

AN ASSESSMENT OF FEDERAL GOVERNMENT HOUSING  
POLICIES AND PROGRAMMES IN OYO STATE  
NIGERIA

By

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September, 1986

To

Babby  
my youngest child

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## A B S T R A C T

The urban housing problems in Oyo State **have become** very diverse and **grievous** in the recent time. The urban population growth rate does not match the rate at which the housing units were being produced to accommodate the population.

However, the purpose of the work is to **assess** the policies and programmes that were meant to alleviate the problems of housing shortage in particular.

Housing policies and programmes of the Federal Government since the colonial period through the first to the current National Development Plan periods were identified and described. The policy of the colonial administration was to provide accommodation for their officials at the Regional capital. In the first two plan periods, housing was lumped up with Urban and Regional Planning. In the Third and Fourth Plan **periods** it was recognised as a separate sector. There were policies to plan the physical layout of the buildings, ensuring environmental sanitation, providing shelter for all categories of individuals, encouraging availability of land, building materials and building technology, financing housing programmes through loans, and

providing infrastructural facilities to go along with housing.

To implement the policies and programmes, the institutional framework involved were Federal Ministry of Housing and Environment, Federal Housing Authority (FHA) and the Federal Mortgage Bank.

Five research questions were examined. Questionnaire was used to collect primary data. A kind of survey was carried out to the housing estates, and literature were contacted. Simple statistical techniques of tabulation, percentages, correlation and regression analyses were used. Cartographic techniques were also used to present some information.

Some remarkable achievements were made. However, the analyses show that the shortcomings surpassed the achievements. The colonial administration did not plan for any other city or town than the State Capital. Even after independence, the first two plan periods had policies and programmes for the state capital alone. In the Third and Fourth Plan periods, there were policies for some selected urban centres but still with highest concentration at the State Capital. All institutions involved with the housing loan and housing delivery systems were also found located at Ibadan. The low-cost housing units were concentrated at Ibadan while the rest

were found scattered among the Local Government Headquarters in the state.

The housing units were found to be too costly and sophisticated for the category of people they were meant. The units were not located to replace any of the slums. They were haphazardly located at the outskirts of the cities and towns and thus cut-off from urban facilities and services. The land use decree was not effective therefore lands for building houses were still very scarce. The Federal Mortgage Bank loan was restrictive and inaccessible.

The public found the policies and programmes to be generally unsuitable and ineffective vis-a-vis the purpose. These shortcomings arise because the public were not made to participate at any stage of the policy formulation and implementation. Secondly, there were no data on housing conditions and housing industries. Lastly, the culture and norms of the societies for whom the policies and programmes were meant were never taken into consideration. Thus, the schemes excluded the truly urban majority.

In conclusion, the work suggested what should be located where, and warned that the need to identify who-needs-what over space and time would be very crucial. Data Bank and Statistical Systems for House and housing industry were suggested. New questions were raised.

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Finally, I am grateful to God for having led me so far.

Thank you all, God bless.

September, 1986

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C E R T I F I C A T I O N

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 BACKGROUND TO THE STUDY:

The Urban growth processes and problems have earlier been identified as an area of research frontier in Urban Geography by Mabogunje (1969) and recently emphasised by Abiodun (1978) and Ojo at the same time (1978). Research work along this line has been described by the three authors as 'very scanty' and requires more attention. Precisely, particular attention is said to be required in the areas of spatial distribution, location and allocation of housing units by type and sizes within the urban centres. Specifically, works on housing location and allocation as in other urban infrastructures within the administrative structure of Nigerian towns and cities have not received enough attention.

The housing problems in Nigeria are not peculiar to only one city or town, they are problems of both urban and rural settlements of the country. The magnitude only varies from one settlement to the other, and from one zone to the other within the cities and towns. Regardless of the classification, for all the Nigerian urban centres, Onibokun (1969, 1978, 1980 and 1984), Onorkhoraye (1970), Okpala (1977), Adeniyi (1978),

and Seymour (1979) have seen the problems as including among others, unsatisfactory architectural designs, haphazard location of existing ones, lack of infrastructural facilities, frequent bidouville, the characteristic slums and blights and general shortage of residential buildings, and building materials and costs.

These problems have constituted major concern to individuals and the governments. These have led to formulation of policies to combat the problems. The institutional frame-work for implementing the policies and related programmes at the Federal, State and Metropolitan/Local levels include:

- (1) Federal and State Ministry of Housing and Environment,
- (2) Federal Housing Authority (F.H.A.)
- (3) State Property and Development Corporations, and
- (4) The Federal Mortgage Bank.

Each of these bodies has its own operational policies and programmes. But, the question is: 'Are the policies made good or bad?' Are they to the satisfaction of the masses in terms of number, distribution, location, allocation, designs, costs and conveniences? These questions arise because in spite of the proclaimed government policies and programmes, the proliferation of housing



policies and the fact that large sums of money are being invested in the various programmes, the performances have not matched with the intentions that were hoped to ensure a growth of the housing stock for effective filtering in the cities and towns.

Undoubtedly, Onibokun (1975 and 1984), Seymour (1977), Abiodun (1980), Okpala (1980) and Adeniyi (1978) have 'evaluated' either of the Federal or State Government Housing policies and programmes at one time or the other. Their works describe the State Government housing policies and programmes; Seymour (1977) worked on Kaduna State Government policies and Programmes. Onibokun (1975 and 1984), Abiodun (1980) and Adeniyi (1978) differently worked on Federal Government's. These works are more or less from professional point of view of urban and regional planners. Others are limited in their coverage. Specifically, Onibokun (1975) concerns himself with the quality, quantity and management of the estates at a time when the units were yet to be started. His most recent work is also too general and is still from the perspective of an urban and regional planner. He specifically called for an examination of the suitability of the housing estates in terms of location and allocation issues. Furthermore, no geographer has ever worked on the Fourth National

Development Plan policies and programmes (including ministerial and budgetary statements of the period).

Therefore the objective of the work is to examine the housing policies and programmes of the Federal Government from the first National Development Plan period, (1962 - 1968) to the Fourth, (1981 - 1985). Emphases are on who gets what, where and when.

#### 1.2 AIMS AND OBJECTIVES:

The aims and objectives of the work are:

1. To examine and quantify the magnitude of contemporary housing problems in Oyo State.
- ✓ 2. To examine the spatial adequacy of existing Federal government housing policies and programmes vis-a-vis the magnitude of the housing problems among and within cities and towns.
3. To pinpoint housing policies that would recognise spatial distinctions for urban centres. The policies would take cognisance of the location of Central Business District (C.B.D.) job centres, hospitals and other urban infrastructures.

The second aim is three fold:

- ✓ (a) To analyse the Federal Government Housing policies and programmes and other efforts in Oyo State to supplement private efforts with respect to demand over space.

- (b) To look at the distribution, allocation, location, and coverage of financial arrangements, and expenditure pattern involved in the policies and programmes in order to alleviate housing problems.
- (c) To look into the issue of geographic suitability of location and allocation aspects of the units with respect to the C.B.D., job centres and urban infrastructural facilities such as Market, Hospitals, Schools, Police and Fire Service stations.

### 1.3 RESEARCH QUESTIONS:

The questions to be answered are as follow:

1. What are the patterns of variations in the magnitude of housing problems?
2. Are the government housing policies and programmes spatially adequate vis-a-vis the magnitude of the housing problems in different residential zones of the cities and towns?
3. What are the significant differences in terms of location and allocation between the Federal Government policies and others to supplement private efforts?
4. Have the location and allocation of the units been influenced more by spatial needs than by other variables?
5. Do the location, allocation and coverage of financial arrangements and expenditure pattern

involved in the policies and programmes correspond with the pattern of needs?

#### 1.4 LITERATURE REVIEW:

Warfield (1975) is of the opinion that there is no accepted body of knowledge that can be identified as policy science. He stressed further that it is not even clear from the literature that there exist any accepted criteria for judging what would have to be accomplished to satisfy policy theorists that such a science has been achieved. There is not even agreement on whether there should be a policy science or set of policy sciences. Currently, a host of scholars are attempting to construct a policy science. 'Among the major goals of this effort is to try to make what is done to be more influenced by what is known' (Warfield, 1975). Dror (1968) described this as increasing the correlation between knowledge and power.

However, a policy may be regarded as a set of guidelines for human behaviour. Written law, constitutional documents of nations and organizations, regulations and public edicts are examples of formal policy. Customs may be viewed as informal policy. Formal policy typically emanates from an individual, institution or government having at least some power to observe behaviour and enforce the provision of the policy.

Sometimes, there is confusion as to whether policy-making is the same or different from planning, selecting a strategy, or making a decision, (Grigsby, 1963). But such confusion may persist as long as there is no widely accepted set of standard definitions for those terms. Sometimes, they are used interchangeably, at other times they are distinguished: Policy making is a process that can have highly varying properties (Warfield, 1975). It can be extremely short or simple, or extremely long and complex or anything in-between these extremes. It does not necessarily have a clear beginning or clear ending in a given situation. It may also involve much efforts but little or no outputs, and conversely may involve little effort, and much output.

Policy making encompasses human behaviour all of which is not observable. It is a learning process for those who are involved in it (Mabogunje, 1974 and Warfield, 1975). The making of policy is a continuous and systematic activity, (Wild, 1979). According to him it is aimed not only at identifying purposes for an organization or government but also at defining procedures and measuring results against expectation through systematic feedback of information. Judging from these perspectives, Grigsby (1963), Wild (1979) and Turner (1978)

noted that it is a systematic approach to both the formulation and implementation of total 'business plans'.

Formal systematic planning is essential since detail forecast and action plans are required to permit co-ordinated action through the organization and adequate evaluation of performance. Such planning necessitates cooperation between functional specialists, sub-division, etc. and therefore brings about a degree of co-ordination and a perspective which might not otherwise have existed within the organization. The existence of detailed plans facilitate delegation and permissions, whilst ensuring that overall control remains. It provides a set of goals and criteria for assessing the merits of new opportunities and proposals, whether for concentration or diversification of the business.

Grigsby (1963), Kain and Quigley (1975), Warfield (1975) and Alan, et al (1976) see policy to have three functions in terms of its impact on human behaviour which are:

- (a) enabling behaviour to occur that would be difficult or even impossible without policy.
- (b) inhibiting behaviour that would be widespread or easy without policy, and
- (c) regulating behaviour into routine patterns.

However, regardless of their attributes, policies, plans of actions, statements of aims and ideas have been towards

combating housing problems in different parts of the world. These have involved the local, state and Federal Governments of various countries and cities as well as companies, organizations, political parties, and individuals who have been making their stand and intentions known. \*Tiwari (1978) wrote on housing policy of Nairobi Kenya, and defined it as "a comprehensive plan to meet the ever increasing demand on housing within the city." Stern (1972) \*discusses very effectively and succinctly the evolution of housing policy in Kenya as a whole. The economic and political aspects of the housing policy of Nairobi are analyzed by Harris (1972), Silberman (1972) and Werlin (1974). \* Every housing policy was intended to provide housing for administrative workers and to let others fend for themselves. Thus, "institutional housing in Kenya became not only the dominant supplier but this source of housing became the 'horn' (Tiwari, 1978). Private companies and businesses in the city were either forced or strongly persuaded by the government to provide housing or pay rents in lieu of housing to their employees. Most of the public housing is provided by the Nairobi City Government. The inadequacy of this supply is demonstrated by the fact that by 1972 the waiting list consisted of more than 50,000 names, (Werlin, 1974).

Furthermore, in 1972 Marshall's estimates of housing stock in Nairobi showed that most of the houses in the predominantly African areas needed to be heavily improved or totally rebuilt. The fast growing slums of Mathane, Kibera and Dogoretti are also included in this group (Marshall 1972, Etherton, 1971).

The government of Kenya was well aware of this problem and gave <sup>to</sup> priority/housing than hitherto in the national policy. Their concern is evident in their appeals for assistance, both technical and financial, from world bodies, (Bloomberg and Abrams, 1965). Despite government's efforts, the housing policy in reality has not changed as a comment by Stern (1972) confirms that the most striking aspect is the higher degree of continuity, both in structure and in general goals. The biggest failure of the policy is seen in the low income housing as the following examples of Temple (1972) illustrate: "Between 1968 - 1971..... roughly 42,000 African households (counting over 175,000 people) with income under 540 shillings per month saw only 65 units built ..... which they could afford". This demonstrates that the demand for low income housing is extremely difficult to meet, although the discussions on low income housing are "fairly common" (Hurrel, 1972).



The need to deal with the housing problems of the urban population at large and a recognition of the extremely limited resources available to any West African country have led to the development of site and service approach policies (Mabogunje, 1980). In recent years, the International Bank for Reconstruction and Development (World Bank) committed itself into offering supports for an evaluation of such projects. The first scheme was launched in Dakar. A formerly unoccupied area was levelled, divided into evenly laid-out plots, and given some limited access to water and electricity. Public facility buildings were to be provided. The utilization of local labour was emphasized. Lots were to be sold on instalment and building costs substantially reduced as it could over time. Many more low-income families were expected to be able to afford their own legally held plots. According to the World Bank (1975) survey, "still half of Dakar's population was too poor to qualify for the project."

Clearly, the site and service approach is a step in the right direction. Nevertheless, any project that remains out of reach for so many people constitutes less than satisfactory solution to the problem it addresses. Guglar and Flanagan (1978) pointed out that the Dakar scheme appears to be one more instance of partial planning. It perpetuates the bias in favour of the capital city over.

the country's six regional centres. Fourteen thousand units were laid out in Dakar, but only one regional centre was included, (Guglar and Flanagan, 1978).

Nigeria had housing programmes, housing projects, housing estates and housing ministries but until early 1982 there was no housing policy (Onibokun, 1983). However, early in 1982 the Federal Ministry of Housing published a document with the title 'National Housing Policy'. Onibokun, (1983 and 1984) stresses that the document, as it is cannot be regarded as a housing policy for Nigeria. It is at best the official view of the then civilian Government and the views were not binding on the other levels of government. "To become a national policy", he argues, "the document would have passed through the processes of enactment". The document could have formed the basis on which a National Housing Policy Bill could be prepared for the Federal House of Assembly.

Earlier, Adeniyi (1972), Fadayomi (1979), Jinadu (1976), Okpala (1980a and 1980b), Wahab (1974 and 1978), Nabogunje (1974) and Koenigsbarger (1970) have suggested to the Federal Government to enact a housing policy for Nigeria. The policy they expected should, among other things, state the Government housing goal and objectives. It should identify and characterise the instruments for implementing the policies (Onibokun, 1983).

Government stands on land issues, rural and urban housing, construction industries, finance programme, institutional frame-work for implementation of policies and housing standards were expected to be clearly defined, (Fadayomi c, 1979, Okpala, 1980 and Wahab, 1978). They all emphasized and called for more comprehensive and radical housing policy for the Nigerian urban as well as rural communities. Such policy will put an end, hopefully, to the present ad hoc and reactionary method of dealing with the nation's housing problems.

However, on policy analyses, Warfield (1975), Turner (1978), and the United Nations, (1976) have noted that policy analysis has a mandate -- an ordinance to monitor how historically evolved institutions are adapted to changing functions, and to provide valid information useful for policy makers who operate in the world of action. Others say they are essentially appraisers of what others have conceived, recommended or prescribed, invoked or applied. For those interested in policy studies per se, such categorizations may not invite specification of meaning -- a set of a posteriori definition (Adeniran, 1979). But for the policy analyst. question of role, designation, and interrelationships readily come to mind and in the process of reflection -- put policy analysis within an aggregate requiring segmental examination.

