent of urban land uses. The hard reality is that a decently housed citizen is a more productive individual, and, therefore, a good housing scheme complemented by high environmental standards, equates with less expenses on public health and less adverse social effects, which in turn, produce higher Gross National Product (GNP) figures for a country (MBAN 2004).

The housing sector in Nigeria has gone through a checkered history and transformation as it struggles to stabilize in the face of rapidly increasing population; unprecedented rapid rural-urban migration, consistently decaying rural and urban infrastructure; and the oscillating but generally downward slide in real income in the country with its attendant generation of poverty of various dimensions. The economy of the country has experienced boom to bust while the political terrain has witnessed dramatic changes and interchanges between military, interim and civilian regimes of various sorts. The resultant social transformation has predictably but unenviably produced such a high level of decadence where transparency, honesty and good governance have largely been jettisoned or ignored. All these have produced housing distresses and housing poverty of immense proportion with reverberating consequences on all other sectors of the economy.

Nigerians are confronted with a myriad of housing problems, which are essentially connected with the increasing hardships they face in securing and retaining a residence. These housing problems include arbitrary and outrageous

increases in house rents, a rapidly deteriorating urban environment and the sheer physical expansion of the cities (Aguda 1994; Arimah and Adinnu 1995; Salami 1996; Arimah 1997). While landlords justify their arbitrary increases in rent by drawing attention to the ever-increasing cost of building materials and goods, the tenants are also faced with inflation, which has reduced their real income such that they live at barely subsistence level. The housing situation has been gradually deteriorating.

Despite the various attentions given to housing issues across the world, the problems of housing still persist (Hamdi 1991). Governments' policies at solving these problems have not succeeded either (Oluwoye and Olayiwola 1990). It is the general conclusion, therefore, that housing situation is generally poor, especially in the developing countries.

Urbanization and Housing

Researches have tended to draw a strategic link between urbanization processes in a country and the subsisting housing problems. Thus, the rapid rate of urbanization and its attendant socioeconomic and spatial consequences have been of tremendous concern especially to all professionals in human settlements and to policy makers and analysts especially as it affects urban development and management (Olatubara 2007). It should be noted that the problem of urbanization in Nigeria is not necessarily that of the level, but that of the rate. For example, while the **level of urbanization** in Nigeria was put at 36%, that of South Korea was 79%, Mexico 74% and Colombia 71% (Population Reference Bureau 2001). However, while the **rate of urbanization** in Seoul was 7.8%, Mexico City 5.5% and Bogotá 5.4%, that of Lagos was 15% per annum (FGN 1991). This rapidity in the rate of urbanization is so overwhelming that it generally far exceeds the speed with which urban managers are able to respond to the dynamics of urbanization due to inadequate facilities, resources and capabilities at their disposal (Olatubara 2007).

The housing sector is, perhaps, the first to be hit by the influx of people to the urban centers (Onibokun 1985; Aina 1989; Hamdi 1991). Of particular significance is the observation that the rate of housing delivery falls short of the rate of urban growth and housing need. Agbola (1998, 2005) also notes that the prevailing housing problems in Nigeria include the following: acute housing shortage, overcrowding and unsanitary living conditions, exorbitant rent relative to income and the exploitative tendency of *shylock* landlords, the high rate of homelessness especially in the urban areas, and the high rate of substandard housing both in the rural and urban areas.

The most observed spontaneous response to solving the immediate quantitative housing problem arising from urbanization is offered by the private sector. Over the years, this sector has dominated the urban housing market. The private investors are preoccupied with profitability. Therefore, in the seemingly chaotic struggle to adjust to housing shortages created by the population influx, the private developers tend to exploit the situation by providing housing at exorbitant prices to prospective house seekers. Invariably, majority of the houses provided by the private developers, in addition to being expensive, are deficient in providing the requisite minimum standards that make for a healthy and comfortable living. The urban managers, on their part, are usually unable to respond to the rate of urbanization, and this has been the bottom line of many housing problems in Nigeria, both in qualitative and quantitative terms.

Thus, housing problems have increased significantly in Nigeria in the past few decades and are assuming almost an intractable dimension. Apart from the continually degenerating physical and environmental conditions, an increasingly smaller number of housing units is added to the housing stock in the country annually due to the depressed national economy (Adeniyi 1981; Adedokun 1986; Onibokun 1986; Onibokun *et al.* 1993). The few available residential units are generally priced outside the reach of many Nigerians to the extent that most urban residents are compelled to choose from

almost a no-choice situation (Agbola and Olatubara 1989; Agbola 1990, 2005).

A characteristic of housing that is noteworthy and influential in interpreting the observed housing problems in Nigeria is that the housing market is dominated by private developers. It is not surprising, therefore, that housing units in the private sector are usually priced above public housing units. Acquisition of rental housing units in the competitive housing market is according to the renters' ability to pay. Since the majority of Nigerian urban dwellers are low-income earners, according to an earlier report by Onibokun (1986), and a situation that has not changed significantly, most low-income earners spend an uncomfortably high proportion of their income on housing. New houses coming onto the market are similarly priced. It would thus seem that low-income earners are perpetually subjected to high prices in the housing market.

In a bid to spend less on housing, low-income urban dwellers seek housing units in unsatisfactory locations devoid of or severely lacking in those facilities and amenities that make a shelter a house. This, in part, is responsible for the stupendous growth and high densities of the suburban slums in the fringes of Nigeria's main urban areas (Okpala 1978). The quest of the Nigerian government to ameliorate the housing problems of the low-income people, especially in urban areas prompted the government's involvement in housing provision during the second republic.

Governments' Efforts at Solving Housing Problems in Nigeria

The National Housing Policy (2006) acknowledged marked variation in the targets set for various housing programmes and the actual level of achievement. For example, of the 202,000 housing units earmarked for production in the Third Nation Development Plan (1975-80), less than 15% of houses were completed. Furthermore, during the 2nd civilian administration (1979-83), a total of 40,000 housing units were to be constructed annually, nationwide. However, at the expiration of the administration, the overall achievement rate

was put at 20%. The National Housing Policy (1991) tended to graciously follow the set targets of the United Nations regarding housing for all by the “magic” year 2000. It noted that to achieve this target Nigeria must produce some 700,000 housing units per annum.

The ultimate goal of the policy was to ensure that all Nigerians own or have access to a decent housing accommodation at affordable cost by the year 2000. The target year has come and gone into twelve years in arrears. Still nothing concrete could be shown along alleviating housing problems of the Nigerian populace. The new hope has now shifted further ahead, initially, to the vision year 2010 and now to 2020. Housing target has been a continually shifting one. The performance of existing housing policies and programmes has been abjectly poor. There is a widening gap between aspirations, expectations and the capacity of realization; and there is a yawning chasm between the magnitude of demand and the capacity of supply.

The private sector contributes over 80% to the existing housing stock in Nigeria. It is, however, observed that the dwelling units produced by the private sectors are usually out of the reach of the average households in Nigeria. This, perhaps, partly explains the involvement of the public sector (the government) in housing delivery in Nigeria. The incursion of the government into the housing delivery, especially that of direct (and mass) housing delivery, has been a monumental failure. The efforts of successive governments to reduce the magnitude of housing problems have not yielded much success. This is partly due to the fact that thorough investigations were often not made into the nature and dynamics of housing problems in the country. The role of politics in public housing delivery is so overbearing such that what determines the quantity, quality and type of housing unit needs is often not exhaustively considered before grandiose housing projects are executed. Often times, the least solution arrived at by the government’s interpretation of “decent” housing leads to the provision of housing units which are usually out of the reach of most Nigerians.

One observable outcome of the various housing “regimes” in Nigeria is the apparent yawning gap between the existing housing stock and the prevailing housing need. There were earlier attempts to meet the housing needs of the low income groups, but because there was no commensurate effort to take care of the middle and high income groups, the few houses provided were high-jacked for use by these groups. As the government attempted to withdraw from direct housing provision, the mechanisms put in place to provide housing for all categories of Nigerians became unresponsive. The current efforts of the private sector towards housing have largely excluded, as at now, both the low and middle income households from access to affordable housing (Agbola 2005). With the dwindling amount of new housing units coming into the housing market, existing housing units are priced outside the reach of most Nigerians. The National Housing Policy (2006) affirms that over 90% of Nigerians are in the low income category. This large number of Nigerians is left to compete in the ever-economically-unfriendly-housing market.

Essentially, a significant proportion of housing problems correlates with and translates to housing the poor. Housing is a highly visible dimension of poverty. This, perhaps, is why it provokes serious emotional considerations in most developing countries. The sight of several thousands of people huddled in a shabby accommodation with minimum of servicing is certain to evoke some reactions from politicians and government. Many poor Nigerians are forced to live in substandard residential areas where overcrowding of structures and the poor supply of infrastructural facilities are the rule. Olatubara (1997) noted that the low income households do not change their residences essentially because of the cost involved in the search and selection process for a new residence. Most of these households become ‘captives’ to their location because of this problem and that of the unavailability of readily affordable housing units. Therefore, even when prevailing housing conditions reveal that low income households should change their residences, they find it extremely difficult and are generally at the mercy of landlords.

Successive governments in Nigeria have clearly identified the inter-linkages of housing problems with poverty and especially the poor. The National Housing Policy (1991) puts the total of Nigerians that could be classified as low income people at 70%. The NHP, however, noted that while various governments have shown keen interest in housing Nigeria people, the strategies adopted were of little benefit to the low-income group.

It is a well-known fact that the central and dominant problem of the poor is poverty of varying dimensions. Their low earning power manifest in a variety of ways especially in lack of sufficient fund to procure housing. Various governments have crudely interpreted the poverty characteristics of the poor and the low income earners to mean that they needed to be substantially assisted especially by providing owner-occupier accommodations for them to the neglect of rental housing. It is erroneous to think that all households need housing on owner-occupier basis. There is no gainsaying the fact that rental housing sector has been and will continue to be the major provider of the bulk of housing for the low income households.

Furthermore, the interpretation of decent housing has usually impelled the government to provide owner-occupier housing units which are out of the reach of the target population (low income earners). Another erroneous impression of the poor is that they cannot pay. Researches have shown high level of performance of low income groups when they are provided with truly or substantially affordable housing (Olatubara and Agbola 1992). Also, evidence abound where low income groups have adopted various strategies to construct or improve their housing units.

The plethora of problems that bedevil public housing delivery has led to a paradigm shift of involving the private sector in housing delivery while the government provides the enabling environment. Furthermore, it is observed that the private sector performs better in an organized state. Therefore, the organized private sector is looked unto as the anchor on which to hinge the success of housing delivery in Nigeria. Two bodies have been established in the country in

line with this new vision of the housing policy. They are, Real Estate Development Association of Nigeria (REDAN) and Building Materials Producers Association of Nigeria (BUMPAN). However, initial assessments have not been in their favour since they generally provide housing out of the affordable reach of the generality of Nigerians (Agbola and Olatubara 2003; Agbola 2005).

For instance, Agbola (2005) assessed the prices at which houses delivered by the organized private sectors get into the market. He observed that some developers, for example, the developer of the Ocean Bay Estate on the Alpha Beach, off Lekki/Epe Expressway was developing 175 residential plots targeted at the medium and upper income cadre. The house types are 3 and 4 bedroom bungalow; 4 bedroom terrace house; 4 bedroom semi-detached house; 5 bedroom detached house at a cost per building of between ₦25.6m for 4 bedroom to ₦68m for 5 bedroom detached house. The costs for some other developers are even more intimidating. He further noted that the costs of units of the Cable Point Estate developers were: ₦50m for 5-bedroom detached house; ₦42m for 4-bedroom semi-detached house; ₦35m for 4-bedroom Massionnette house; ₦25m for 4-bedroom flat; ₦20m for 3-bedroom flat; and ₦30m for 3-bedroom Massionnette.

Agbola (2005) observed that Nigerians, especially the poor, cope with the crunching housing problems by living anywhere they can find shelter, not necessarily a house. They live in overcrowded areas and makeshift buildings or settlements in what the government and planners call slums. The areas called slums are amongst the most obtrusive of social evils and are epitome of poverty since they are planless, spontaneous in origin, exudes all aspects of criminality and do not lend themselves easily to spatial re-arrangements. Agbola (2005) also noted that because bad housing is more visible than bad health, physical squalor catches the eye; the degradation of human dignity checks the social reformer; civic pride is outraged and the privileged people within the society are uncomfortably reminded of the circumstances in which their fellow countrymen have to live.

Housing Characteristics in Nigeria

The housing situation across the country is aptly captured by the results of the housing survey conducted with the national census in 2006 that show some interesting features of our housing characteristics. As shown in table 1, houses on separate stands constitute slightly over half (50.6%) of all house types in Nigeria. This has significant implication on space coverage and urban planning since such types of housing lead to urban sprawl and its attendant planning problems. Furthermore, 14.0% of all house types are of traditional/hut structures made of traditional building materials, signifying almost invariably poor structural quality of the houses. This type of structures house over 3.9 million households across the country. It should also be noted that most of these houses are usually bungalows and add to the spatial spread of Nigerian settlements.

Table 1: House Types in Nigeria

S/No	House Type	No of Households	%
1	House on Separate Stand or Yard	14,274,444	50.6
2	Traditional/ Hut Structure made of Traditional Materials	3,944,091	14.0
3	Flat in Block of Flats	2,762,955	9.8
4	Semi-Detached House	2,638,932	9.3
5	Rooms/Let in House	3,861,592	13.7
6	Informal/Improvised Dwelling	158,022	0.6
7	Others	557,049	2.0
	Total	28,197,085	100.0

(Source: NPC 2006: *Housing Characteristics and Amenities Table: Priority Tables Vol. II*)

About two-thirds of all households sleep in not more than four (4) rooms with variations in proportions between 13.0% sleeping in four rooms, 16.7% sleeping in three rooms, 17.3% sleeping in two rooms and 15.9% sleeping in one room (table 2). As much as over 4.7 million households (16.7%) have no sleeping rooms. Furthermore, as indicated in table 3, 68.5% of households own their houses while another 2.3% live in houses they owned but not yet fully paid for. This gives home ownership status of about 70% of all households. This is a

fairly high figure compared with other countries around the world. For example, according to Wikipedia list of countries by home ownership rate (extracted on 12 May, 2012), this figure is only exceeded by such countries as Bulgaria (97%), Singapore (87%), Palestine (84%), Ireland (83%), Slovenia (82%), Italy (78%), Spain (78%), Norway (77%), Brazil (74%), Belgium (71%) and Israel (71%). A cursory look at table 4 that shows mode of ownership of houses in Lagos State (which could fairly proxy and reflect the situation across the country) indicates that a significant proportion of the houses are directly constructed by the owners with this figures steadily dropping from 89% in 2008 to 84% in 2010 to 82% in 2011. The figures for houses bought by the owners are low but steadily increasing from 11% in 2005 to 16% in 2010 to 18% in 2011. This indicates that an increasing proportion of households now opt for purchase of houses and this might be a good indicator for the mortgage system in Nigeria.