The tradition of policy analysis entail reviewing governmental or institutional actions on the basis of "What is the issue at hand, that is what necessitates the policy, the policy itself and the effect of the policy on why it was formulated. These may be viewed as being in a causal relationship between "cause", "policy", and "effects"(Dror, 1971). On the other hand Adeniran (1979) agreed with Kraemer (1973) that:

"Policy analysis is oriented towards the utilization of scientific method in moving towards a solution of problems of public importance. It is an approach towards helping decision makers choose a course of action and carry out that course. It does this by investigating decision problems, searching out objectives and alternatives in light of their consequences — using a constructed frame-work (a model) to bring the decision makers' judgement and intuition to bear on the problems. The aim is to develop guidelines, so that the public and private actions necessary to solve problems can and will be initiated, and will ultimately result in improvements in the lives of citizens".

However, it is in many ways that the traditional approaches to policy analysis have viewed the field rather narrowly in the socio-economic and political order. "Macro" and "Micro" approaches have emerged, but they have remained incomplete with policy questions/intellectual worth, (Adeniran, 1979). The inadequacy of the "Macro" or "Micro" approaches becomes apparent when applied to some local or even regional development plans.

This epistemological difficulty which sometimes arise have also prompted the design of such approaches as the meta-model, but certain stubborn problems which are related to the problems <sup>such as</sup> distortion of reality, value sensitivity, and lack of access to data on high level decision-making compound the existing problems and highlight the need for new paradigms, (Dror, 1971).

Adeniran (1979) noted that in the tradition of policy analysis (either we utilize existing paradigms or innovate), words and language are the fundamental tools, both for thought and for conjectures. Ostrom (1976) has demonstrated this realization almost to the point of over-attribution. According to him, the problem in policy analysis is one of fashioning words and propositions as tools and propositions can be used for reasoned thought. If the objective of a language user is to organise and discipline thinking so that he can 'analyse' or 'solve' problems, another specialized use of language is implied (Ostrom, 1976). The use of language and the associated power of reasoning enables human beings to confront a variety of problematic situations and to rely upon mental processes to select courses of action.

A more fruitful exercise than the ~~exaggeration of~~ intellectual frustration concerning policy studies would

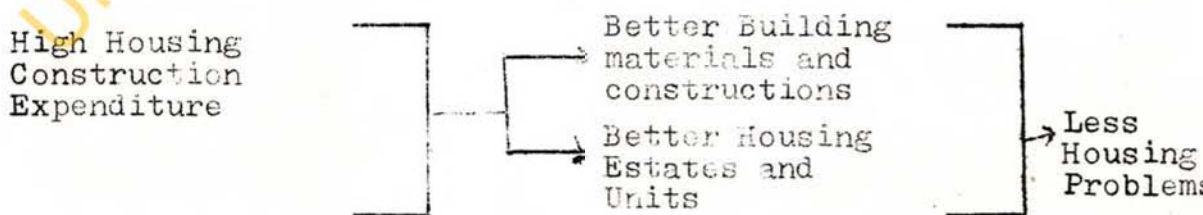
be a new look into the conceptual premises and the substructures<sup>s</sup> of policy analysis. One may assert that there is need to expand the scope of the primary subjects of evaluation. The questions to be looked into would no longer focus almost exclusively on authoritative rule: How do governments establish, modify or alter, and enforce regulations? Which of the governmental entities do what, and how, in terms of organization and decision making. (Dror, 1971, Ostrom, 1976 and Adeniran, 1979)? Kayode (1979) and Kain (1975) stressed that when we apply the Cost-Benefit Technique in evaluating the choice made among alternatives, inappropriate simplifications would be avoided. Reasoning terrain would therefore extend over the primary constituents of policy systems; rule structures or configurations regarding decision-making the organising processes of interest groups and political parties; and the institutional and social structures established by state law and constitutions (Adeniran, 1979 and Kain, 1975).

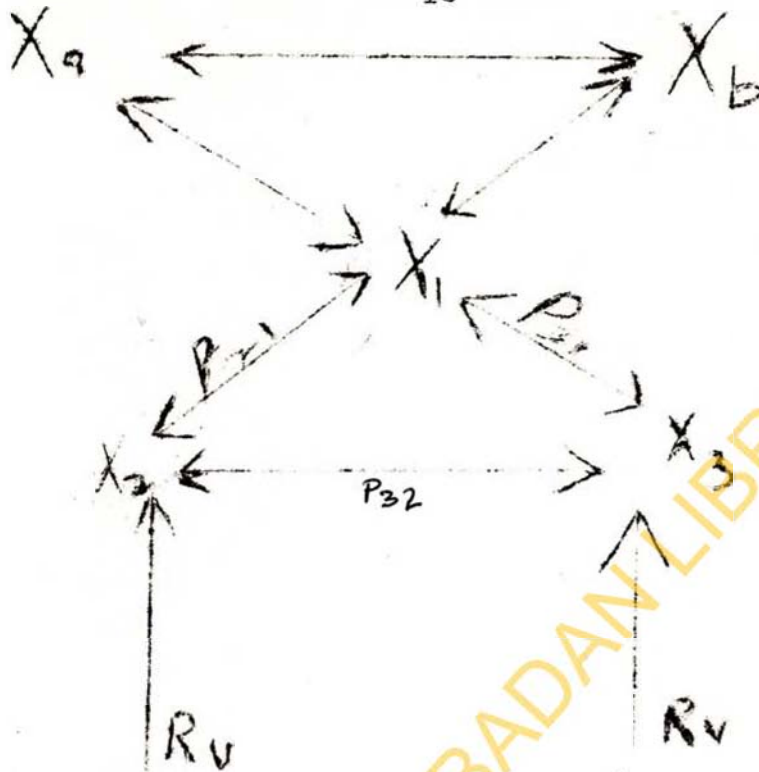
Daulchin (1979) and Mabogunje (1974 and 1980) are of the view that substantive public policy requires a careful analysis for which possession of methodological skills or techniques and the knowledge of appropriate concepts and principles are the basic prerequisites.

Issues of cause and effect are often of central concern. With regard to causal perspectives, the determination of public policy is basically through investigation **into** the political, the socio-economic, and the cultural (or psychological) antecedents of policy decisions (Dror, 1968, Warfield, 1975 and 1976).

Thinking causally is a helpful process for the purpose of establishing hypothesis about a problem and in order to gain greater insights as well. (Donald and Asher 1975). A causal approach may furthermore be said to have greater merit especially for its heuristic value.

Again, Daulchin (1979) and Ostrom (1976) **give** directions that it is possible to establish appropriate indicators, identify recursive linkage, get adequate data, and set up a useful model. For example instead of having a simple figure such as <sup>shown</sup> below for housing industry which assumes too much and could mislead, one could have a useful (recursive path estimation) model as





(after Adeniran, 1979)

Where  $X_a$  = Exogenous variables

$X_b$  = Exogenous variables

$X_1$  = Quality of building materials, land etc.

$X_2$  = Contractors and Contractors' attitudes/  
tendencies

$X_3$  = Rate of housing construction

$P_{21}$ )

$P_{31}$ ) = Path co-efficients representing the causal

$P_{32}$ ) impact of one variable upon another

$R_u$ )

$R_v$ ) = Distracting variables

Adeniran identified  $X_2$  and  $X_3$  in the model as:



$P_{21} X_1 + R_u R_v$ , and  $P_{32} X_2 + P_{3v} R_u$  respectively.

Finding the Optimal Mix or the Optimum level for public policies is another important aspect of policy analysis. The correlation, cross-tabulation, and regression analysis used to be very common in the sixties particularly to identify the relationship between the causes of public policies and their goals or impacts. But they are limited in utilities! (Warfield, 1975, Quigley and Kain, 1978). For instance, they do not tell us what to do after indicating that certain policies bear relation to desired goals. This is the stage of which knowledge of the Optimum Mix and the Optimum level is invaluable. The Optimum Mix could be found either with Linear relations between policies, costs and benefits or with non-Linear relations.

One more important practice in public policy analysis is policy impact analysis, or the measurement of effects of public policy decisions. There are many approaches to this. The application of experimental design principles is among the common methodologies, (Mabogunje, 1974 and 1980, Adeniyi, 1978, and Adeniran, 1979). It is considered to be particularly useful, yet the approach is not practicable at all times, for all purposes and its procedures cannot encompass the total policy process. The type of randomization which accompanies it could also limit consideration of certain conditioning factors,

some of which are often unknown to the analyst with the experimental design approach.

Generally however, urban policy analysis in Nigeria has received some attention of political scientists (Adeniran, 1979), Economists (Kayode, 1979 and 1981) urban and regional planners (Adeniyi, 1978, Onibokun, 1978 and 1983) and also some geographers (Iyanga, 1979, Mabogunje, 1974, 1978 and 1980, Alao and Adegbola, 1979, and Sule 1976 and 1978). Mabogunje (1978) generalized and wrote that there can be no doubt that the interphase between urban system and the processes of development is mediated by those policies of government which have their loci of operation in urban centres. Mabogunje reinstated that a large part of current urban problems in Nigeria have arisen because many of the policies have seldom been explicitly articulated in term of their urban impact. Mabogunje (1980) and Onibokun (1984) hold the view that in evaluating the implication of such a policy for the overall pattern of development in any country, the need for a clearly urban policy arises precisely because of the importance of ensuring an appropriate perspective on the nation's urban problems. Actually, it may be said that when urban problems are most acute in any country, they are always symptomatic of a threshold crisis, that is, a crisis arising from the need 'to change gear in

order to move to a higher level of development' (Mabogunje, 1980 and Smith, 1976). Mabogunje (1974 and 1978) and Onibokun (1984) **are** of the opinion that it is that crisis that Nigeria is currently facing; and that the ability of our government to design a policy which enables us to resolve the various problems covering our urban centres today will, to a large extent, **determine** how well we harness our present economic growth for our own benefit and for the purpose of further rapid growth in the future.

On housing policy analysis, Mabogunje (1977) criticized the existing national housing policy. He **identified** the direct government involvement in housing construction as a "misdirection of efforts" and called for "a more imaginative approach which can assure the creation of viable and liveable environments in the urban centres. Similarly, in January 1978, a National Workshop on Planning strategy for the 1980s took place in Ibadan. The Workshop's Group on Regional Development, Housing and Environment resolved that the Federal Government should no longer be involved in direct housing construction since this is too expensive, slow, and "not accessible to the general population.

**In the** conclusion of his own analysis of Housing

policies in Kaduna, Seymour (1977) remarked that the housing policy of the Third Plan was only motivated by a vain attempt to redistribute income to the poor sections of the urban community, but that contractor — built public housing was bound, on the contrary, to benefit only a privileged urban minority. The problem of housing is less a matter of quality of building or the level of rents, but rather concerns the poverty of the environment as the shortage of rooms (Seymour, 1977 and Okpala, 1977). Based on their findings, Seymour (1977) and Onibokun (1984) suggest that policies should be directed on the one hand, at improving sanitary conditions in existing low quality areas, and on the other hand at stimulating the rate of construction by providing loans, encouraging large employers to cater for their workers' housing and developing the use of local materials in the **housing industry**.

However, the critical works of **these various researchers** have somehow significantly aided in the formulation of the housing policies contained in the Fourth National Development Plan. This is probably in contrast to Okpala (1981) observation that public policy-making in Nigeria is generally not responsive to social science research findings.

Okpala however gave conditions that make policy-making to be responsive to social science research findings: That is, where a particular social science researcher is directly or indirectly part of the public policy making team, or has sufficient direct influence on such a team or some of its important members.

#### 1.5 SCOPE OF THE WORK:

Most of the existing literature on topics of this type are mainly of Urban and Regional Planners (Onibokun, 1982 and 1983). Their analyses have been influenced by politics, and their professions similarly, their suggestions for amelioration are suggestive of government's wish and or their profession. Mabogunje (1974 and 1978), Abiodun (1980), Sule (1976 and 1982) and Iyanga's (1980) attempts are not so elaborate nor detail. They only arise in their general discussions of urban policies. Therefore, this work is specifically identifying with the housing policies and programmes during the pre-independence to the present day in Nigeria. Particularly, the work focuses on the urban housing policies and programmes. The analyses emphatically pinpoint the issues of location, and allocation -- who gets what, where and when, in terms of housing units, housing loan, and other housing delivery systems vis-a-vis the housing problems. At other times, it is only the modality for the policy implementation and programme execution that were examined.

The perspective of analysis is geographic, that is, with spatial distinctions, thus, the suggested 'bundle of antidotes' recognise spatial distinctions. Oyo State is the test area.

## 1.6 THE STUDY AREA - OYO STATE:

1.6.1 Location and Position: Oyo State came into being on the first of April 1976 as a result of the creation of three states, namely: Ondo, Oyo and Ogun States — out of the former Western State by the then Federal Military Government of Nigeria. **Covering** an area of approximately 11,000 square kilometres, the state is bounded in the south by Ogun State, in the North by Kwara State, in the West by both Ogun State and Republic of Benin; and in the East by Ondo State. **(See Figure 1.1)**. Essentially, the state lies precisely within Lat.  $7^{\circ} 02'$  and  $9^{\circ} 12'$  North, and Long.  $2^{\circ} 40'$  and  $5^{\circ} 04'$  East of the Greenwich Meridian. The State is an indigeneous part of the large group — the Yoruba of West Africa. At present, there are twenty-four local Government areas, (See Fig. 1.1).