Table 2: Exclusive Sleeping Rooms in Nigeria

S/No	No of Exclusive Sleeping Rooms	No of Households	%	Cum.%
1	1 Room	4,493,927	15.9	15.9
2	2 Rooms	4,896,474	17.3	33.2
3	3 Rooms	4,701,811	16.7	49.9
4	4 Rooms	3,653,840	13.0	62.9
5	5 Rooms	1,880,026	6.7	69.6
6	6 Rooms	1,598,732	5.7	75.3
7	7 Rooms	724,142	2.6	77.9
8	8 Rooms and Above	1,534,482	5.4	83.3
9	No Sleeping Room	4,708,651	16.7	100.0
	Total	28,197,085	100.0	-

(Source: NPC 2006: *Housing Characteristics and Amenities Table: Priority Tables Vol. II*)

Table 3: Tenure Status of Housing in Nigeria

S/No	Tenure Status of Dwelling Unit	No.	%
1	Owned	19,316,441	68.5
2	Owned but not yet paid for	655,503	2.3
3	Rented	6,407,257	22.7
4	Occupied rent-free	1,525,320	5.4
5	Squatting	214,361	0.8
6	Others	78,203	0.3
	Total	28,197,085	100.0

(Source: NPC 2006: *Housing Characteristics and Amenities Table: Priority Tables Vol. II*)

Table 4: Mode of Ownership of Housing in Lagos State

S/No	Mode of Ownership	2008 (%)	2010 (%)	2011 (%)
1	Bought	11.0	16.0	18.0
2	Constructed	89.0	84.0	82.0

Source: Lagos Bureau of Statistics "Lagos State Household Survey, 2011"

Another important feature of housing in Nigeria is fund mobilization for housing. The National Housing Fund (NHF) recorded modest achievement over the years. For example, contribution to the scheme increased from ₦19.933 million in 1992/93 to ₦1.636 billion in 1999. In the year 2000, sectoral contribution to the NHF was close to ₦2 billion. As at the end of 2001, FMBN had mobilized a total of ₦8.5 billion from 1.8 million contributors registered by both the private and the public sectors. While the number of applications received at the national level stood at 2,641, the number of application granted approval stood at 2,034. However, in 2001, out of the 60 PMIs accredited, only 25 were involved in the distribution of the NHF. Primary Mortgage Institution loans were first approved in 1997 while Estate Development Loan (EDL) commenced in 2003. The strategy adopted by the government to use the FMBN to revitalize the mortgage industry involves using the Primary Mortgage Institution as lending vehicles, increasing housing stock via estate development carried out by Real Estate Developers Association of Nigeria (REDAN) and reducing the cost of

building materials via Building Materials Producers Association of Nigeria (BUMPAN). The role of the private sector, therefore, as the engine of development is fundamental to the achievement of the desired results in the housing sector (Shuaibu 2009). Relevant data on NHF from 1992 to 2009 are contained in table 5.

Table 5: National Housing Fund Loan Activities from 1992 to 2009

S/No	Subject	Statistics as at July, 2009	Remarks
1	Total no. of NHF contributors	3,455,742	1994 to July, 2009
2	Cumulative NHF contribution	₦ 470,811,432,231.00	1992 to July 2009
3	Cumulative NHF loans to PMIs	₦ 35,945,504,751.56	1992 to July 2009
4	Cumulative NHF loans to EDLs	₦ 59,814,212,301.13	2003 to July 2009
5	No. of PMI currently accessing the Fund	52 Primary Mortgage Institutions	
6	No. of EDLs currently accessing the Fund	119 Estate Developers	
7	Aggregate loans (PMIs & EDLs) up till July 2009	₦ 95,762,717,052.69	

Source: FMBN 2009

Home Ownership Drive: The Content and Context

House ownership is the earnest desire of most Nigerians and consequently efforts are religiously made to attain the status of landlords. The entire household members put in their best to have a house that is called their own. In the traditional African culture, the husband, as the head of the family, is looked upon for the provision of a house for the household. His efforts are supplemented by whatever other members of the household could contribute both in cash and kind. The house is looked upon as 'our own' as the household members can raise their heads among their counterparts and feel fulfilled and enchanted at the attainment of house ownership status. Even in some other parts of the world, home ownership is a major goal. Australian Government Productivity

Commission (2003) observed that for many Australians, the 'family house' is the most significant asset that people will acquire in their lifetime and this accounts for about two-thirds of all household wealth in Australia.

Most housing researchers have identified housing as a status symbol because a house has been culturally distinguished as the individual's identity symbol in the society, reflecting not only his/her personality but also that of technological, economic and social handicaps (Papoport 1969; Onibokun 1982, 1985; Agbola 1989, 1995). Housing has also been identified as a veritable item of economic investment. In addition to its economic significance, housing is a prestigious process for the landlord in the socioeconomic milieu of Nigeria. Agbola (2005) gave a short review of authors as they identified the socioeconomic qualities of housing. Lloyd (1962), for example, has observed that the acquisition of real estate in Nigeria encourages others to do business with the owner, should he or she be a merchant. Coker (1966) has remarked that the ownership of a house marks an individual as an eminent member of the community. Aronson (1978) has stated that the ownership of an urban house in Nigeria is the safest and highest investment available. Barnes (1979) also noted that ownership of a house in Nigeria provides the owner with an entrée into community organization, while Obayinwana (1986) has argued that a chieftaincy title might not be bestowed on an individual who does not own a house within the locality. Even in legal adjudication, to stand surety for an individual in a court of law might require the ownership of landed property or house with the evidence of Certificate of Occupancy in a prime area of an important city where the court has jurisdiction.

A house is also traditionally a means of protection against weather and other natural conditions. Furthermore, while it serves as a most valued asset, it also has profound impact on everyone's quality of life, health, welfare and productivity (Olatubara 2007). The importance of secure, safe and adequately serviced housing in this regard is indispensable. The quality and use of housing, and the quality of the neighbourhood in which it is located is obviously important

for privacy, security and enjoyable domestic life (Olatubara and Asiyanbola 2007).

The renter households usually come under the unpleasant vagaries in house rents that at times destabilize their households' budgets. Efforts made by governments to make renter housing affordable has not been very successful (Oni and Ajayi 2011). Many renter households, therefore, strive to own their personal houses. Table 6 shows the results of a research on the various levels of activities directed at owning a house embarked upon by households in a survey on house ownership drive in Ibadan. The survey focused on renters and their efforts to own a house. The largest proportion of households (64.4%) was saving money to build a house while only 34.9% have already purchased land. Those that have drawn and processed the building plan account for 26.5% while those that have actually laid the foundation of their houses is 21.4%. It will be observed that this proportion decreases gradually to only 5.1% for those that have almost completed their houses and 6.6% of those that were about to move to their houses. However, 2.6% of households were saving to purchase already completed houses.