1.6.2 Historical Background and Urban Development: Lloyd (1973) write that "the origin of cities and towns in this part of the country is speculative. Their walls and their locations on or near rock eminence suggest a need for defence". Oral history suggests that their development may be attributed to political growth consequent upon

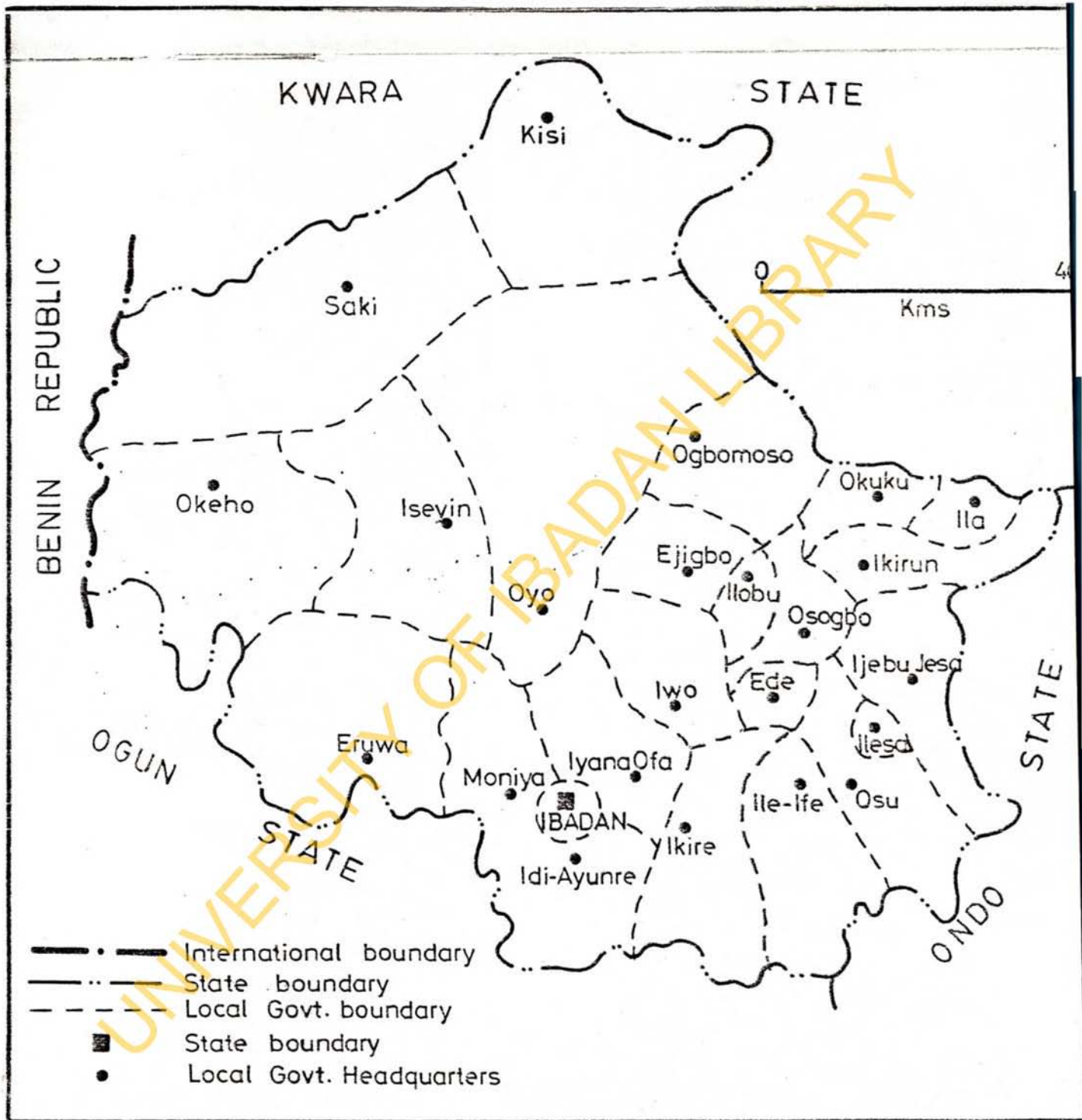


Fig.11: The Location, and the 24 Local Government Areas of Oyo State

Source: Oyo State Ministry of Local Govt. and Information

domination by migrant people, probably a millennium ago. Although individual towns have had their vicissitudes, many have a continuous history spacing several centuries, they are definitely not temporary phenomena (Lloyd, 1960, Lloyd, Mabogunje and Awe, 1967, Mabogunje, 1968, Krapt Ashari, 1969 and Wheatley, 1970). Reliable sources have identified that the traditional origins of Yoruba cities are Ile-Ife and Old Oyo. People left these two cities in medieval times and built other towns around them. These became offshoots of their respective cities of origin. They all flourished as centres of administration, craft, industry and trade, and they have since been fast growing.

In the nineteenth century, most of the northern cities were attacked and destroyed by the Fulani Warriors, refugees therefore fled from them to the southern towns including those of the current Oyo State. In the 20th century, many of the towns located in areas of Cocoa cultivating areas grew very large and were actively engaged in its production and trade. Roads and Railways built to evacuate the cocoa brought more amenities, and more settlers came and settled in them. As a result, towns like Ibadan, and Ogbomoso in particular increased in sizes at the expense of the eclipsed cities in the north, like Oyo, Shaki and Iseyin.



Qualifying generally the origin of the Yoruba cityscape (Oyo State is the cradle of Yorubas). Mabogunje (1968) has this to say:

In spite of the way they developed, most Yoruba towns approximated to a given town-plan. The most salient physical elements in this plan were those related to the Administrative, the trading and the defence functions of the towns. Centrally placed with most Yoruba towns was the palace of the Oba, the head of the city administration and the symbol of its urban status. So important was the palace that its grounds, in general, occupied an extensive area of land. The palace grounds, apart from containing the palace, also provide ample open space for recreation and for public religious or social occasions.

The appearance of any Yoruba town in Oyo State (like in most other Yoruba towns in other states) is haphazard and squalid. This is due to the uncontrolled settlements of the refugees in the nineteenth century, and the scant attention paid to town planning in Nigeria as a whole by the colonial administration.

However, from the foregoing descriptions of the state in terms of its location, position, historical background and urban developments, it is evident that the state was among the most distinctive; and today, she is also among the most densely populated area of the country. According to the 1963 census, the population was about 5,208,944 people. The density lies between 115 and 125 people per square kilometre.

There were about forty settlements with populations of 20,000 or over. (See Appendix C). The cities and towns are fast growing. Modern residential, industrial, educational, recreational, etc. sectors are now being added to the old cities, a typical example being Ibadan -- the state capital. The urban functions are also getting diversified. However, detail descriptions of Oyo state in terms of contemporary housing problems are contained in Chapter Three.

Oyo State is chosen for analysis of this work because housing problems are fast becoming important phenomena in the urbanization processes. Since independence (1960), the problems have been gradually compounded by the rapid spatial expansion, increases in population, economic growth and 'greatest influence' they are experiencing. As a result probably, several landuse types could be identified. Urban land use classification scheme (nine broad classes) prepared by Adeniyi (1979) is however exhaustive of the various types (See Appendix F). The scheme, like the existing type of landuse include Residential, Commercial, Industrial, Institutional, Transport and utilities, Recreational and open spaces, vacant lands, non-urban lands and water.

There are several ways by which one could classify the residential districts of the cities and towns, but earlier, Nabogunje (1962) identifies seven major districts for Ibadan city -- the core, older suburbs, Newer Eastern suburbs, newer Western suburbs, Post-1952 Suburbs, Bodija Estates and Reservations. The same classification is used by Abumere (1982) to describe the residential districts of Ibadan metropolitan area. But these zones are not common to all of the cities and towns of Oyo State. A suitable classification may be a merger of two or more of the zones thus we have:

the core and older suburbs  
Newer and Post-1960 suburbs  
Reservation and New-layouts

The older suburbs and the cores are the oldest and the most significant in all of the cities and towns. It is usually the most extensive. The buildings are old with little or no gaps between them. The situation exacerbates the problems. The houses are together in compounds, the traditional compound being of rectangular construction, made up of the one storey building enclosing an open space. Some affluent members of some compounds have replaced these structures with modern bungalows. The compounds again, are organised in quarters and a quarter consists of one or more extended family or families.

Many of the buildings do not face any road or streets because they are at the back of one another, and in other cases adjacent to each other. This compounds the problems of refuse collection.

The newer and Post-1960 suburbs are creations of the waves of immigration into the cities and towns from the rural areas. The housing density in all cases is lower than at the core and older suburbs. Wider and more purposeful streets, lanes and roads traverse the zones, and better habitable and more modern residential types are found here.

Reservations are more peculiar to Ibadan and a few cities created by the early missionaries, educational and or institutional developments. The New-layouts are the new extension of the towns and cities. It is along this zone that we have the best modern residential buildings, streets, lanes and roads. Almost every house faces major streets or lanes, or the road and the existing Town Planning Laws have effects, to some extent, at least in the physical layout of the buildings and the planning of the roads, streets and lanes. Government housing estates are among the "New Estates",

Notwithstanding the class of the residential district, the housing problems and environmental sanitation (particularly at the core and older suburbs) are quite deplorable, and are noticeable features of every part of the

cities and towns. More importantly, the demand for the units are far more than the supply; thus, the seeming failure of the proposed policies and programmes to alleviate the problems has necessitated this research.

#### 1.7 AN OVER-VIEW OF THE WORK:

This work is in six Chapters. The first Chapter is mainly introductory. It focuses on the problems, the objectives, the research questions and a review of literature on previous works.

Chapter Two describes the Theoretical frame-work and methodology of the work; while Chapter Three discusses the nature of the contemporary urban housing problems in the study Area. The identified problems gave the basis for the need to assess the Federal Government Housing policies and programmes that were proposed to solve the 'more subtle urban housing problems' (Adeniyi, 1972, Nigeria 1972 and 1973 and Federal Office of Statistics, 1975).

Detail description of Government Housing policies from the First National Development Plan Period (1965-1967) to the current, (1981-1985) are presented in Chapter Four. Qualitative and quantitative geographic and planning assessment of the policies and programmes are contained in Chapter Five.

The Chapter focuses on both the achievements and the flaws identified with the formulation and implementation of the policies and programmes.

The Sixth Chapter first recapitulates the major findings and considers the implications of the findings not only for further researches on urban housing problems, policies and programmes, but also for urban policy analysis and development planning purposes generally.

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## CHAPTER TWO

### CONCEPTUAL AND THEORETICAL FRAME-WORK AND METHODOLOGY

#### 2.1 CONCEPTUAL AND THEORETICAL FRAMEWORK:

With social geographic concepts in particular, geographers seek a basis for understanding the fundamental welfare question of who gets what where and how (Smith, 1977). A convenient starting point is the conventional (neo-classical) economic analysis of consumption. Two major purposes are served by this approach. First, it provides certain concepts and analytical techniques which are helpful in the study of spatial welfare problems. Secondly, one can expose some of the weaknesses of a body of theory which, while making claims to objectivity and ethical neutrality, is in important respects ideological. In particular, the association of welfare maximization with an economic system driven by individualistic self-interest and competition is increasingly being seen to operate to the advantage of "capital" or big business, and to the detriment of the general quality of life.

However, what follows here is of necessity the barest outline of knowledge set down at greater length and with more rigour in economic texts such as Samuelson (1973), Bannock, Baxter and Rees (1972) Nath (1973) and various writings of Misham (e.g. 1964 and 1969).

For the sake of brevity, most assumptions are left unstated and the exposition is confined largely to what can be accomplished through geometric models and the simplest symbolic statements.

Very relevant here are the Theories of Want — Demand and Supply; examined with these are the concepts of Threshold, and Range of Goods and Services.

**2.1.1 Demand and Supply:** Demand is the desire for goods or services. Implicit in this is the ability and willingness to pay a price, which is sometimes termed "effective demand" to distinguish it from desire not backed up by purchasing power. Every act of consumption entails a price of some kind, though not necessarily in money. The alternatives forgone in the consumption of a particular thing are the "opportunity cost", e.g. monetary price, if this is a correct measure of the sacrifice involved, The price a consumer is prepared to pay for something thus provides a possible measure of its worth, or "value".

The relationship between demand and price is conventionally described by the 'Demand Function'

$$Q = f(p)$$

where Q is the quantity consumed, P is price and f means "some functions of". The precise form of this relationship in any actual case is found from observations (Kain 1976 and Smith 1977).



There are two important concepts relating to demand. The first is that of 'utility'. This is something invented by economists to assist in the analysis of how people supposedly make choice in consumption and other spheres of human activity. Utility was originally conceived as a measure of the subjective feelings of individual satisfaction, which might be capable of empirical identification, (Abler et al 1976). Now it is more commonly interpreted simply as that which individuals try to maximize.

A second concept is that of "consumers' surplus". This can be explained by interpreting the prices as the maximum the consumer would be prepared to pay for a particular quantity, (Baulchin, 1980). It is the difference in quantity available and the highest quantity the consumer could afford to buy. It is also known as Buyer's Surplus. The theory of Diminishing Marginal Utility shows that after a point each successive increment one obtains of a commodity yields less utility or satisfaction than the preceding increment. It can be interpreted as the utility derived from consumption additional to that accounted for by expenditure on the good in question. The size of this surplus varies with demand 'elasticity', or sensitivity to price. (i.e. the slope of the demand curve). The larger the surplus the better off the consumers (Abler et al 1976, Smith 1977 and Baulchin 1979, 1980).

Price is not the only consideration affecting demand for goods and their level of consumption. Also important are consumers' incomes, their tastes, and the price of other things that might be bought. But the demand curve can be regarded as incorporating all influences on how much will be purchased at given prices.

Still very important, and along with the 'demand' is the concept of "supply". This concerns ability or willingness to provide, or the quantity that will be produced for a given return. In a competitive market, market-regulated economy, the usual assumption is that the quantity will increase as price increases. As price is to some extent an outcome of what consumers are willing to sacrifice for the product, level of output involves the interaction of supply and demand. This is where supply and demand correspond — the 'equilibrium' position. In neo-classical economic theory, markets working perfectly will automatically find the equilibrium price and quantity, automatically adjusting to changes in supply and demand.

Whereas geographers recognize the usefulness of the equilibrium demand and supply model, they are troubled by the model's failure to consider the fact that the market for any good or service is an 'area' not a dimensionless point.

Thus, in geographical analysis, a demand - supply model is understood as an average condition in a national or regional economy (Abler et al 1976, Smith 1977 and Baulchin 1980); if supply advances, the equilibrium price is lowered and equilibrium supply increases. Through time, demand and supply are in constant flux.

- 2.1.2 Consumer Choice: Satisfying individual needs and wants involves selection among various possible combinations of the goods and services available. This has to be done within the constraints imposed by limited resources (i.e. income or goods for barter), under the influence of the prevailing social milieu of custom or fashion. Choice is also constrained and influenced by the production system - by the general process of resource allocation that determines the nature and prices of what might be chosen.
- 2.1.3 Concepts of "Threshold" and "Range": In geographic studies of this nature, these concepts are important. The 'Threshold' is the minimum amount of sales needed per time period to bring a firm into existence and keep it in business. Thus the threshold for a firm selling a good or service would be the minimum market (price times quantity) needed to bring it into existence and to keep it going.

The threshold is often discussed in terms of number of people, but counting people is only a substitute for measuring total effective demand at the store or shop, for instance. On the other hand, the "Range" for a firm selling a good or a service is the average maximum distance people are willing to purchase it.

The foregoing is particularly the background towards pursuing the main goal of this work as contained in the second main objective. That is, "to examine the spatial adequacy of existing housing policies and programmes vis-a-vis the magnitude of the housing problems". Specifically, the identified housing problems connote the demand, and the supply is substituted with government constituted housing units, and the loan schemes. In this context therefore, the work examine whether the demand of the urbanites were satisfied with the supplies, taking cognisance of the issue of consumer satisfaction (Kain 1976 and Smith 1977). Similarly, whether the "threshold", and "range" are met over space and time are explained by the corresponding concepts.

#### 2.2.2 METHODOLOGY:

2.2.1 Primary Data: It was deemed necessary to get familiar with the housing estates whether completed, occupied, or under construction. A kind of survey was carried out on all housing estates of Federal and State Governments. Actual counting of the housing units by type (and sizes) was carried out for those cities and towns where the estates were found located.

The use of questionnaire survey was applied to collect primary data from two main sources -- the public; and from the institutions and officials that were involved in the housing loan and housing delivery systems (See Appendices A and B).

The questionnaire for the public collected data on the contemporary housing problems and the appropriateness of Federal Government housing policies and programmes in the cities and towns particularly with regards to the number, location, costs, conveniences, etc. The information that was derived made room for comparison between the Federal Government Housing policies and programmes and others that were existing before or concurrently with the latter. The questionnaire also collected data on the age, sex, marital status, religion, educational background, and annual income of the respondents. All these helped in the classification and analyses of the research data. The questionnaire also provided information on the public opinion on what the subsequent housing policies and programmes should entail for improvement particularly on location and allocation and conveniences in housing loan, housing delivery system, and housing units.