Table 6: Activity Profiles of Households to Own Houses

S/No	Stages of Construction	Yes	No	No Response	Total
17 00.0%)	1. Saving Money to Build a House	422 (61.4%)	210 (30.6%)	55 (8.0%)	68 (1
17 00.0%)	2. Already Purchased Plot of Land	240 (34.9%)	390 (56.8%)	57 (8.3%)	68 (1
17 00.0%)	3. Drawn the Building Plan	182 (26.5%)	444 (64.6%)	61 (8.9%)	68 (1
17 00.0%)	4. Laid the Building Foundation	148 (21.5%)	476 (69.3%)	63 (9.2%)	68 (1
17 00.0%)	5. Built House to Lintel Level	85 (12.4%)	536 (78.0%)	66 (9.6%)	68 (1
17 00.0%)	6. Building is at Roofing Stage	44 (6.4%)	573 (83.4%)	70 (10.2%)	68 (1
17 00.0%)	7. Building almost Completed	35 (5.1%)	583 (84.9%)	69 (10.0%)	68 (1
17 00.0%)	8. About to Move to the House	45 (6.6%)	573 (83.4%)	69 (10.0%)	68 (1
17 00.0%)	9. Saving Money to Buy a House	18 (2.6%)	594 (86.5%)	75 (10.9%)	68 (1

Source: Olatubara 2011

Due to a wide range of problems affecting housing in Nigeria, many middle and low income earners have explored alternative means of securing accommodation. Some of these include installment housing whereby the house is constructed piecemeal, starting with the most required part such as living room and, perhaps, a room that will be built and roofed while the other parts are developed at a later time. Most of the households that live in such apartments have faced hard times in the hands of landlords and/or their agents. While these are not particularly pleasant experiences, some lessons could be learnt from the diverse strategies adopted by households to cope with the ever intractable problems of housing. It should be noted that, while it takes money to build a house, it, most importantly, takes the catalyst of determination to effect it. The absence of this vital factor of determination in house ownership largely explains why a messenger is able to build a house while his boss remains a renter, perhaps throughout life (Olatubara 2008). Determination does not easily lend itself to quantifiable empirical investigation, but it remains an intangible, yet very veritable factor in house ownership.

In the quest of households to own their houses, various factors of life, mostly intimately related to their social, economic and cultural profiles, profoundly affect the houses they build. Some of these factors are discussed below.

Socio-cultural Reflections of Housing

Housing, Family Life Cycle and Residential Mobility

Family life cycle consists of several stages but there is no consensus as to the number of stages. The aggregate convergence of research results, however, shows that there are, at least, three stages: The pre-family stage; active family stage and the post-family stage (fig. 1). Harder (2002) divided the stages into six: single stage; couple-childless stage; families with young children; families with adolescents; launching children and moving on; and the families in later life. It is important to note that the type and characteristics of housing required by each stage in the family life cycle are different. For example, at the early stages in the family life

cycle, especially for singles (bachelors and spinsters), the size of housing required is generally small but of fairly high quality, conditioned by their economic wherewithal. The housing space increases proportionately as they get married and start to rear children. The space for families with young children is smaller than that of families with adolescents and of different sexes. The space is expected to gradually reduce as the children leave home to start their own families. Eventually, the initial couple is alone as all the children leave home. The death of a member in the couple brings the family life cycle to its initial single family stage, and the cycle is completed.

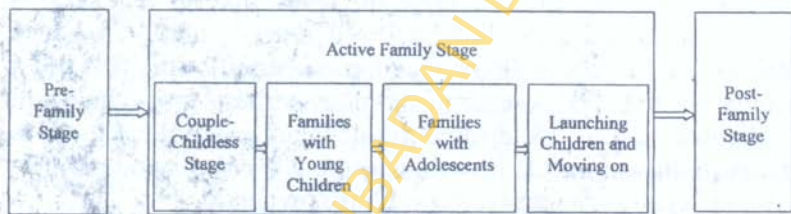


Fig 1: Family Life Cycle Stages

Source: Author's Conceptualization and adapted from Harder (2002)

Housing consumption is expected to vary with the dynamics in the family life cycle. Empirical investigations are varied and diverse on the relationship between the family life cycle and housing characteristics. Decisions on housing consumption have been associated with changes in socio-economic and demographic characteristics of a household. For example, while Rossi (1955) considered the household's life cycle as an important factor, Clark (1970) identified the significance of the constraints imposed by economic factors. McLeod and Ellis (1982) contended that the relationship between various stages in the family life cycle was not a significant factor in the choice of residential location vis-à-vis workplace or Central Business District (CBD). They, however, noted that when families with children of primary school age moved, they did not move far, while those with children in secondary school showed a significant increase in

the distance moved. Frey and Kobin (1982) observed that the examination of city-suburb mobility rates provide general support for the assumption that the mobility of non-family primary individual household is clearly more city-directed than that of traditional husband-wife family. Linneman and Graves (1983) observed that the likelihood of changing jobs, without changing residence, increased with the number of children in school, although the probability of changing neither residence nor job also increases in this category of households.

In a study by Preston (1978) with data collected from a questionnaire survey of married women in Hamilton, Ontario, it was observed that life cycle status was found to have significant effects on the residential area attributes that related significantly to stage in the life cycle. There was agreement through the life cycle on the most and least important residential area attributes. Life cycle effects on residential area aspirations reflected changes in childcare responsibilities. For example, women who had completed the parental career assigned less importance to spaciousness. Access to shops and to people of similar social background assumed more importance. The accuracy of the linear compensatory evaluation function declined through the life cycle.

Modenes (1999) in a study in Barcelona observed that, in the eighties, residential strategy of new couples was made taking into account two ends, with quite opposite spatial effects: first, to have a suitable dwelling at a right price and, second, to be able to appeal to the family network when needed. It was found out that social position interferes in the elaboration of residential strategies. Those who have more income resources can reduce the need of daily help while they increase the incentives to satisfy pure locational and housing preferences. The behaviour of very low income subjects tends to be very influenced by residential restrictions. As a result, this group would leave central locations despite the fact that their relational life might be damaged. Furthermore, it was noted that residential immobility and local preference is a strategy developed by young couples in order to be able to harmonize working life and reproductive life. This strategy

would keep working the social aid network and, in a broader sense, the affective place links.

It was also observed by Modenes (1999) that mature households do not need to rely so often upon family network help because children are more autonomous and start to leave home. The household 'empty nest' phase imply the change in the net direction of aid flows to parents, at the end of their lines, and, probably, to children's own households. Thus, mature households' residential strategy is still influenced probably by the need to keep local links. However, pure residential preferences are probably more important when re-evaluating location. Sub-urbanized moves would be more likely in households that are advanced in vital stages.

Olatubara (1996) observed that variables such as number of children in schools and household size had negative correlation with residential satisfaction in Ibadan, Nigeria. This implies that those households with larger number of children in schools and larger household sizes are less satisfied with their housing condition. Similarly, Olatubara (1998) identified stages in the family life cycle as an important variable influencing location of households within the Ibadan urban space while Ogunjumo and Olatubara (1998) observed that some of the variables that determine household behavioural groups in Ibadan include house ownership, aggregate distance to urban activity nodes and distance to primary schools. Olatubara (1999) also observed that variables inducing potential residential mobility include number of children in schools, convenience of current house, distance to children's schools, number of rooms occupied by households and number of members in households. All these are indicators of stages in the family life cycle.