The second questionnaire (a set - see Appendix B), was responded to by the officials of the institutions that were involved in housing loan and housing delivery system. Information on the shortcomings or otherwise of housing policies and programmes as 'perceived' by their respective offices/institutions were derived. These include the aspects of location, allocation, costs, number and the infrastructural facilities provided in each estate and area and the efficiency and appropriateness of the institutions. It provides information on the opinion of the 'officers' to ameliorate the housing policies and programmes for the urban centres particularly as it involves their establishments. Not more than ten (and not less than five) copies of the questionnaires were administered in each office.

An interview was conducted with the overall boss or sometimes the representative on seat in each of the institutions that <sup>were</sup> involved in the housing loan and housing delivery systems in the country. The institutions/offices included those of Assistant Director (Housing) and Assistant Director (Urban and Regional Planning) in the Federal Ministry of Housing and Environment, Manager of the State branch of Federal Mortgage Bank in Ibadan, Public Relation Manager of the Federal Mortgage Bank Headquarters in Lagos; Secretary to the defunct Senate Committee on Housing and Environment, Assistant Directors (Housing and Urban and Regional Planning) in the Federal Central Planning Office and Public Relations Director/ Executive Director of Federal Housing Authority. Others were state Manager of Federal Housing Authority, and the Director and Assistant Directors of the Oyo State Property and Development Corporation.

2.2.2 Sample Frame: The questionnaire meant for the public was administered in ten cities and towns of the State. Figure 2.1 shows the position of the sampled cities and towns. These are the most populous in the state by the 1963 population census, and they cover all the geographic zones of the state (see Table 2.1). The smallest number of questionnaire (60) was administered in Iseyin, and the largest in Ibadan metropolis.

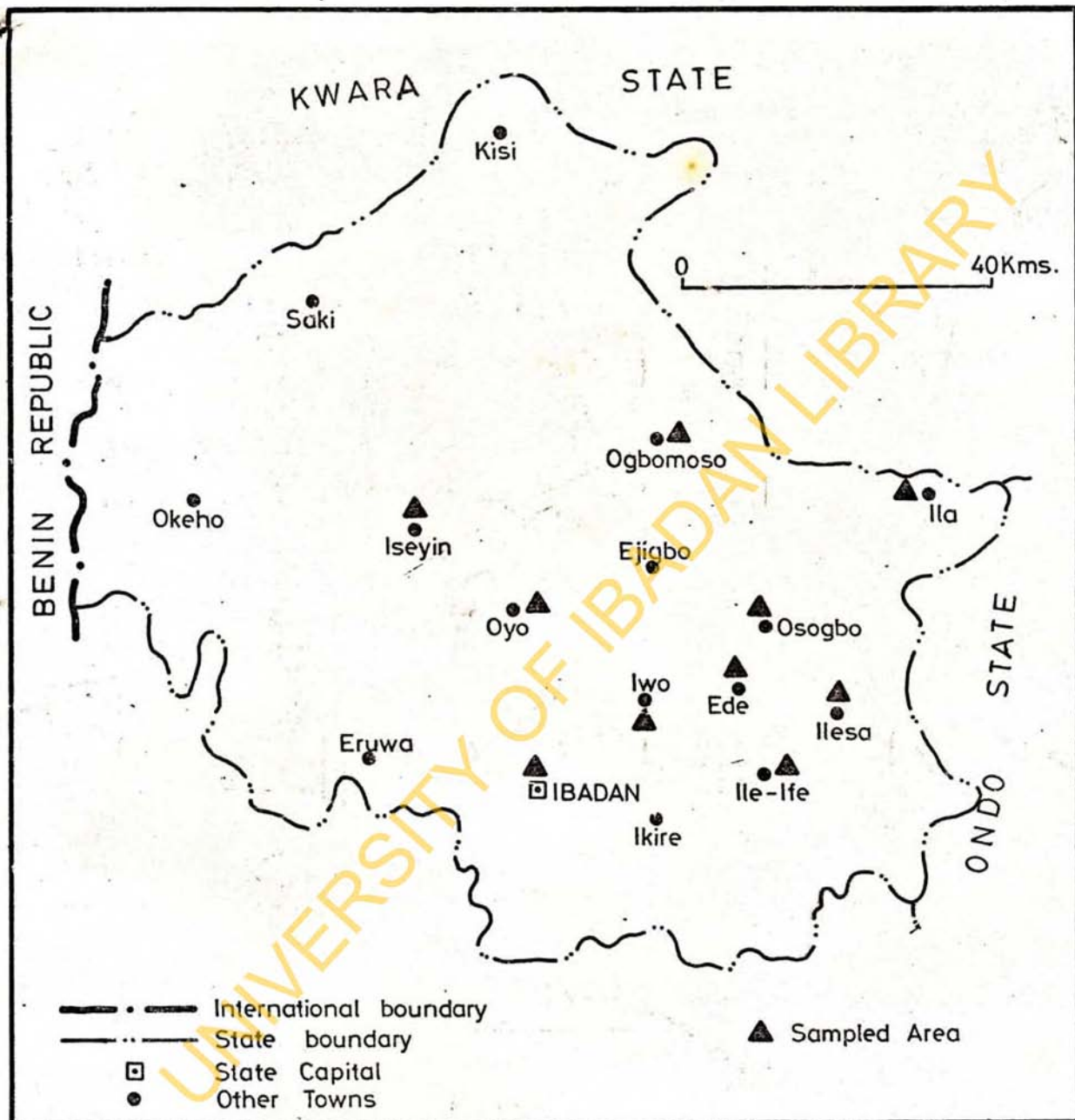


Fig 2.1 Oyo State: Location of sampled cities and towns.

Table 2.1: Sizes of Questionnaire Administered in the Sampled cities and Towns of Oyo State

S/No	Town/City	1963 Population Census	No. of Questionnaire
1	Ibadan	627,379	100
2	Ogbomosho	216,881	80
3	Osogbo	208,966	80
4	Ilesha	165,822	80
5	Iwo	158,583	80
6	Ede	134,550	75
7	Ile-Ife	130,050	75
8	Ila	114,688	75
9	Oyo	112,349	75
10	Iseyin	95,220	60
	TOTAL	1,964,478	780

Source: Field Work, April, 1985.

The administration covered all residential zones — the core, suburbs, Estates, New layouts, and Reservations. 780 copies of the questionnaires were administered in all.

The questionnaire and the interview schedules were pretested and modified before the actual administration in the field.

2.2.3 Characteristics of the Sample: Nine questions about the respondents were asked. These were about their residential location, age, sex, marital status, number of children and religion. Others were about their occupation, educational background and annual income.



The classification of the respondents' location/ward into High, Medium, Low, and Estates/G.R.A. here is considered as alternatives of Mabogunje (1962) residential zones in Yoruba land. Similar applications are by Aburere (1982 and 1984), and Ayeni (1978) who studied residential characteristics in Ibadan, and in Nigerian urban centres. The largest proportion (42.05%) live in the High Density Residential Zones of the sampled cities and towns, and less than 20% live in either of Low Density residential areas or estates and or G.R.A.s (see Table 2.2)

More males (68.35%) than females (31.15%) were sampled. The mode of their ages lies between 41 and 50 years age cohort. Precisely, the age of 75% were either 50 years or less. The "active age" of labour force in tropical regions of the world, (Fapounda, 1979).

Table 2.2: Characteristics of the Sample:  
Location/Residential Zones

Residential Zones	No. of Respondents	% Proportion	Cummulative %
High	328	42.05	42.05
Medium	238	30.51	72.56
Low	152	19.49	92.05
Estates/G.R.A.	62	7.95	100.00
No Response	00	0.00	100.00
Total	780	100.00	100.00

Source: Field Work, (April, 1985)

Table 2.3: Characteristics of the Sample: Occupation

Occupation	No. of Respondents	% Proportion	Cummulative %
Civil Servant	102	13.09	13.09
Force/Military	38	4.87	17.96
Business/Trading	210	26.92	44.88
Teaching	98	12.56	57.44
Lecturing/Doctor	48	6.15	63.58
Farming	183	23.46	87.05
Student/Apprentice	48	6.15	93.10
Others (Specified)	38	4.87	98.07
No Response	15	1.90	100.00
Total	780	100.00	100.00

Source: Field Work (April, 1985)

About 75% were married while only 19.49% were single. There were very few widow/widowers (0.9%), divorcees (1.28%), separated men and women (0.9%); and 2.30% did not respond to the question. Only 6.66% had no children, but about 23.72% had over six children living with them permanently or occasionally. 295 (37.82%) had between five and six children. Majority were either muslim (42.83%) or christians (40.77%) of different denominations. There were 15 (1.92%) 'No Response', 1.41% believe in more than one religious doctrine while there were also animists (1.79%) and pagans (11.23%).

The questionnaire was administered among men and women of all works of life.

Thus among the respondents were civil servants (13.09%), force/Military men and women (4.87%) Teachers (12.56%) and Lecturers/Doctors (6.15%). Both students and apprentices also form 6.15% of the total. However, the largest proportion were farmers (23.46%) and traders (26.92%). (See Table 2.3). 77.81% were holding either the West African School Certificate (Ordinary Level) or Teachers' Grade II Certificate. 12.05% had no formal education. Only 7.56% hold any of the following: Higher National Diploma, Nigerian National Diploma or University Degree. There was however 22 (2.82%) 'No Response' to this question (see Table 2.4).

Table 2.4: Characteristics of the Sample: Educational Background.

Education	No. of Respondents	% Proportion	Cumulative %
No Education	94	12.05	12.05
Primary Six	116	14.87	26.92
Modern II/S.75	215	27.57	54.49
Schl.Cert./Tr.Grd.II	182	23.33	77.82
O.N.D./H.S.C/N.C.E.	92	11.80	89.18
H.N.D. & University Degree	59	7.56	97.18
No Response	22	2.82	100.00
Total	780	100.00	100.00

Source: Field Work (April, 1985).

One more important characteristic of the respondents is about their Annual Income. (See Table 2.5). Students and all individuals under any form of apprenticeship (6.15%) were regarded as having no fixed annual income. Others were either self-employed or wage earners. About 55.65% could be classified as low and middle income earners -- between the General Salary Grade Level 01 and 07. Only 20.01% belong to the upper income group -- General Salary Grade Level 12 and above (see Table 2.5).

However, it should be remarked that the proportion of "No Response" (where <sup>this</sup> exists) for each of these classificatory data could not affect or introduce any bias into the inference that could be drawn through them (Wilson, 1974, Isard, 1975 and Babbie, 1979).

Table 2.5: Characteristics of the Sample: Annual Income.

Annual Income	No. of Respondents	% Proportion	Cumulative %
Not Applicable	39	5.00	5.00
GL. 01 - 04	173	22.19	27.19
GL. 05 - 07	261	33.46	60.65
GL. 08 - 10	143	18.33	78.98
GL. 12 - 14	93	11.92	90.90
GL. 15	71	9.10	100.00
No Response	00	0.00	100.00
Total	780	100.00	100.00

Source: Field Work (April, 1985).

Residential zones within the cities and towns, age, sex religion, educational background, marital status, occupation and income of the population were well stratified and adequately represented among the respondents. Therefore, 'vote of no confidence' may not be passed unto any of the significant inferences drawn by using any of the items judiciously.

2.2.4 Secondary Data: Suitable Secondary data base for the work were found in the Federal Central Planning Office (Urban and Regional Planning Units), the Federal Housing Authority, Federal Office of Statistics, the Oyo State Property and Development Corporation, Metropolitan/City/Town Planning Offices, Federal Ministry of Housing and Environment, and the Federal Mortgage Bank.

The Federal Central Planning Office has the "parent policies" from which emanate 'the housing policies.' The details of the housing policies for each plan period was obtained from the Central Planning Office. Data on the current housing requirement estimates and planning strategies for the same were collected. The Federal Housing Authority (F.H.A.) as an agent of Federal Ministry of Housing and Environment for housing construction (First in the Federal Capital — Lagos, and later in each state capital) provided data on how much of the proposed housing units have been completed, <sup>or are</sup> under construction, and or yet

to be started in each state, city/town, and location. The expenditure characteristics was obtained from this source. The Federal Mortgage Bank is also an agent of the Federal Government for providing control and systematic loan to the number and 'type' of persons the loans were given to were obtained from the state branch (record) at Ibadan and Ile-Ife. Data was also obtained on the mode of distribution, location and allocation of housing units vis-a-vis the beneficiaries. Data was collected on the total amount of money that have been involved in each office. The records of performance of beneficiaries were also examined.

The Federal Ministry of Housing and Environment provided data on the Federal Government housing expenditure and Low-cost Housing Estates located in each estate of Ibadan metropolis, and in other Local Government Areas of Oyo State where the estates are located. Data on the number and location of the units to the population were specifically collected.

The Oyo State Property and Development Corporation provided data on expenditure pattern, location, and number of housing units owned by the corporation. Information was also provided on the number of residential plots acquired from different cities and towns of the state. The Metropolitan city/Town Planning offices provided data on the

number of approved plans for houses; the number which has been completed and the number under construction for specific plan period. The offices gave adequate information on illegal structures in their respective areas of jurisdiction.

These last two sets of data provided avenue for comparing Federal Government Housing policies and programmes with the state and individuals'. All the records were detailed for each plan period; and where possible each year.

Beside the above sources, consultancy works carried out during the preparation of Master Plans for Ibadan and some cities, and data used for her development plans were used. The data provided enough information on the housing conditions and problems that necessitated the policies and programmes. Nigerian Institute for Social and Economic Research (NISER) has vast productive research reports on policies and programmes of governments. All the relevant ones were contacted. Secondly, and similar to the first are the scholarly research of individuals or groups for different parts of Nigeria or the country as a whole (see the References). Their work gave insight into how the earlier policies and programmes have been 'evaluated' and or analysed for amelioration or justification, and what comes out of the evaluation exercise.

A large programme -- Housing Provision in Nigeria ... was going on at NISER when information was collected from there.

On the housing policies per se, the National Development Plans from the First (1962-1968) to the current (1981-1985), published by the Federal Ministry of National Planning contain all relevant information. Permission was obtained from the Librarian, Federal Ministry of Housing and Environment to give the researcher access to the National Development Plans and the Progress Reports on each. The proceedings of meetings on housing policies and programmes of the defunct Senate Committee on Housing and Environment were also contacted.

On the cost of building a housing unit by type, cost inventory of all building materials and housing elements for some past few years to date were obtained from reliable contractors and dealers of different building materials of all categories in Ibadan, Ile-Ife, Ogbomosho, and Iseyin.

### 2.3 CONCLUSION:

In all, satisfactory information was collected. However, predominant in the analyses are the simple statistical techniques of tabulations, percentages, cumulative percentages, correlations, and the measures of partition and dispersion. Graphical and cartographic techniques were employed to depict some variations.



CHAPTER THREE  
HOUSING PROBLEMS IN OYO STATE

3.1 INTRODUCTION:

For the past two decades particularly since the civil war ended, the urban centres have been undergoing such an unprecedented upsurge in population and experiencing a phenomenal growth in their area extensions. (Ayeni, 1978, Mabogunje, 1974, 1978 and 1980). The sizes are more than what the governments could cope with. The high rates of growth are due to natural increase in population and high rates of immigration from the foreign countries especially the neighbouring West African countries. In addition, large proportions of rural youths are moving to the urban centres than ever before to look for white collar jobs. These phenomena have varied consequences on **urban lives**, provision of urban services and utilities. Actually, the type and number of problems that have been created had earlier been categorised under four headings by Mabogunje (1974) as: (i) Unemployment, (ii) Serviceability, (iii) Management, and (iv) liveability.

The problems of liveability could be said to be a consequence of many of the other problems (Ayeni, 1978, page 172).

Liveability here means the creation and maintenance of a decent environment. Specifically, the inadequate provision of the basic infrastructure and amenities leads to housing shortages and slum livings (Alao, 1977).

However, this Chapter attempts to examine variations in the magnitude and type of the housing problems in the cities and towns.

### 3.2 HOUSING TYPES:

In the ten sampled cities and towns, people occupy different residential types along different residential zones depending on their financial capability, and relationship with the more affluent individuals. The houses were categorised according to the type of materials used in the construction: "CMW type" means those that have cement or brick block walls with corrugated <sup>iron-sheets</sup> and asbestos roofs, "MWR type" are those houses that have mud walls rendered with cement and corrugated <sup>iron-sheets</sup> and asbestos roof. "UMBW Type" are those that have unrendered mud, bamboo, fronds, or other walls. In addition, the "MIXED Type" is a category in which a combination of more than one of the three main types of construction is found in the same house. This approach was similarly employed by the Federal Office of Statistics (1971 - 1972) housing enquiries.

Table 3.1 shows the percentage distribution of the housing types. The predominant type in all cities and towns are those with mud walls rendered with cement and corrugated **iron-sheets** and or asbestos roof (NWRC). The highest proportion, 81.6%, is found in Iseyin, and the lowest is in Ibadan 64.4%. They are peculiar to the houses of the core and older suburbs of the cities and towns. The cement or brick block walls with corrugated **iron-sheets** or asbestos roofs <sup>are</sup> not common among the houses. There is ~~no~~ where the proportion is up to 30%. The highest were in Ibadan (25.2%), Oyo (23.5%), Ile-Ife (21.3%) and Ilesha (20.1%).

Table 3.1: Percentage Distribution of Houses by Types(Materials) in Selected Urban Centres.

Town	Type of Housing			
	CMW	NWRC	UMBW	MIXED
Ibadan	25.2	64.4	9.2	1.2
Ogbomoshoh	17.9	78.5	2.6	1.0
Osogbo	18.8	78.4	2.4	0.7
Ilesha	20.1	77.4	1.6	0.9
Iwo	18.5	78.6	2.4	0.5
Ede	18.4	76.7	4.3	0.6
Ile-Ife	21.3	74.8	3.1	0.8
Ila	13.2	78.3	8.5	-
Oyo	23.5	71.3	5.1	0.1
Iseyin	15.6	81.6	2.7	-

Source: Field Work, April, 1985.

The proportion is as low as 15.6% in Iseyin. The unrendered mud, bamboo, frond or other walls (UMBW) are also found in all of the cities and towns. But there is nowhere the proportion is up to 10%. Ilesha had 1.6% being the lowest; Ibadan (9.2%) and Ila (8.5%) had the highest. The mixed types are not found in Ila and Iseyin. All other places have traces of it. The type sometimes emerge in an attempt to renovate old dilapidating structures or while converting a commercial building to a residential one.

The general greater prevalence of mud housing in all places is explicable by the suitability of lateritic and clayey soil in Oyo State for mud house building. Secondly, it depicts the traditional housing types — the traditional houses are still many particularly at the core and older suburbs. Even, parts of the newer suburbs are characterised by this type. Mud still plays significant role in wall construction of new buildings.

Variations exist significantly within towns and cities. The core and older suburbs have more of the mud walls and Mixed types. The cement and brick wall types are more commonly found in the newer suburbs, new layouts, reservations and estates.

Regardless of the material types with which the houses were constructed, it is possible to examine the houses by status — Bungalow Flat, "Common House"

Face-me-I -face-you (Commercial House) Ancient House,  
Bidouville:

Bungalow: a type of house which is all on one level  
and mostly in its own garden (Fig. 3.1)

Flat - Set of rooms (between 2 - 4 rooms mostly),  
especially on one floor including its Kitchen  
and bathroom. There may be more than one of  
many such sets in a building (or block) (Fig. 3.2).

Ancient House - traditional houses with many rooms, a  
central passage, mostly without kitchen,  
bathroom and toilets. Cooking is done along  
the corridor. They are in compounds (Fig. 3.3).

Commercial House - A house with many rooms, shared toilet,  
Kitchen and bathroom. A room or more is  
occupied by one household (Fig. 3.4).

Bidouville - This is sometimes called barrios or barriada  
or favels or barrios. They are physical  
decrepit slums, lacking in basic amenities,  
chaotic and disorganised.

Bungalows are not common in any of the cities and towns.  
It is at the rate of 2.1% in Ibadan, 1.8% in Ile-Ife and  
about 0.1% in all other towns except Iseyin, Iwo and Ede  
where zero percent is recorded. Similarly, the Flats are  
not common to them. The least are in Ila (0.1%) and Iseyin  
(0.2%); but this proportion is as high as 4.1% in Ibadan,  
(see Table 3.2). Commercial houses are the commonest in  
all of the cities and towns. There is nowhere it is less  
than 50%.

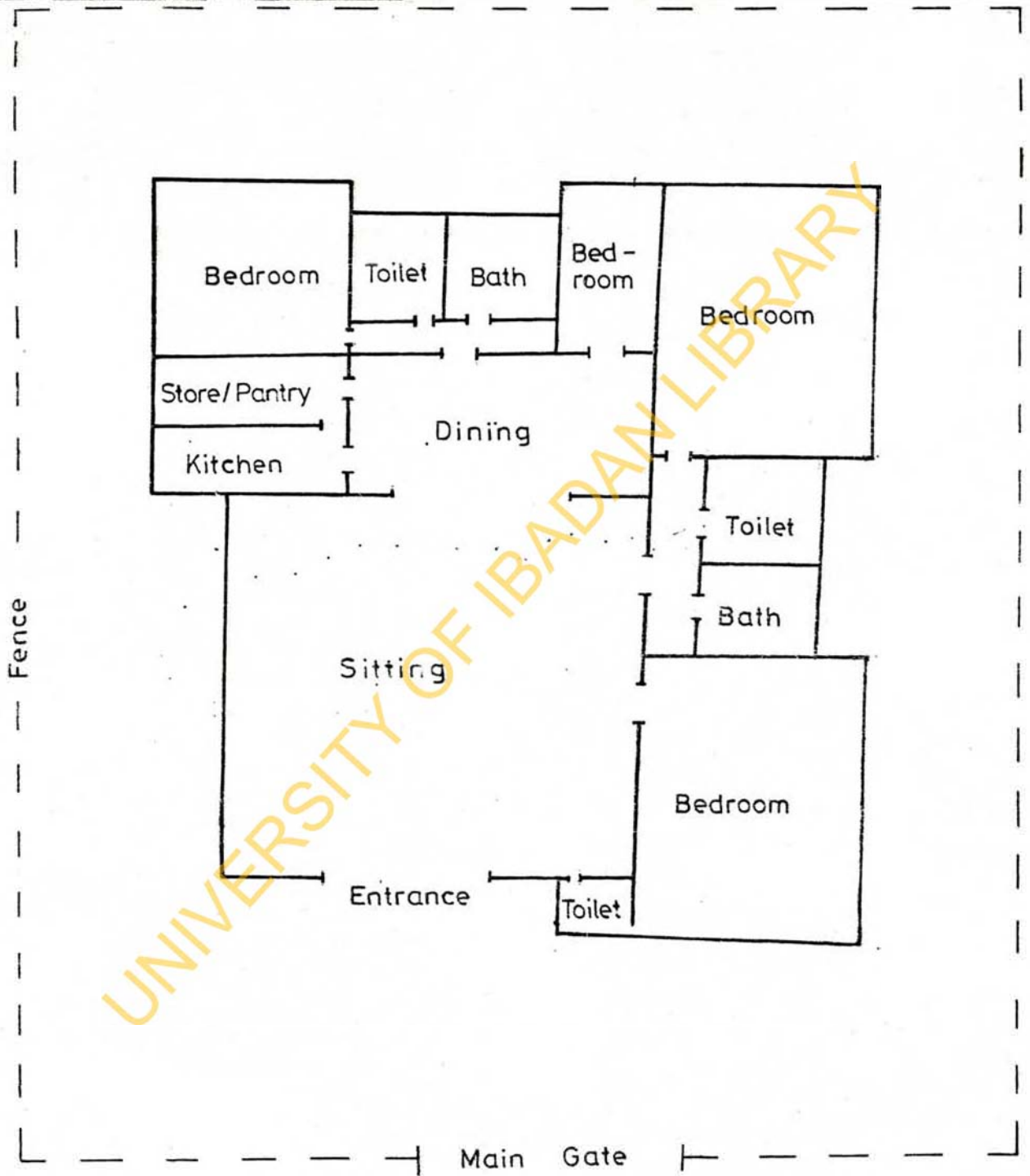
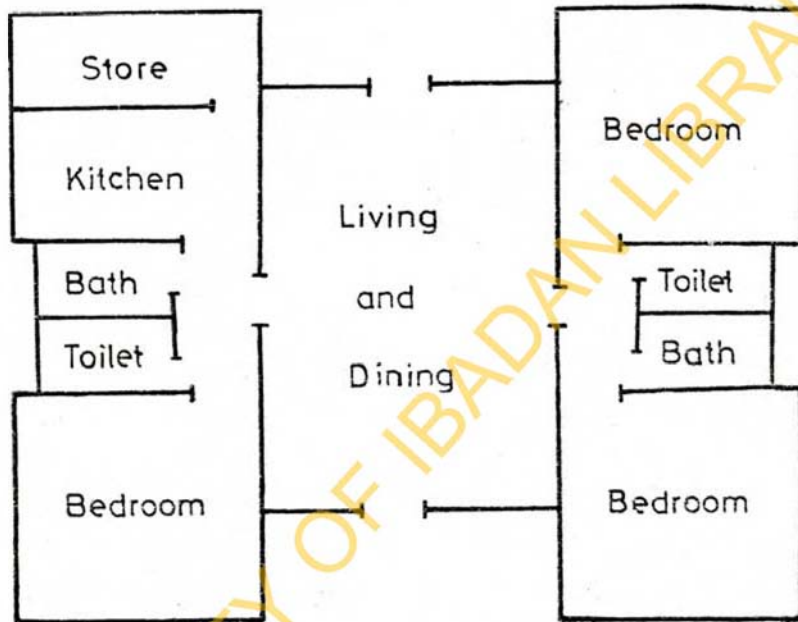


Fig.3.1: Plan of a Typical Four-Bedroom Bungalow

Source: Field Work



Scale 1:114

Fig.32: Plan of a Typical 3-bedroom flat  
Source: Field Work.