Tatsiramos (2006) investigated the determinants of residential mobility of older households (above 50 years old) and the adjustment of housing for those who move, employing individual data from the European Community Household Panel. Although homeowners are less likely to move compared to renters, an increase in mobility rates is observed for older age homeowners. Moreover, having an outstanding home loan, retirement, the death of a spouse, and excessive

housing costs, are significantly associated with a move in central and northern European countries, but not in the south. Analysing the transitions from the current tenure choice after a move takes place, based on a competing risk hazard model, an increasing transition out of the current residence for old-age homeowners is found, indicating some non-saving later in life. The direction of the transitions is mostly from ownership to renting. However, especially in countries in central and northern Europe, transitions from ownership to ownership are also observed, which are associated with a reduction in the home size.

Other areas that have received research attention are the areas of household consumer behaviour and the family life cycle. In spite of the definitional difficulties in the most appropriate categorization of life cycle, there is nevertheless widespread agreement on the relationship between life cycle and consumer behaviour. Lee et al. (2000) used the Survey of Consumer Finances to investigate how family life cycle stages and financial management practices affect household saving. First findings are that household income and householder's education, race and ethnicity have significant effects on saving. Second, regarding the effect of the family life cycle stages, younger married couples without children, middle pre-retired households without dependent children, and older households without dependent children are more likely to save than other similar households in the life cycle stage of younger single households. Third, households with longer financial planning horizons, saving goals for retirement, purchase of durable goods and emergency goods, and low credit card debt are more likely to save.

Sears and Roebuck (2010) did a large study to find out who purchased what at what stage of life. They found that people leaving the young single stage and entering the young family stage were far more likely to buy and own all types of appliances. The financial services industry clearly recognizes that as households act out different stages in the family life cycle, various financial needs arise.

One feature of the African culture that has influence on the family life cycle is the kinship system. The kinship tie is very strong in most parts of Nigeria. For example, among the

Yorubas, the kinship ties have significantly influenced the early types and characteristics of their housing. Many households at various stages of family life cycle live together and assist one another in extended family structure in the type of housing that has now almost completely faded into obscurity. This is the courtyard compound housing system. The next section in this lecture is an exploration of the evolution and collapse of this important housing artifact as they transform and are molded by modernity.

The Evolution and Death of the Courtyard Compounds Housing

One of the typical features of Yoruba traditional housing is the courtyard compounds separated by footpaths. A compound is a linear residential building of habitable rooms (sleeping and sitting rooms) having a continuous verandah (passage) erected round a square or rectangular courtyard (or open space). The basic form is cuboidal with a rectangular courtyard placed in the rectilinear compound (Adedokun 1999). According to Obateru (2003), the courtyard compound had three basic elements: the central (inner) courtyard; the verandah that abuts it and the row of habitable rooms. Each courtyard compound is therefore introverted and 'self-contained'; the habitable rooms open on to the verandah facing inward towards the courtyard rather than outward towards the street.

The extended family structure usually used the courtyard compound as their residential unit and it was, therefore, not unusual for a large extended family to occupy two or more compounds. According to Fadipe (1970), the rooms had no windows prior to the advent of the Europeans. Even during broad daylight, the rooms had to be illuminated by lamplight. The absence of windows is explained by the premium which the forefathers put on privacy. When later the window became an element of the compound rooms, it was small and placed high in the exterior wall to prevent people from intruding unseen and possibly reduce ground radiation to the minimum during the daytime, as well as for the purpose of keeping thieves, beasts, snakes and large insects at bay (figures 2 and 3).



Fig. 2: Typical courtyard compound house. Note the small elevated windows.



Fig. 3: Typical courtyard compound house. Note the enclosed courtyard.

Several factors might have led to the evolution of the courtyard compound housing among the Yorubas. An important factor is their socio-cultural characteristics. According to Rapoport (1969), given a certain climate, the availability of certain materials, and the constraints and capabilities of a given level of technology, what finally decides the form of a dwelling and molds the spaces and their relationships, is the vision that people have of the ideal life, the environment sought to reflect many socio-cultural forces, including religious beliefs, family and clan structure, social organization, way of gaining a livelihood, and social relations between individuals. House form reflects the needs, values, ideals and aspirations of a people. The extended family system accounts for the establishment of communal or collective dwellings but not for the form that they take. The courtyard compound (*Agbo Ile*), meaning a block of houses, had, in the beginning, their rooms as separate individual detached huts. The original huts were usually square or rectangular in form. The compound came into being by joining huts together round a courtyard, that is, by attaching a number of huts together round a courtyard.

According to Obateru (2003), it is probable that the compound came into being at the onset of the Golden Age when Yoruba cities began to flower. The compound was either an introduction of or a creation of the Berber immigrants who initiated the rise of the cities. He identified some socio-cultural factors that apparently explain the development of the Yoruba courtyard compound to include:

1. *Basic Needs*: Human needs shelter to protect him/her not only against the elements of nature but also against human and animal enemies. The need to eat, drink, sit, sleep, love, and rear the young also demands the use of dwellings.
2. *Gregariousness*: The Yoruba people have been highly gregarious. The gregarious instinct was a fundamental force responsible for the rise of their cities. Concomitant with gregariousness is their love

for crowding (not overcrowding), a trait that has characterized all peoples who have developed the courtyard house such as the Arabs since the heydays of the city of Ur 2000B.C, the Greeks, the Romans, the Spaniards, the Indians, the Chinese, and Central Americans (Rapoport 1969).

3. *Family Cohesion and Solidarity*: Human societies are characterized by varying degrees of family cohesion and solidarity. Family cohesion is strong among the Yorubas. Family solidarity manifests itself in various forms of kinship responsibilities and obligations that include the moral and material care of the young, the aged, the sick, the bereaved and orphans, as well as the poor or underprivileged ones. The tight courtyard compound is a physical embodiment of family cohesion and solidarity, an expression of their ideal living environment.
4. *Defence*: Defence need is one of the factors responsible for the inward-facing character of the courtyard compound. The blank outside wall of the dwelling offered protection against the onslaught, not only of human enemies but also of beasts of prey, snakes and harmful insects. Security accounts for the provision of only a single gateway and the closing of the gate at night and in times of danger with heavy double shutter.
5. *Privacy*: Privacy contributed to the introverted form of the compound. The concern of the Yoruba people for privacy stems from their regard for self-respect, personal worth, and attitude to sex and shame.

Obateru (2003) also identified the impact of climate as secondary to that of the socio-cultural considerations. He noted that the architectural elements that acted as climatic controls include the compound plan, the verandah, the mud walls with a few apertures, the earthwork ceiling of the rooms and the roof form. The closed compact plan of the compound

minimized the surface area exposed to the sun and increased shadings. The wide verandah and the low eaves afford protection from sun, rain and sky glare. The mud walls with few and small openings and the mud room ceiling kept out the sun with the result that the rooms remain cool in the day time. Being poor heat conductors, the mud wall and ceiling kept down the day temperature of the room. During the cool and sometimes cold nights, the mud wall and ceiling conserved heat in the room. The small window placed high in the wall reduced ground radiation to the minimum.