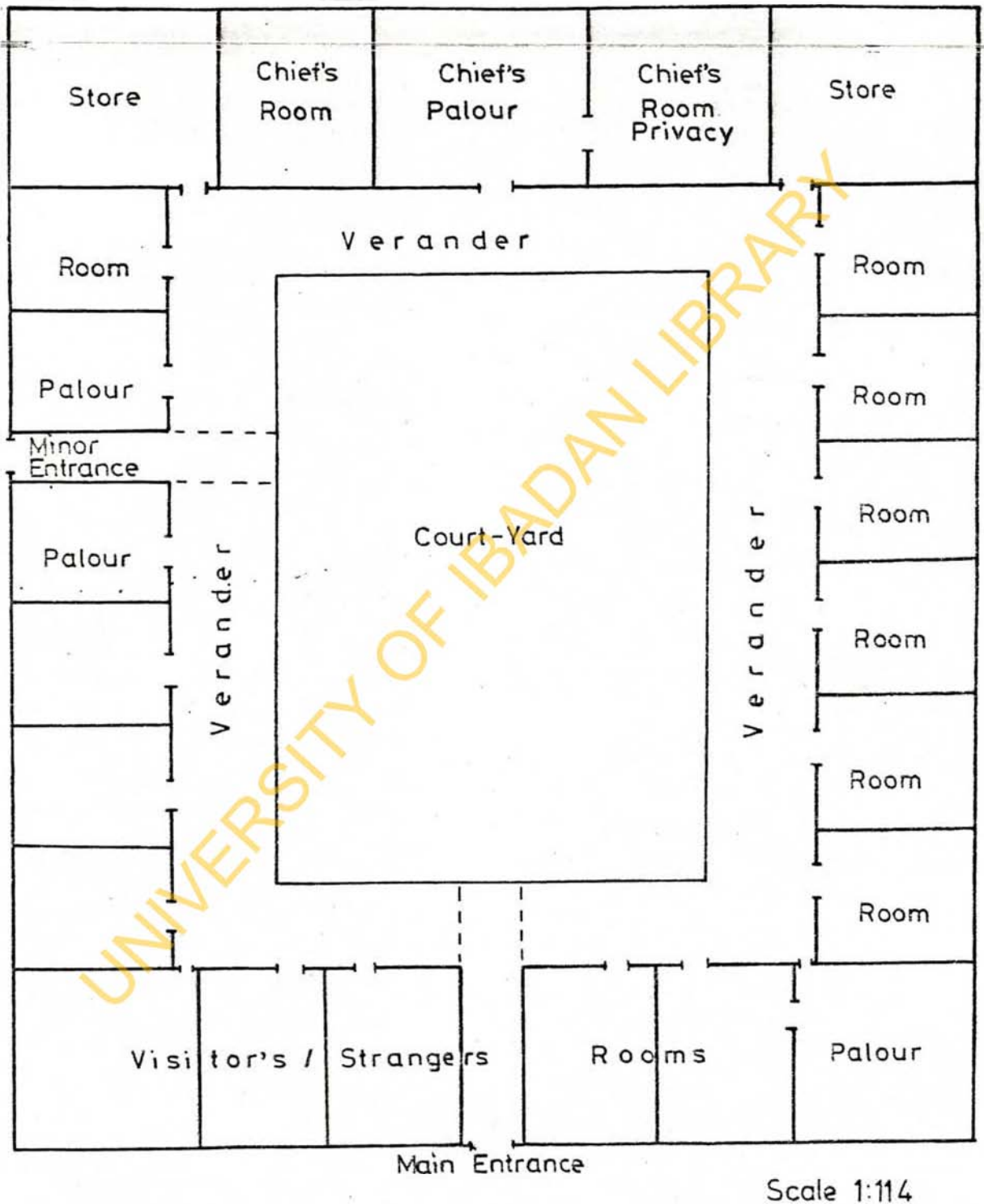


Fig.3.3: Plan of A Typical Yoruba Compound (Ancient House)  
Oyo State



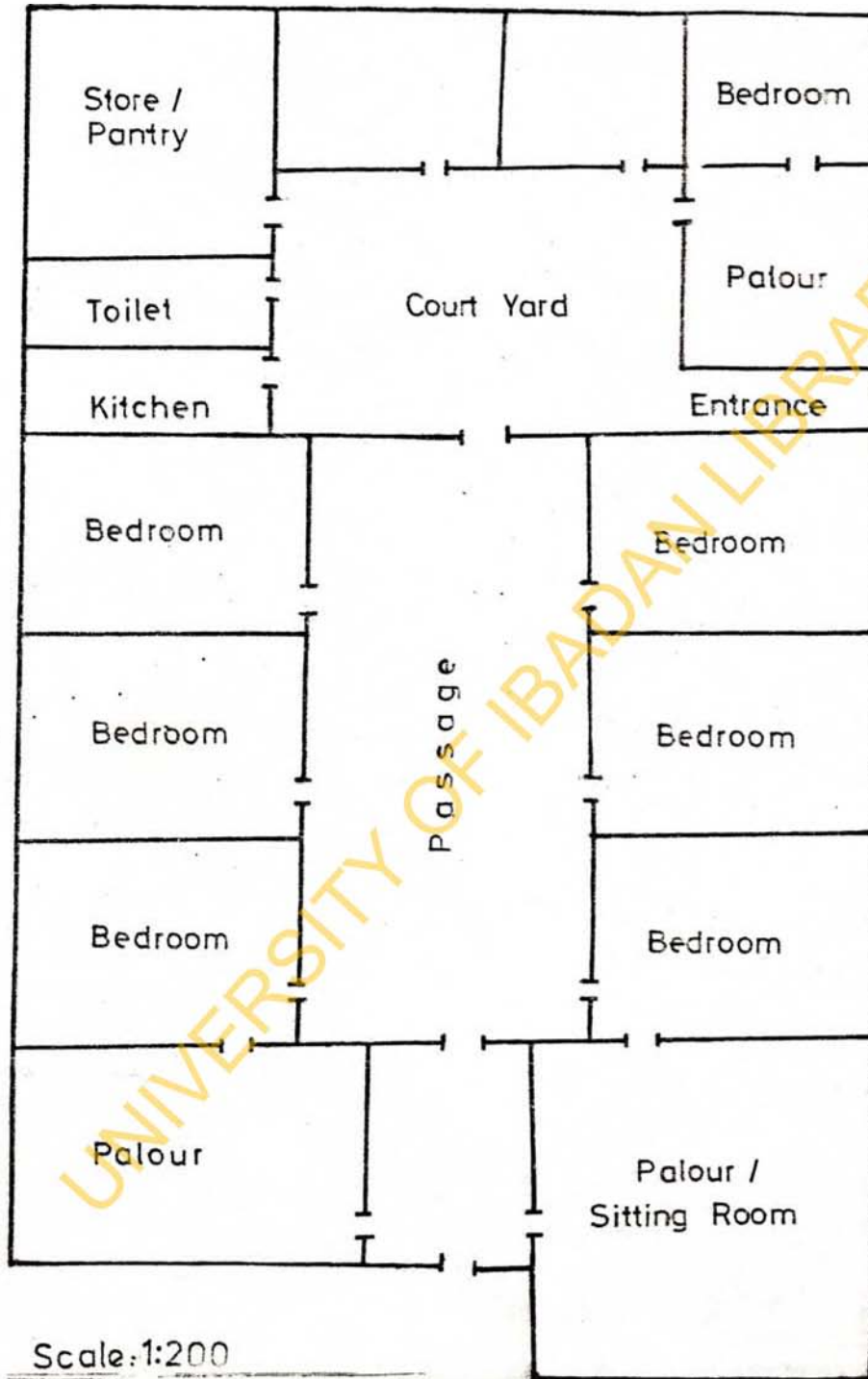


Fig.3.4: Plan of A Typical Commercial House in Towns and Cities of Oyo State

Source: Field Work

Table 3.2: Type of Houses (Status) in the selected Urban Centres.

Town	Bungalow	Flat	Common House (Commercial)	Ancient House	Bidouville and others
Ibadan	2.1	4.1	58.2	34.4	1.2
Ogbomoso	0.1	2.0	64.5	32.0	1.4
Osogbo	0.1	1.8	64.3	32.8	-
Ilesha	0.2	1.6	61.7	36.0	0.5
Iwo	0.0	1.3	59.2	38.0	1.5
Ede	0.0	0.2	54.1	45.7	-
Ile-Ife	1.8	1.8	61.5	34.1	0.8
Ila	0.0	0.1	57.5	42.4	-
Oyo	0.1	0.7	75.8	25.4	-
Iseyin	0.0	0.2	51.6	48.2	-

Source: Field Work, April, 1985

The ancient houses out-numbered 'Bungalow' and 'Flat' type combined. Bidouville ~~is~~ significantly exists in Ibadan (1.2%), Ogbomoso (1.4%), Ilesha (0.5%), Iwo (1.5%) and Ile-Ife (0.8%) only.

One simple inference one could draw <sup>from the above</sup> ~~is~~ that though the number 'could not go round', there are some fairly habitable houses in the cities and towns. But the fact that the existing units are not enough to go round could be examined starting from the ownership status of houses.

### 3.3 HOUSE OWNERSHIP:

In terms of relationship between houses and occupants, Table 3.3 is more revealing. Except in Iseyin, Oyo, and

Ila, there are not many houses built by the occupants themselves. Houses thus built are only 6.2% in Ibadan. One interesting attribute is where a whole household lives with relatives. The proportion again is least in Ibadan (0.4%) but it is as much as 3.2% in Ogbomoso, Ede, Ila and Iseyin. It is only in Ibadan that up to 0.8% live in government residence. There are zero percent in Osogbo, Iwo, Ede and Iseyin.

Table 3.3: Ownership status of House in the selected Urban Centres.

Town	Personal	Relative	Government	Rental
Ibadan	06.2	0.4	0.8	92.6
Ogbomoso	12.3	3.2	0.7	83.8
Osogbo	09.4	1.3	0.0	89.3
Ilesha	11.4	1.5	0.1	87.0
Iwo	14.4	1.5	0.0	84.1
Ede	16.2	3.2	0.0	80.6
Ile-Ife	17.8	1.2	0.2	81.0
Ila	24.2	3.2	0.1	72.5
Oyo	23.8	2.2	0.2	73.8
Iseyin	27.8	3.2	0.0	69.0

Source: Field Work, April, 1985

However, the highest proportion of people are in rented accommodation in all cities and towns. The least of this category is in Iseyin (69.0%); but there is no other town where it is less than 70%. It is as high as 92.6% in Ibadan.

Though Nigerians are aware of the importance of houses (Seymour, 1977), inspite of this fact, there is no sufficient quantity that could meet the demand. It is becoming increasingly difficult for average Nigerians to own a house. It is actually extremely difficult to procure decent accommodation at reasonable rent in the market. Table 3.4 shows cost of renting houses in the selected urban centres.

Table 3.4: Costs of Renting Houses (in Naira per room Per Month).

Town	CMW	MWRC	UMBW	MIXED
Ibadan	47.75	36.23	27.50	31.50
Ogbomoso	40.50	32.50	20.82	26.16
Osogbo	33.00	25.35	21.60	26.22
Ilesha	33.30	24.54	23.85	27.50
Iwo	30.60	25.20	25.22	24.80
Ede	30.50	26.60	21.30	21.75
Ile-Ife	39.10	36.17	23.80	24.85
Ila	31.20	23.22	22.45	22.50
Oyo	37.30	28.40	21.32	23.45
Iseyin	25.35	17.80	18.25	17.00

Source: Field Work, April, 1985

There is no house of any type that costs less than ₦17.00 per month per room in any town. All types of houses in Iseyin only had the least cost per month (per room) compared to other towns.

In Ibadan, Ogbomoso, Osogbo, Ilesha, Iwo, Ede, Ile-Ife, Ila and Oyo, the rent per month (per room) is not less than ₦20.00 no matter the type and status of houses. These are far more than what an average household could afford while still catering for other household expenses. Again, these are far more than the United Nation's 20% recommendation. The rents for any type of houses are highest in Ibadan, Ogbomoso, Ile-Ife and Oyo; and fairly high in the other towns but still not commensurate with the monthly incomes of all categories of workers whether low, middle and upper wage earners or the self-employed. There is no income level earner that is not spending more than the stipulated 20% of his income on rent. The problems are more acute in those cities and towns where administrative, commercial, and industrial activities have long been established, fast growing and more concentrated.

The heads of households interviewed in the sampled cities and Towns travel 'considerable' distances, and spent so much and wasted too much time between their houses and their respective places of work before and after work everyday. This is particularly so at Ibadan Metropolis where the average distance covered per day is greater than 10 kms and over a time period of about 2.40 hours. In monetary term, this cost as much as ₦1.40 per day.

The situations are similar to those at Ogbomoso, Osogbo, Ilesha, Ile-Ife and Oyo (see Table 3.5). By and large, there is nowhere the distance travelled is less than 5kms or anywhere the time and monetary costs are less than 0.80 hours and ₦0.30 respectively per day.

Table 3.5: Average Distances and Cost of Travel to and from Work Per Day.

City/Town	Average Distance (Km)	Time Cost (Hours)	Monetary Cost ₦
Ibadan	10.00	2.40	1.40
Ogbomoso	10.10	1.80	0.80
Osogbo	9.20	1.80	0.80
Ilesha	8.40	1.60	0.70
Iwo	6.50	1.00	0.80
Ede	6.60	0.90	0.40
Ile-Ife	8.20	1.80	1.00
Ila	5.80	0.90	0.40
Oyo	8.50	0.80	0.60
Iseyin	5.50	0.80	0.40

Source: Field Work, April, 1985

Getting houses to rent is a problem and where available, they are let out at exorbitant prices regardless of the location, accessibility to occupants' places of work, urban services and utilities. Seymour (1977) and Onibokun (1975) have earlier identified that it is exceedingly becoming very difficult for an average wage-earners as well as the self-employed individuals to

build houses of their own within a short period of time (say in five years) through private savings. The cost of building materials, land and constructions per square metre are far more than what an individual could meet after the provision of food and other social needs (PRC, 1980). No doubt, the exorbitant cost of renting houses has led to individuals living with relatives or at best resorting to hiring the houses at exorbitant rates. There are more buyers in the market than the supply of housing services. The resultant housing conditions are horrible.

#### 3.4 HOUSING CONDITIONS:

The effects of housing shortage has not only led to overcrowding in most towns and areas, it has also led many to taking shelter under bridges, shackles and make shifts. Houses are also occupied before completion. The most unfortunate phenomenon in the existing residential buildings is their non-suitability to modern needs, and they have no conveniences such as open space, electricity, water-closet, pipe-born water, etc. Table 3.6 shows housing conditions in the selected urban centres. Except Iwo (8.8%), Ede (7.5%), Ila (2.1%) and Iseyin (2.8%) all other towns surveyed had up to 10% of their houses connected with pipe born water.

Table 3.6: Housing Conditions in the Selected Cities and Towns.

Town	% of Houses with tap water	% of Houses with Flush Toilet	% of Houses with Electricity	% of Houses with Enough open space	% of Houses with sewerage & drainage Disposal facilities
Ibadan	36.6	33.0	68.6	24.1	28.5
Ogbomoso	21.7	7.4	41.5	31.0	17.6
Osogbo	18.4	8.8	62.4	22.4	4.8
Ilesha	12.6	10.5	38.2	28.2	2.2
Iwo	8.8	9.7	35.2	25.7	2.4
Ede	7.5	5.4	36.0	18.4	2.5
Ile-Ife	12.8	8.6	51.4	21.8	3.8
Ila	2.1	3.4	41.8	26.2	2.4
Oyo	10.6	6.6	52.8	21.2	2.6
Iseyin	2.8	0.2	49.8	18.3	0.0

Source: Field Work, April, 1985.

Conversely, it is only in Ibadan (33%) and Ilesha (10.5%) that up to 10% of the houses have flush toilets. In Ibadan, Osogbo, Ile-Ife and Oyo, 50% and above of the houses are supplied with electricity. There is enough open space for car park, etc. in only 28.2% of the sample from Ilesha, 26.2% of Ila, 25.7% of Iwo and less than 25% in the others. Sewerage and drainage disposal facilities is best in Ibadan (28.5%), and Ogbomoso (17.6%). No other town surveyed had even up to 5% of their houses with the facilities.



What is described as 'best' here are not even suitable enough in terms of sanitary conditions.

Of particular interest is the number of household occupying one room and the number of persons per room (counting children of less than 15 years of age as half person). The figures are 1.5 and 6.5 respectively on the average. (See Table 3.7)

Table 3.7: Average Number of Household and Persons Living in a Room.

Town	Average Number of Household per Room	Average Number of persons per room
Ibadan	1.5	6.5
Ogbomoso	1.3	4.4
Osogbo	1.3	4.3
Ilesha	1.2	5.3
Iwo	1.1	5.9
Ede	1.1	2.9
Ile-Ife	1.2	5.5
Ila	1.1	4.1
Oyo	1.3	4.5
Iseyin	1.0	3.1

Source: Field Work, April, 1985

The reasons for above are not far fetched. It is the urban centre which has the highest population; industrial, commercial, administrative and educational activities are found mostly concentrated. Though Ede and Iseyin are large urban centres, they do not fall into the group of urban centres where the urban functions are so concentrated and growing at fast rates.

The corresponding figures for Iseyin are 1.0 and 3.1. Probably urban functions are least concentrated there. Besides Iseyin and Ede with 3.1 and 3.9 average number of persons per room, there is no other place where the number of persons per room is less than 4.

Again, this variation in housing conditions exist not only among the cities and towns but also within. In Ibadan metropolis for instance, Table 3.8 is more revealing. The average number of households occupying one room in Ibadan is never less than 1 in any area. The peaks are found along the slums of Saabo (2.5) Gbagi (2.6) Gege (2.5) Apata (2.1) Ode-Aje (2.2) and Orita-Merin (2.0). The least are found mostly at the estates, G.R.A. newer suburbs and new layouts of Bodija, Challenge, Jericho, Ring Road and Anfani areas. The highest number of persons occupying one room follow the same pattern. These are at Agbeni, Gbagi, Gege, Iyana Bode, Ode-Aje, Orita Merin and Saabo. In all of these places, the average number of persons per room is not less than 8. Bodija (2.8), Challenge (4.2) and Jericho (3.3) all had the least. The reason for this is their zonal status -- Low density residential zones of the newlayout, reservations estates and newer suburbs. It may be unrealistic to compare these conditions to any description of United Nation's (1976 and

1978) of U.S.A. and Canada. The poor housing conditions have given rise to serious environmental consequences. The problems of environmental deterioration arise either from the inadequacy of urban infrastructure or over-utilization, or the inability of the city to cope with these needs at current rates of urbanization (Ayeni, 1978).

Table 3.8: Occupancy Ratio in Parts of Ibadan Metropolis.

Area	Average No. of Household per room	Average No. of persons per Room
Adeoyo	1.2	5.6
Agboni	1.9	8.0
Anfani	1.1	4.8
Apata	2.1	7.3
Beyurunka	1.5	5.8
Bodija	1.0	2.8
Challenge	1.1	4.2
Eleyele	1.2	5.5
Gbagi	2.6	7.8
Gege	2.5	8.2
Iyana-Bode	1.8	8.1
Jericho	1.0	3.3
Mokola	1.5	6.7
Molete	1.4	6.5
Ode-Aje	2.2	8.1
Odo-Ona	1.3	7.3
Oke-Ado	1.2	5.6
Orita-Merin	2.0	8.8
Ring Road	1.0	3.9
Saabo	2.5	9.3
Sango	1.5	7.3
Vetenary	1.4	6.6

Source: Field Work, April, 1985.

Inadequate provision of housing and the basic infrastructures that should go along with them have led to housing shortage and slum living. The slums exist along two zones of the cities: The central slum and the peripheral bidouville, (Berry, 1973 and Ayeni, 1978). The central slums developed because the houses concerned are usually old and dilapidating, and in some cases, they are faced with land use competition. There is frequent emigration of youths from these areas (able bodies) either as a result of economic independence or desire to be nearer the place of work. The result is that these areas are occupied by the more elderly people who have neither the means nor the ambition to effect any housing improvements. Conversely, peripheral bidouilles are perhaps the worst slums as many exist strictly to house the most recent immigrants and the others are remnants of rural-urban fringe buildings renovated. Usually, these houses lack basic urban amenities and utilities.

### 3.5 HOUSING AND SLUM LIVINGS:

The physical structures of the houses as well as the facilities provided particularly in the houses of the traditional residential areas have responded to different socio-economic influences. These influences have somehow restructured the traditional houses. Originally, traditional houses were built with local materials and in the form of compounds.

In all parts of the state, they were designed to accommodate extended families. Perhaps the fundamental objectives of such houses were to provide simple shelter from rain, excessive heat or cold and also from outside enemies, (Adejuwon, 1979).

The houses were so distinctive as groups of shelters concentrated in compounds and one compound is separated from the other by either gutters, erosional passages or foot-paths, vegetated vacant lands or dung-hills. In some places, the vegetations have been cleared for installing grass-built or corrugated iron sheet bathroom and pit latrine (one each to a compound). Some of the houses have some parts of the built walls unroofed, unplastered, or unpainted. Painting and sometimes plastering are seen as luxury. Sections of some houses might have long remain dilapidated, yet 'managed' and occupied by the owners. There may not be more than two (or three at most) entrance doors to the passage of a long stretch of houses with several rooms. Each bedroom has its own entrance (only one). The windows in the bedrooms, where they exist, are so small -- less than half a square metre in area. The characteristic parlour (sitting room) windows are relatively larger, but most of the time, they are located on one side -- everywhere poorly ventilated. Majority of the houses are very old, older than most of the occupants.

The composition of the occupants of the houses fall more within the dependency group -- less or equal to 17 years, and over 65 years of age groups.

Though the conditions are now improving in recent times, Onibokun (1969) had earlier described resultant residential situation and layout of the Core Areas as follow:

"The haphazard residential morphology ..... has not altered significantly in the recent years. The residential environment is still unhealthy and filthy. Most of the buildings are structurally and qualitatively deficient; dwellings are chaotically and densely jumbled together; existing roads traversing the built-up area are extremely few and poorly maintained and basic urban amenities necessary for good health and happy existence are very scarcely and sporadically distributed. Environmental sanitation is at an appaullingly low level, and the machineries of civic government are perfunctorily operated ..... Civic education which might lead to community development by the residents themselves is not widely accepted".

Okediji (1974) described a particular scene at Ibadan, the Oyo State capital in the following words:

Most of the houses have no kitchen and cooking is done in the corridor. An observer can see beads of carbon on the walls of the corridor.... pots used for cooking are unwashed and certain dirty water on the surface of which one can see dead flies and cockroaches..... cob webs are common features of the various corners of the dwelling units. In places where there are separate kitchens, they are usually unswept and full of obnoxious odour. Aggravating this condition is the location of an uncovered 'Salga' excreter pit) directly behind the kitchen. There are usually bits of dried excreter all over the places. In some houses, the 'salga' is used by all the members of the compound and responsibility for clearing it is not assumed by anybody.

Standing wall all over the places affords breeding grounds for mosquitoes and flies, Most of the gutters are uncemented and full of foul smelling water ..... To walk near the walls of any building is to experience the terrible odour of urine disposed by inmate or passersby".

Without mincing words, these core areas are the most serious slums of the urban centres. They cover considerable parts of the residential areas, and the environmental conditions are very deplorable. Unfortunately, large proportions of the urban population dwell here. One adverse effect of the large concentration is that the environmental problems present themselves in very varied practical terms throughout.

### 3.6 DISCUSSION:

Seeing these various dimensions therefore, one could infer that among the foremost urban problems are the problems of housing. The problems can be explicitly defined in three senses viz: (1) an absolute shortage of housing units in the cities and towns (2) possession of satisfactory housing by a family, but at a price which severely limits its ability to afford other necessities of life; and (3) a family's dwellings fail to satisfy certain minimal standards of safety and sanitation.

In spite of these, there is hardly any management strategies embarked upon by the government of the Federation for realistically facing the problems in the State.

In **fact**, inefficient urban management which is regarded as the most important problem of urban growth centres is reflected in the way the Governments conceptualise the housing problems, the associated environmental deterioration and the way they approach their solutions. The lateness on the part of governments and the elitist approach towards the solution of the problems have been mainly responsible for the housing shortage and slum living .

### 3.7 CONCLUSION:

From the foregoing discussions, certain facts **have** emerged: the urban land use is 'zonal' and the

traditional 'Core Area' is common to them all. It is apparent that the location of dwelling units by type and status are: (1) not evenly distributed within and between the urban areas (2) Spatially differ in densities (3) physically and structurally differ (4) qualitatively differ in terms of infrastructure, location, accessibility, etc. Above all, there are absolute shortage of housing units that could accommodate the rapidly growing population. Family's dwelling fail to satisfy certain minimal standards of safety and sanitation and when families are housed with the necessary facilities, it is probably at a price which severely limit their ability to afford other necessities of life.



The degree of these shortages and their attendant problems are reflected in the high room occupancy ratio in many towns, and the rapidly rising rent levels in recent years.

However, these descriptions of the contemporary housing problems in Oyo State urban centres **further indicate the need for an** assessment of policies and programmes that were proposed to alleviate the problems. For each National Development Plan period, there were specific 'statements of intention' to combat the problems. In addition, at some other times, the annual budgetary statements do contain a modification or a break down of the plan period strategies towards alleviating the problems in Oyo State like in other States of the Federation. These essentially are the discussions **in** the next Chapter.

## CHAPTER FOUR

### FEDERAL GOVERNMENT HOUSING POLICIES

#### 4.1 INTRODUCTION:

From the previous Chapter, it is evident that the rapid rate of urban growth associated with accelerated tempo of socio-economic development has seriously aggravated the shortage of dwelling units resulting in over-crowding, high rent rate, slum and squatter settlements which are visible features of the urban scenery. The pressure on, and misuse of, facilities and the 'resources' have probably resulted in adverse environmental consequences among which is the growth of slums. The governments are aware of these problems. In response to these, policies (statements of intention), have been stated (made) in each plan period by the different governments particularly as they perceived the intricacies and magnitude of the problems. This Chapter therefore examines the policies of each National Development Plan period for the whole country and Oyo State in particular. In the same way, some of the major annual budgetary statements (pronouncements) are mentioned. However, some achievements have been inevitably 'mixed up' with some policy statements.

#### 4.2 PRE-INDEPENDENCE POLICIES:

Every housing policy statement pre-independence realised that almost every town in the country was in need of re-planning and the proper laying out of further extension.

Thus in view of the housing needs, Town Planning and Village Reconstruction Programmes required in the Ten-Year Plan of Development and Welfare for Nigeria, were suggested. In addition, the Nigerian Town and Country Planning Ordinance was proposed. The policy also saw the need to provide accommodation for administrators. But more actualised housing policies may be said to have begun with the First National Development Plan after independence (Adeniyi, 1978).

#### 4.3 FIRST NATIONAL DEVELOPMENT PLAN 1962-1968:

In an attempt to prevent a deterioration of the housing shortage, and to give opportunity for increase in population, the policy was to provide at least 24,000 housing units during the plan period. Out of these lot, about 60 per cent was expected to be for low income earners; 30 per cent to middle income groups and 10 per cent for persons in the upper income brackets (Nigeria, 1962), based on the salary scale of 1962. All of these were expected to be shared in the same proportion among states.

The problem of interrelationship between land and housing was intended to be tackled by a series of measures. It was intended to develop land for lease at economic rates for upper income housing. For this purpose, it was intended that the government-owned building plots, would be auctioned at a lower price of not less than half the fixed

market value. It was hoped that, by this method, the profits of land development will become available for investment in further development. For middle income housing, it was intended to supplement land development and lease at economic rates with the provision of adequate financing facilities at unsubsidized interest rates.

For the low income groups, the intention was to develop the land and to turn out, by mass-production method, shell houses at a cost which will allow individuals to purchase them. The shell houses were to be two-bedroom apartments, built of permanent construction and supplied with electricity as well as water services. It was anticipated that they will be sold at a moderate monthly charge, payable over twenty years. The purchasers were expected to furnish the interior of the houses. The project was meant to provide essential low cost housing for the people of Lagos alone. The necessary prerequisites for the housing programme was to be provided by a land reclamation, swamp drainage, and land development scheme in the Yaba, Victoria Island and South Surulere areas only at a total provisional cost of £6.37 million (about ₦12.74 million).

It was the policy of the Government to provide a loan of £1.5 million (about ₦3.0 million) to the Nigerian Building Society to enable the society provide mortgage

credit at economic rates for a major part of the middle income housing programme. A further £1.8 million (about ₦3.6 million) was to be allocated to the African Staff Housing fund which was to be administered on an agency basis by the Nigerian Building Society (NBS). It was expected that by adopting a policy for giving credit at economic rates, both institutions would be expected to be able to replenish their funds and increase their lending capacity.

To mobilise domestic savings to the highest possible degree, the building society was to make every effort to increase the level of local savings. At the same time, the government was reviewing its housing policy with a view to reducing its investment in staff housing. The African Staff Housing Fund was to charge mortgage rates not less than the interest paid by the Federal Government on funds which it raised for the purpose. The total sum of £1.0 million (about ₦2.0 million) that had been spent on slum clearance and the fund derived from the disposal of cleared land <sup>were</sup> expected to be available for further clearance. Thus, the scheme was expected to be self financing and should require no further capital allocation.

The total cost of the integrated problem for land development, housing, and provision of mortgage credit was to require the sum of £15.028 million (about ₦30.056 million).

Of this sum, the Federal Government hoped to provide ₦4.56 million (about ₦9.12 million), while the remaining fund<sup>were</sup> expected to be generated by the Nigerian Building Society, the African Staff Housing Fund, the sale of leases at economic rates, and the sale of houses.

4.4 SECOND NATIONAL DEVELOPMENT PLAN: 1970-1974:

In the Second National Development Plan period, the Federal Government policy on housing was aimed at replacing the dwellings damaged during the civil war (1967-1970), especially in the eastern part of the country. Also, the policy intended to make provision for the housing requirements of the growth in population all over the country. The government recognised the fact that the per capita income would not be able to meet the heavy capital requirements of modern and durable dwellings. Hence, there was the policy that the construction of dwelling units, particularly by the civil servants, should be through credit facilities.

The Federal and State Governments wanted to expand credit facilities for housing construction. This was to be done through loans to Building Societies, Housing Corporations, and the various Staff Housing Schemes. The provision of both land and building materials at reasonable prices<sup>were</sup> considered as an important, though indirect, way of promoting housing.

It was the policy, that the Government will continue to facilitate in the importation of building items through the appropriate issuance of import licences and the allocation of foreign exchange. This is to make up for the short-falls between the domestic production and demand for essential materials like cement, iron rods, and roofing sheets (corrugated iron sheets and asbestors).

#### 4.5 THIRD NATIONAL DEVELOPMENT PLAN 1975-1980:

In contrast to the previous development plans, housing was treated as a separate programme. This decision was perhaps due to the weaknesses of the previous policies and the increasing need for the government to actively participate in finding solution to the housing programmes. Consequently, the government policy was based on the estimate of dwelling units that would be needed up to 1980. This estimate for selected urban centres is shown in Table 4.1. The percentages of New Units required were highest for Aba (246%), Kaduna (169%) and Onitsha (166%). The least were for Abeokuta (52%) and Ondo (50%). Ibadan, the Oyo State Capital was to have 108%.

The government policy specifically recognises the need to provide houses for all income groups. The aim was to achieve a significant increase of housing units for

Table 4.1: Target for Dwelling Units in Twenty Urban Centres in Nigeria

Urban Centres	Dwelling Units 1972	New Units re-quired up to 1980	% of New to Existing Units
Lagos	224,500	233,190	104
Ibadan	110,833	119,300	108
Kano	55,100	77,852	141
Ilorin	44,100	34,359	78
Port Harcourt	28,667	35,440	124
Kaduna	25,067	42,441	169
Maiduguri	20,333	27,771	137
Enugu	35,227	40,540	114
Benin City	28,950	26,867	93
Jos	21,067	14,661	104
Calabar	61,071	16,691	104
Sokoto	51,167	22,570	149
Aba	21,227	52,154	246
Onitsha	13,467	35,483	166
Abeokuta	34,693	17,870	52
Ondo	15,167	7,653	50
Zaria	18,624	19,278	104
Warri	11,400	25,301	122
Sapele	9,333	11,620	125
Ikot Ekpene	6,667	5,883	88
<b>TOTAL</b>	<b>755,708</b>	<b>867,316</b>	<b>115</b>

Source: Federal Republic of Nigeria: Third National Development Plan, 1975-1980, Vol.I, Table 30.4, page 359.

the low income group who were the worst affected by the acute shortage. It was also the objective of the policy to employ a combination of measures to achieve within the



plan period a housing situation in which the average urban worker would not be required to pay more than 20% of his monthly income on rent. The measures were to include direct construction of housing units by both the Federal and State Governments, which were to be given out at subsidized rates. The policy also recognise the need to construct quarters for government officials. In addition, credit facilities are to be expanded to enhance private housing construction.

To ensure that the housing programme takes off during the plan period, a determined effort was made to minimize the existing bottle-necks in the construction industry. Some of the planned efforts to remove the bottle-necks were to: (1) Increase investment in the production of cement, (2) Encourage the use of burnt bricks, (3) Encourage the employment of indigenous contractors, (4) Attract and encourage a good number of reputable foreign contractors, <sup>and</sup> (5) Expand and encourage mortgage lending. In order to carry out the housing programme, a total of N1.837 <sup>billion</sup> million was earmarked for housing development by all governments during the plan period. This allocation excluded government quarters and offices for which separate provisions had been made under administration. The Federal Government was to be responsible for a total of N1.650 billion or about 90 percent of

the proposed public sector expenditure in this sub-sector while the balance was to be shared by the State Governments. See Table 4.2. The expected dominant project in the sub-sector was the Federal Government housing programme.

Table 4.2: Capital Programme by Governments (Housing) 1975-1980

STATE	Total Estimated Expenditure	1975 to 1976	1976 to 1977	1977 to 1978	1978 to 1979	1979 to 1980
Benue-Plateau	5.00	0.50	0.75	1.00	1.25	1.50
East-Central	20.50	4.50	4.75	3.00	3.75	4.50
Kano	30.93	8.14	5.15	4.77	4.64	5.23
Kwara	8.00	1.20	1.55	1.40	1.75	2.10
Lagos	11.00	1.10	1.65	2.20	2.75	3.30
Mid-West	30.00	3.10	4.50	6.00	7.50	9.00
North-Central	10.00	1.40	1.85	1.80	2.25	2.70
North-Eastern	18.00	1.80	2.70	3.60	4.50	5.40
North-Western	10.00	1.00	1.50	2.00	2.50	3.00
South-Eastern	10.00	1.00	1.50	2.00	2.50	3.00
Rivers	10.00	1.00	1.50	2.00	2.50	3.00
Western	24.00	2.49	3.58	4.78	5.98	7.17
Total all States	187.43	27.13	33.98	34.55	41.87	49.90
Fed. Govt.	1,650.00	165.00	247.50	330.00	412.50	495.00
Total all Govts.	1,837.43	192.13	281.48	364.55	454.37	544.90

Source: Nigeria (1975) Third National Development Plan 1975-1980, Vol. I, P. 311, Table 24.2.