The classic Yoruba courtyard compound has faded into obscurity and it is no longer commonplace in Yoruba towns and cities except in some few areas where it could still be seen on an appreciable scale as in the northwestern Oyo Region, or at the inner areas of Yoruba towns and cities, such as Oyo and Ogbomoso. Detached dwellings mostly of one or two storeys, have replaced the traditional courtyard compound. From the sociological perspective, the collapse of the courtyard compound culture began with the advent of the Europeans, an advent that marked the beginning of the impairment of the entire Yoruba culture especially the value system which the people shared in common, and their common concept and vision of the ideal life and of the ideal living environment.

Apparently, the physical disintegration of the courtyard compound did not begin until early 19th century with the incursion of exotic religions: Islam and Christianity which undermined the Yoruba traditional religion, their value system, and their concept and vision of ideal life and of ideal environment (Obateru 2003). The major forces at play include the introduction of Western education as a prime mechanism for changing people's values, attitudes, behaviours and aspirations; Western administrative system that contributed to the loosening of the traditional family bonds and sentiments as most of the traditional social and political functions undertaken by the extended family, the quarters and state councils have been taken over by the imported local,

state and national governments of Western parentage; Economic growth especially the economic independence of the youth facilitated residential mobility, relocation and segregation, the ultimate outcome which has been the replacement of the courtyard compound with detached dwellings. Modernity has significantly influenced the disintegration of the courtyard compound housing system through the processes of fission and fusion (Mabogunje 1968). This is discussed below.

Urbanity and the Housing Situation

One of the modern factors that has led to the collapse of the Yoruba courtyard compound housing system is engendered by the process of urbanity and its accompanying informality that has truncated the erstwhile highly cherished kinship ties among the Yorubas. Currently, the world is in a new revolution phase of human settlement pattern which became conspicuous less than 200 years ago. The new revolution is associated with modern revolution of philosophy, science, technology and power-using machinery. The new material instruments available to humans facilitate the absorption of cities of substantial proportions of the population in many countries.

Cities now form a major source of environmental problems which have effects not only within their vicinity but, oftentimes, of global significance. The city as a center of human agglomeration has a fascinating way of luring people. According to Mumford (1961), the city has brought together, within relatively narrow compass, the diversity of special cultures and, at least in token qualities, all races and cultures can be found here, along with their languages, customs, costumes, and typical cuisines. The dynamism of cities has created conditions that make it a source of attraction and bitter indignation. It has, over the years, possessed the uncanny ability of creating new cultures and modifying or destroying old ones. The seemingly fluid nature of the culture of the urban dwellers tends to distinguish it from the often

static and rustic culture of the countrymen. Bascom (1968) noted that urbanism, as a way of life, may have a cause-and-effect with culture and social factors such as acculturation, Europeanization, cosmopolitanism and other types of social heterogeneity.

Inkeles (1968) noted that the distinguishing characteristics of the urban dwellers that make their culture distinct from those in the villages are many and diverse. The modern city man experiences, not only overcrowding but, access to all manner of resources. He is no longer enmeshed in a network of primary kin ties, but is rather drawn into a much more impersonal and bureaucratic milieu. In times of distress and for services, he depends on people and agencies with which he has more formal relationships. The banks, financial houses, insurance companies, police, courts, all formally attend to his needs. The urban dwellers reside in centres of liberty which provide favourable environment for free thoughts and individual responsibility. The city, as opposed to the village, has the favourable characteristics to attract development of seemingly unlimited scale.

The virtual freedom generated by modernity has also brought with it its own shortcomings. One of these challenges is that of phenomenal increase in urban crimes of various dimensions. Despite the formal structures put in place to attend to crime and criminality, the incidence of crime has taken monumental proportions. Urban residents have, therefore, devised various strategies to provide a self-response to the increasing malaise. This is further discussed below.

Architecture of Fear and Housing

Agbola (1997), in his epic book, *The Architecture of Fear*, observed that crimes have increased in Nigeria with amazing ferocity especially since the early 1980s, noting that increasing societal sophistication and modernization of the country, the continuing bastardization of the Nigerian economy, widening social and economic inequality and the rising wave of unemployment, especially among the young school leavers, have greatly accentuated the wave of violent

urban crime in recent times. He noted that, whatever the spatial or temporal distribution of crime, the immediate response of people to this social malaise is fear. Fear has been defined as an emotional reaction to danger (Kaplan and Kaplan 1978). Fear increases with danger, which in turn increases with violence. The response to fear is to begin to look for ways of mitigating the incidence of crime and providing protection from it. cursory observation and daily news reports show that most crimes involving loss of life and property in Nigeria are committed within residential housing units. This is why people's reactions to urban violence have been more noticeable in the design of residential buildings.

Over the years, efforts at ensuring safety within residential units have been anchored on building design and construction strategies known as 'target hardening'. This defensible space is a theory developed by Newman's (1973) seminal study of public residential buildings in New York. The target hardening, coupled with urban planning and design strategies, fall under the most recent method of crime prevention known as Crime Prevention Through Environmental Design (CPTED). Agbola (1997) noted that the objective of this approach is to inhibit crime by creating a residential area that defends itself. It entails the incorporation of physical barriers into building design and construction with a view to increasing the time taken by potential intruders to force their way in, or to outrightly prevent them from gaining entrance. Strategies include using burglary proofing and fences, building high walls, providing natural and artificial surveillance devices and installing alarm systems.

Looking round Nigerian cities, one would notice the general trend towards the construction of high walls around residential units, which have become so high that they obstruct the visual beauty of buildings, sometimes concealing them altogether; erection of houses which are intricately shielded with burglary proofing; construction of massive gates and strong locks; installation of lighting facilities at every corner of the residential environment; and a host of

other protective devices, all of which give credence to the assertion that city architecture in Nigeria today is governed by the fear of the incursion of robbers (Agbola 1997).

The quantities of blocks used for fencing houses in Nigerian cities have not been empirically studied but there is no doubt that such quantities or their cost could be sufficient to build a large number of housing units. The prevailing architecture of fear has only encouraged the robbers to reappraise their strategies and come up with more daring or clandestine methods. We could learn lessons from the cases of institutions and housing estates where there are no individual fences for each house but a general fence around the entire premises. Security surveillance is centrally managed. There is, however, no empirical evidence to show that these institutions are less efficient or safe or that they are more vulnerable in terms of security than the heavily gated neighbourhoods with gated houses.

With the disintegration of the courtyard compound housing system among the Yorubas and the general drive by individuals to own their personal housing units, sometimes heavily fortified, there is an emerging trend among some rich individuals to build houses as inheritance for their children. A casual observation of the consequences of this trend is examined below.

The Yoruba Concept of 'Agbojologun'

Rich individuals build houses for each of their children with the hope that they would inherit and live in the houses as their own share of the parent's inheritance. This is one of the banes of the society that has propelled corruption to a high crescendo. The desire of an individual to want to provide for children, and even for children's children, has led to swindling, illegal acquisition of wealth and looting of government treasuries, if they have the opportunity to be in government. This is all in an attempt to ensure that their children do not 'suffer' afterwards.

However, usually to the grim disappointment of these parents, many of the children never had interest in such houses either because of location, style, obsolescence and quality of such houses. Many of these children school abroad and in other opulent areas. Their style and taste generally do not match the locality where such houses are built. And in some cases, the children may live all their life outside where the houses are built and sometimes 'abroad'. There is, therefore, a mismatch between the housing provided and the taste and desires of the children. As earlier noted by Olatubara (2008), the dynamics in the choice of housing has a link with modernity and the society's changing cultural values. It is increasingly becoming apparent to parents that spend their fortunes to build houses in anticipation that their children will inherit them that, more often than not, the choices of the children might be at variance with that of the parents. The houses built by the parents might sometimes be too large or bogus. Therefore, as the children leave to form their own families, such houses become too large for the old couple. And as the couple pass on, perhaps, one by one, some of the houses are technically abandoned because they are too large to rent out without major restructuring. Eventually, such houses might be sold by the children.

It is also customary in the Yoruba culture for a father, as the head of the household, to build a house (other things being equal) for the family. A child would ask the father, "*Where is your father's house?*" If a child inherits his father's house, his own children would ask him, "*This is your father's house, where is your own?*" For this reason, most fathers would want to personally own a house. It is generally derogatory and a shame for a father not to have a house and possibly live and die in his father's house known as "family house". There is, therefore, the Yoruba concept of '*Agbojulogun*' (that is, he who puts his trust in inheritance) that tends to moderate the way children rely on or struggle for their parents' inheritance. This concept has helped to checkmate children's endless quarrels (sometimes to the point

of killing one another) and instill in them the desire to work and sweat for their own wealth. The concept has entrenched the principle of dignity in hard-work among the Yorubas. Therefore, while the parents are concerned about the economic fortunes and the future survival of their children, working hard to help them, most importantly through sound education and/or trade or craft, the children are also concerned about how to fend for themselves after the demise of their parents. It becomes a two prong approach to the continuity and survival of the family members, as well as a way of maintaining the family integrity.

'Big House Big Problem'

The choice of the type of architectural design of a house is a function of several factors such as income, education, social status, availability and cost of building materials, size of available land, etc. In stressing the socio-cultural significance of housing, Ojo (1968) observed, for example, that Yoruba houses have architectural peculiarities which vary in importance depending on the rank or status of the occupants. Olatubara and Fatoye (2006, 2007) noted that the design elements appeared as the most important consideration in households' housing satisfaction.

Large houses were usually associated with royalty. Palatial structures were also constructed to display the affluence of individuals who are also wealthy. The oil boom in Nigeria in the 1970s created several wealthy individuals that attempted to show their affluence by the architectural showpiece of their houses. Most of the designs are exotic as well as the materials used for their construction. The trend still runs through to the current period where the politicians have joined the upper echelon of the few wealthy Nigerians. Interestingly, some academia and professionals also embark upon bogus housing construction.

These houses come with their own problems. Some of the owners of these houses eventually discover to their grim displeasure that they could no longer climb the stairs to their furnished master bedroom and now sleep in the guest room

downstairs. Furthermore, because no consideration was given to the housing need at the various stages of the family life cycle, the owners end up becoming the sole or only resident in a large house with many of the rooms' doors shut until only the few times that the children or other individuals come visiting. Loneliness usually sets in and, because many of these houses are behind high walls and are in residential layouts where interpersonal relationships is limited and minimal, the intensity of the loneliness becomes gravely severe and could trigger psychological trauma.

Conclusion

Mr. Vice-Chancellor Sir, I would like to conclude this lecture with a call to extrapolate the benefits of modernity with the elegance and functionality of the socio-cultural imperatives that have been the pivot of development of a people. It should be noted that, in Nigeria, any housing policy that gives priority to economic considerations over socio-cultural considerations is bound to fail. Apparently, economically-affordable housing might lack acceptability because of socio-cultural factors (Olatubara 2007). Despite the increasing formalities that accompany modernity, the bond of kinship ties is still too strong to be broken in typical African culture. Olutayo (2007) noted that the clearly discernible issue in the discussion of socio-cultural significance of housing is that though the essence of housing is for shelter, social inequality in terms of how houses are built and perceived is a major phenomenon.

To solve housing problems in Nigeria, there is the need to look inward and harness the wealth of resources of culture and tradition that has helped in building and sustaining African cultural tradition over the years despite severe bashing by modernity. Mr. Vice-Chancellor Sir, distinguished scholars, ladies and gentlemen, for those who are building or yet to build their houses, it is desirable to be modest in housing design and construction.

Thank you most sincerely for listening and God bless.

Acknowledgement

I give all the glory to the Lord God Almighty, Immortal, Invisible, the Only Wise God who has made today a history in my life. My sojourn in teaching and research and eventually becoming a Professor is only possible because of God. The Ancient of Days, I give all the glory to You.

My academic career began at the Obafemi Awolowo University (OAU), Ile Ife, as an Assistant Lecturer in the Department of Geography. I will always remember the assistance I got from Professor M.A. Osunade, now the Lord Bishop of Ogbomosho Diocese (Anglican Communion). For the initial few months he housed me freely with free feeding. I had a life encounter with a godly family, with fantastic children, one of them also a lecturer in this University. I thank God for this family. I would not want to miss out any name of my mentors and other colleagues in the Department of Geography, OAU, Ile Ife. I thank you all most sincerely. However, I would single out my friend, colleague and spiritual brother in the Lord, Professor Francis A. Adesina for special recognition. Whenever anybody needed information about my whereabouts, they just go to him, fully convinced that he must and would know. Thank you brother and God bless you. I also express my sincere appreciation to my PhD supervisor, Professor E.A. Ogunjumo. He introduced me to some of the analytical tools that I now use. I would not leave the OAU axis without acknowledging the role played by Professor Alfred Adewuyi of the Department of Demography and Social Statistics. The foundation of my research knowledge in a wide variety of fields was laid by him. He is retired now but not tired.

I transferred my services from OAU to the University of Ibadan. Let me put it in a fairly simple way that I was practically brought by my "*Oga*", Professor Tunde Agbola. I called and still call him my *Oga* because he was my supervisor at the Master's level, my External Examiner (along with Professor M.O. Filani) at my Ph.D level, my academic, professional and research mentor and my very strong family friend. In fact, while others are cautiously

formal at calling my name, he is the only person who calls me by Fisayo. My current Dean of the Faculty of The Social Sciences, Professor Wale Ogunkola, jokingly learned this name from him. Even though words are not enough to thank you and your family, I will still say thank you most sincerely. I also extend my sincere appreciation to the “*big masquerade*” of the Department of Urban and Regional Planning, Professor Layi Egunjobi. The lessons I learnt in terms of administration from him cannot be quantified. He, along with Professor Agbola, laid down a legacy of friendship and close interaction (as a family) in the Department that is envied by other Planning Departments in the country. My other colleagues, Dr. W.B. Wahab, Dr. L. Sanni, Dr. O. Ipingbemi, Dr. M. Alabi and TPL O. J. Omirin, I say thank you for making the Department homely for me. I would also thank our non-academic staff in the Department, Mrs. Talabi I.R., Mr. Ojelowo S.K., Mr. Monday Shari, Mr. Segun Morolari and Mr. Femi Famoroti. I would also single out Mrs. M.R. Olasoji, although retired, for her selfless service and dedication to the Department. Similarly, I will thank Mr. Kayode Ogunmakinde, now in the Physical Planning Unit (Vice-Chancellor’s office), for his willingness to be there to assist at all times.

From my church axis, I express my utmost sincere thanks to Pastor T.O. Gabriel, the General Overseer of Christ Redemption International, Living Power Church, with Headquarters at Osogbo, and his family. Let me put it on record that this inaugural lecture would not have been possible if not the way God used him and the Church to rescue me from the jaws of death several years back. I am alive today by the grace of God and by the prayers and assistance of devout men of God from the Church. My brother and friend Professor Francis Adesina (The Deputy General Overseer) is also worthy of mention here. To all Pastors and other ministers of God and all workers in the Church, I say thank you. Many of you are here to grace this occasion today.

My in-laws, the family of Pa and Deaconess S.A. Adubi, of Ikolaba Compound, Ara in Osun State have always shown me how sincere in-laws should be. During thick and thin, they are always there. Time would not permit me to mention you one after the other, but I express my warm appreciation to you all.

I gradually coast to my family, the Family of Late Lawrence and Comfort Olatubara of Jokodo Quarters, Okitipupa in Ikale Area of Ondo State. My late father, although a Police Officer, did not train us as barrack children, but singled all of us out for deep moral and cultural training. Before his death, he ensured that all the eleven of us had at least secondary school education. We are all enjoying the fruit of that determination and dedication now. My father had two wives but it was difficult for outsiders to know which child belongs to which wife. My stepmother, Mrs. Elizabeth Olatubara (because my mother died about mid-way into my secondary school education) travelled through the dangerous and tortuous creeks of the riverine area of Ilaje to inform me about my admission into the University of Ife (now Obafemi Awolowo University). Some wives would pretend not to know because of jealousy especially that I was not her child and the first to gain admission into a university. I would have lost that admission in 1978. She took care of us as her own children and that might partly explain why God has lengthened her life (she is still alive and in her eighties). Thank you Mama.

I would, however, single out my only elder sister Mrs. Grace Olanireti Akinmosin (Nee Olatubara) and my elder and only brother (now the father of the family) Mr. Anthony Olafusi Olatubara for a special mentioning. Mrs. G.O. Akinmosin in particular played significant role in my secondary and postgraduate education. On his own part Mr. Anthony Olatubara was the one who used to assist me obtain and complete my GCE forms because of my job that took me far into the riverine area of Ilaje, where in those days we spent days to travel on water. I say thank you to both of you. And to the others, who have contributed one way or the other

to our joy and success that are crowned today: Olayemi, Ibiyemi, Ibrinke, Oluremi, Nike, Bimpe, Ranti and Bose, I say thank you all. I also extend my appreciation to my extended family at Ode Irele (all from my mother side), especially the family of Pa and Mrs. Omonibinu. I say thank you all.

I would at this juncture extend my sincere appreciation to all my professional colleagues in other universities and those in the town planning profession and others in the built environment too numerous to mention. I acknowledge your individual and collective roles at shaping my destiny. I would specially acknowledge the contribution of Professor O. Osibanjo especially in the area of Environmental Impact Analysis/Assessments. I would also add here my newest group of colleagues from Joseph Ayo Babalola University (JABU), Ikeji-Arakeji, where I have pushed my professional and administrative experience to a new level. I wish to mention the cordial roles played by Professor Sola Fajana, the Vice-Chancellor of JABU and the Registrar, Barrister Wale Aderibigbe in addition to my other colleagues from OAU on Sabbatical Leave (Professor L.M. Olayiwola and Dr. Femi Omisore) and Dr. Ola Aluko from the University of Lagos and others from JABU. I warmly thank you all.

My lovely children, Victor Iyinfooluwa and Ibukun Moyinoluwa, are here. I appreciate your help in all spheres of my life. You have comported yourselves as godly children and have given me less stress and worry. I appreciate the goodness and favour of God in your lives. Thank you and God bless.

I dedicate this lecture to the memory of my late wife, Mrs. Omobola Olukemi Olatubara who was called to be with the Lord a couple of years ago.

I close this acknowledgement by returning all glory to 'The I Am That I Am', the Beginning and the End, through whose Son Jesus Christ we are, with the power of the Holy Spirit. Thank you Lord, Thank you Lord, Amen.

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BIODATA OF PROFESSOR CHARLES OLUFISAYO OLATUBARA

Professor Charles Olufisayo Olatubara was born in Okitipupa on 2nd June, 1958, to the family of late Mr. and Mrs. Lawrence Olatubara of Jokodo Quarters of Okitipupa in Ikale area of Ondo State, Nigeria. He had his early education at the Methodist Primary School, Ode-Irele, and at the United Native Africa Primary School and the Local Authority Primary School, both in Okitipupa up to 1970. He had his secondary education between 1971 and 1975 at the United Grammar School, Ode-Irele in Ondo State where he served as the Senior Prefect. He thereafter proceeded to the then University of Ife (now Obafemi Awolowo University), Ile-Ife, Nigeria where he obtained his B.Sc. Geography (Social Sciences) in 1981, emerging as the best overall student in the Department. He attended the University of Ibadan between 1985 and 1987 for his Master of Urban and Regional Planning (MURP) where he also emerged as the best overall student in the year. He went back to Obafemi Awolowo University where he obtained his Ph. D Geography in 1995 with a CODESRIA award. In 2006, he was awarded Certificate of Excellence for the Best Candidate in Nigeria in the Professional Planning Practice Registration Examination.

He started work as a teacher at Orioke Iwamimo Secondary Modern School between 1975 and 1978. After his first degree, he served at the Community Grammar School, Awo – Idemili, Orlu, Imo State, Nigeria (N.Y.S.C.) in 1981/82 session. He taught at the Baptist High School, Ode-Aye, Ondo State, between 1982 and 1985 where he rose to the position of Acting Vice-Principal. He joined the Obafemi Awolowo University as Assistant Lecturer in 1987 after his postgraduate degree. He rose to the post of Lecturer I after which he transferred his services to the University of Ibadan in the then Centre for Urban and Regional Planning (now Department of Urban and Regional Planning) where he rose from Lecturer I in 1995 to the position of a Professor in 2008.

Professor Olatubara has served the University in various capacities. Between 1999 and 2006, he was the departmental

postgraduate coordinator of the Department of Urban and Regional Planning. During this time, he served in virtually all committees of the Faculty of the Social Sciences because of shortage of staff in the Department. Such committees include Faculty Postgraduate Committee; Faculty Sanitation Committee; Faculty 40th Anniversary Committee; Faculty Computer Committee. He was also a member of the Committee on the Review of Ibadan Master Plan. He was the Acting Head of Department of Urban and Regional Planning between 2006 and 2010.

He has over 70 publications in books and learned journals both local and international, and technical reports, to his credit. He is a member of the Nigerian Institute of Town Planners (MNITP) and a Registered Town Planner (RTP). He is also a member of the Nigerian Field Society. He is External Examiner to several higher institutions of learning, including Ladoké Akintola University of Technology, Ogbomosó; Federal University of Technology, Minna; Obafemi Awolowo University, Ile-Ife; Federal University of Technology Akure; University of Lagos; Leads City University, Ibadan; The Polytechnic, Ibadan; and Rufus Giwa Polytechnic, Owo.

He is currently on his sabbatical/accumulated leave at the Joseph Ayo Babalola University (JABU), where he is the Dean of the College of Environmental Sciences. He is also Chairman of several committees at JABU including; Committee on the Review of JABU Master Plan; Committee on JABU Campus Beautification; Lecture/Examination Time Table Committee; and Committee on Advisory Board for Colleges.

His main research focus is Housing where he has published extensively. He has also participated in several researches on family planning, environmental impact assessment, master planning of universities, food safety, healthy cities, etc.

He is a Minister of God, married and blessed with children.