This involved direct construction of low rental dwelling units. An allocation of N1.500 billion had been made before the plan was even launched at all. It was expected to create a minimum of 60,000 additional residential units mainly for the low and middle income groups. In spite of the fact that the programme was initiated in response to the urgent housing needs in the major urban centres, the policy aimed at establishing variable urban communities rather than just building houses. Hence, due attention was aimed at providing basic infrastructural facilities like water, electricity, sewerage treatment works, health centres, shopping centres, etc. at each major urban locations as Table 4.3 appears promising.

However, certain events of considerable national importance within a few months of the launching made a review inevitable:

- i) Change of Government in July 1975;
- ii) the creation of States in February 1976; and
- iii) the decline in the level of oil production in course of the 1975-1976 financial year.

In spite of the changes, the government decided to lay greater emphasis on policy projects in the areas of water supply, housing, agriculture and cooperative, and health. By their very nature, they have direct bearing on the welfare of the common man as against prestigious projects

Table 4.3: Capital Programme by Governments and Activities (Regional Development) 1975-1980

State	Water	House	Corporate & Community Development	Sewerage and Drainage	Town and Country Planning	Total
Benue-Plateau	58.00	5.00	12.780	9.71	24.30	109.91
East-Central	57.54	20.50	17.00	28.00	70.71	173.75
Kano	40.00	30.93	17.77	13.24	21.24	123.19
Kwara	45.50	8.00	6.50	6.00	9.20	75.20
Lagos	44.40	11.00	35.34	70.00	117.53	274.27
Mid-Western	73.98	30.00	11.85	58.00	31.01	204.83
North-Central	41.10	10.00	10.55	9.20	23.10	93.95
North-Eastern	42.20	18.00	23.53	7.50	31.09	122.30
Rivers	7.60	10.00	1.20	4.50	38.73	113.36
South-Eastern	31.20	10.00	13.65	4.60	35.01	94.46
West	127.50	24.00	10.30	37.25	47.01	246.05
Total all States	612.63	187.44	177.11	274.00	504.41	1755.57
Fed. Govt.	317.41	1650.00	16.19	154.50	250.45	2388.55
All Govts.	930.04	1837.43	193.29	428.49	754.86	4444.12

Source: Nigeria (1975) Third National Development Plan 1975-1980, page 293 (Extracted from Table 21.1)

of doubtful social relevance (Nigeria, 1975). Specifically:

- (1) the housing programme was substantially increased such that 200,000 housing units, instead of the original 60,000 were to be constructed, before the end of the plan period.
- (2) The new scope of the housing sector entails the construction of 30,000 housing

units in Lagos and a minimum of 10,000 units at or near every other state capital.

- (3) There were thoughts to construct New Satellite Low cost Township in Agege to house between 50-100,000 people.

Table 4.4 explain and summarises the housing projects, the descriptions and estimates of both original and revised plan policies and projects.

Table 4.4: Regional Development Programme - Housing: 1975-1980 (Million Naira)

Project Title	Project Description	Original Estimated cost 1975-80	Revised Estimated cost 1975-80
Federal Mortgage Bank	Transformation of Nigerian Building Society (NBS) into a Mortgage Bank	0.150	0.150
Federal Housing	The Construction of 200,000 housing units in various locations by the Federal Housing Authority	1.500	2,000.000
Construction of New Satellite Low Cost Township in Agege	A new satellite low cost township units will be constructed in Agege to accommodate between 50-100,000 people	-	0.500

Source: Extracted from Third National Development Plan 1975-1980 (Revised) Vol.II, p. 418.

4.6 FOURTH NATIONAL DEVELOPMENTS PLAN: 1981-1985:

The Federal Government committed itself to a programme of massive investment in housing during the Fourth Plan period. Table 4.5 shows the amount voted to housing during the plan period: 1980-1985.

Table 4.5: Federal Government Vote to Housing in the Fourth National Development Plan 1981-1985

S/No.	Project Title	Project Description	Estimated total (₹)	% Total
1	Federal Housing units	Providing Housing of units 2,000 units per state	600,000	37.67
2	Development of site & Service	Provide for service land. Total No. of plots per state 5,000	100,000	6.29
3	Federal Government Quarters in States	Construction of suitable Quarters	200,000	12.56
4	Staff Housing Scheme	Granting of loan to some specified civil servants to build houses, ₹40,000 per person	175,000	10.99
5	Industrial Complex lay-out at Onne	Provision of Master plan and Infrastructure at Industrial sites	17,000	1.06
6	Building of Housing Units	Development of Housing units in 19 states 143,000 per states	200,000	12.56
7	Mortgage Operation	Expansion of mortgage services - emphasis on medium/low income Groups	300,000	18.85
		Grand Total	1,592,000	99.98

Source: Compiled and Computed from Federal Ministry of National Planning (1981) Fourth National Development Plan 1981-1985 Vol.II, pp.1015-1016.

During this plan period, the primary feature of the **policy** **was** that of providing housing units the masses **could afford**. It **was** the objective of the Federal Government that both public and private sectors should complement each other and play their respective roles in a co-ordinated manner in the housing delivery system. For this reason, the government proposed:

- (1) to encourage and support private efforts in the building of dwelling units.
- (2) to vigorously mobilise housing finance from all available sources, including the public sector revenues and private savings;
- (3) to provide infrastructural services to facilitate the establishment of new building sites particularly suitable for self help and other owner occupier programmes.
- (4) to improve the quality of rural housing and rural environment, through integrated rural development programmes.

In order to actualise the policies and objectives as stated above, in addition to the establishment of the Federal Ministry of Housing and Environment, the Government wanted to continue to enhance the working of the other institutions in the housing delivery system. Such institutions are the Federal Housing Authority (PHA), Federal Mortgage Bank (FMBN) and the State Governments' Housing Corporations.

The Federal Government housing construction is to continue to consist of three schemes: (1) Construction schemes under the Federal Ministry of Housing and Environment. The aim is to construct 20,000 housing units annually in each of the 19 states of the Federation with the bulk of the units going to the low income groups. (2) Construction schemes under the Federal Housing Authority (FHA); The bulk of this programme is aimed at both middle and high income earners. (3) The housing construction programme as part of Nigerian State Urban Development project in which the Federal and State Governments are participating. In addition, the World Bank was to contribute financially. The project was supposed to be a complete Urban Development package consisting of housing construction, provision of social services including schools and hospitals, a general up-grading of slums and the provision of sites and services.

In addition to these schemes, there were two other main projects: First the Delta Steel-Township Project which is to consist of 1,000 housing units and 4,500 industrialised houses in the Phase I. Secondly, the Ajaokuta Steel-Township Project that will consist of 1,000 housing units and 7,000 industrialised houses. All of them were expected to incorporate some elements of traditional architecture.



Although both are <sup>the</sup> Federal Ministry of Mines and Power Projects, <sup>the</sup> Federal Ministry of Housing and Environment are the executing Agents.

- (1) Liberation of bank credit to the housing sector;
- (2) the establishment of self-help programme in each Local Government area so as to facilitate increased housing effort in urban and even rural areas.
- (3) a review of the land-use Decree to facilitate the allocation of land to private developers wishing to develop housing estates within the framework of Government regulations; and
- (4) the encouragement of local manufacturer of building materials such as cement and clay bricks as means of lowering costs.

To intensify efforts in providing essential amenities and services such as water supply, sewerage and drainage, refuse disposal, etc., the Town and Country Planning Programme is to be devoted to surveying, mapping, and aerial photography. Also the preparation of Master Plans for the Development of major cities and towns of the country since the Third National Development Plan period is to be encouraged. This basic policy objective is to remain valid during the Fourth Plan period since much remain to be done in tackling the problems in this area.

It is the policy of the government to intensify efforts in providing new layouts, supplying water, electricity and other services. In addition, greater emphasis is to be placed on the provision of parks, garden and similar recreational facilities as an integral part of the efforts aimed at developing the urban centres.

4.7

OTHER POLICY STATEMENTS:

Notwithstanding the policies contained in the National Development Plans, at each remarkable occasion, the Government and, or its agencies did make some pronouncements as regards the government intentions towards housing provisions for the people of the state. For instance, at about 1971/72, there were popular outcries by the public in Newspapers and periodicals calling the attention of the Nigerian governments to the seriousness of defects of the urban system in the country. The Editorial Caption -- "Saturday Point" of New Nigeria 13th May, 1972 has the following to say:

"the accomodation problem is desperate. There is no clear-cut dichotomy between commercial offices and residential areas.... the industrial growth strains the water supply systems to desperate limit".

In the same manner, all other papers in the most ingeneous use of photographic journalism or otherwise effectively

highlighted the problems of slum living in many of the cities and towns.

In response to these, the government seems to wake to its responsibilities (Okpala, 1977). For example, the Federal Ministry of Economic Development and Reconstruction proposed to commission in 1972 two consulting firms of Doxiades and Company to study and evaluate the infrastructural and service needs of twenty major Nigerian cities and towns. At the same time, the government announced the allocation of over ₦80 million for Housing Low-Income workers living in the then twelve state capitals.

The statements "Housing is one of the cardinal objectives of this administration" and or "our cardinal objective is to provide accomodation for everyone" characterise all the pronouncements of the last civilian administration between 1977 and 1983. The government was really aware of the importance of housing as evident from the following statement:

"Shelter is universally acknowledged as one of the basic human needs, with a profound impact on the life-style, health, happiness as well as productivity of the individuals. Housing is even more than mere shelter. It encompasses all the ancillary services and community facilities which are necessary to human well-being. It is infact a package of services; land, utilities and services, and access to employment and social amenities as well as the structure or shelter itself".

(Federal Ministry of Housing and Environment, 1982).

With this statement emanated the National Housing Policy published by the Federal Ministry of Housing and Environment. The policy proposes to identify<sup>and</sup> outline some key issues and implications for a policy framework, objectives of the Housing Policy, policy options and instruments for the housing delivery system, housing programmes for the low and moderate income groups, a system of monitoring, and evaluation in the process of operation.

The most recent of the Federal Government Policy statement on housing is contained in the 1985 Budgetary Document. There, the Head of State pronounced that the Government will get out of direct involvement in housing construction other than for its workers. The thrust of policy, according to him, will be to open up areas through the provision of access roads and serviced layouts to enable private organizations and individuals to develop houses for their residential, industrial and commercial uses. It was also part of the policy statement that the Federal Mortgage Bank is being reorganized, and henceforth concentrate its assistance to workers especially those in the low-income groups.

#### 4.8 AT THE URBAN CENTRES OF OYO STATE:

The housing policies and programmes of the Federal Government for Oyo State were nothing different from the general policies and programmes of the Government for each state of the Federation.

This refers to Oyo State when it was part of the defunct Western Region; and Western State was always regarded and treated as one of the 'states' of the Federation. In the earliest Plans -- First and Second National Development Plans -- there were no specific housing policies and programmes for any state. Housing was lumped up with Urban and Regional Planning as existed for the whole country. The concentration was in the Federal Territory -- Lagos. In the Third Plan period 1975-1980, the share of the state is 'a minimum of 10,000 units at or near the state capital.' In the Fourth National Development Plan Period, 1981-1985, besides the general proposal for the nation, but like the other states of the Federation, the Federal Government aim was to 'construct 20,000 housing units annually' with the bulk of the units going to the low-income groups (Nigeria, 1981). At the same level, the decision was to distribute the units among the cities and towns of the state -- mostly the Local Government Headquarters.

Policies on physical layout of buildings, building materials and building technologies, housing loans and provision of basic infrastructural facilities to go along with housing were all the same and binding like in all other states of the Federation. The details of these are as described for each plan period above.

#### 4.9 CONCLUSION:

From the foregoing discussions, it is evident that the housing policies as formulated for each plan period have certain things in common-they all intended to provide accommodation and plan the physical layout of buildings. In each plan period, the approaches differ. In all precisely, there have been policies towards: planning the physical layout of buildings and ensuring environmental sanitation, providing shelter (dwelling units) for all categories of individuals, encouraging availability of building materials and building technologies, making housing loan available, and financing housing programme through loan, together with basic infrastructural facilities that should go along with housing.

However, the problem is whether the housing policies as contained on papers have been implemented. If at all they have been implemented, are they to the satisfaction of the people to whom they were meant especially in terms of their spatial distributions, locations, infrastructural facilities, architectural designs and costs? The answers to these uncertainties would now be turned to in the next Chapter.

## CHAPTER FIVE

### ASSESSMENT OF FEDERAL GOVERNMENT POLICIES

#### 5.1 INTRODUCTION:

In the preceding Chapter, the policy of the Federal Government as stated in each of the three previous and current National Development Plan periods were outlined. Some of the other policy statements on housing including the budgetary documents were all discussed. The objectives of this Chapter is to start probing into the 'goodness' of the policies and programmes by first describing what, and how, the policies were executed especially in terms of what is located where for whom and in what proportions.

#### 5.2 DISTRIBUTIONS OF HOUSING UNITS AND INSTITUTIONS:

The earliest Government housing activities were during the colonial era when the construction of staff Housing at the Government Reservation Areas of Iyaganku, Agodi and Jericho all at Ibadan was carried out. These were for the exclusive use of the officials of the colonial administration. Also, in the First National Development Plan period, housing was given low priority. It was lumped up with Urban and Regional Planning and the State share was very insignificant and was only concentrated in Ibadan. About 60 staff quarters were built at Agodi and Jericho Government Reservation Areas. The State Housing Corporation was established with meagre resources. In spite of the critical housing situations in the State's

cities and towns (Onibokun, 1972 and 1978, Sule, 1976, Ahimie and Fasan, 1971), housing was still lumped up with Urban and Regional Planning in the Second National Development Plan period (1970-1974). However, three things happened. First, few affluent politicians benefited from the 1972 Federal Government ₦6 million loan granted to the Nigerian Building Society. The society had its Main Office in Lagos only. The State benefited 1.2% out of the 59,000 housing units announced to be constructed from an allocation of ₦5,000 million. Though these were not completed during the Plan period, all of them were located at the rural - urban fringe of Ibadan.

The involvement of the Federal Government in the direct Housing Construction, housing loan and housing delivery systems were felt more in the Third National Development Plan period of 1975-1980. As at June 1980, the number of plots allocated was 786 (34.77%) of the total allocated throughout the Federation. 323 (1.32%) housing units were completed, and the overall achievement in terms of number of houses completed and plots allocated within the state was 18% (See Table 5.1). All of the housing units were distributed at the outskirts of Ibadan alone.



Table 5.1: Total Proportion of Houses Completed and Plots Allocated in Oyo State as at 30th January, 1980.

Project Description	Amount Executed (Units)	%* Proportion
Plots Allocated	786	34.77
Houses Completed	323	1.32
Houses Completed & Plots Allocated	1109	4.11
Target Units	8000	3.96
Percentage Total Achievement		18.00

\* Per cent of the Federal Total

Source: Federal Housing Authority (F.H.A.), Lagos.

This was at a time when the other cities and towns of the State were experiencing compounded housing problems. Such cities and towns include Ogbomoso, Osogbo, Ilesha, Ile-Ife and Iwo (Abiodun, 1976 and 1980) and Sule 1982).

The Nigerian Building society that was converted to Federal Mortgage Bank had one of the State Branch Offices in Oyo State but also at Ibadan, the state capital. The Ministry of Housing and Environment that was separately created had a department in Ibadan as well. The department was working in conjunction with the State Housing Corporation. As an appendage of the Federal Government Anti-Inflation Task Force, a Rent Panel was set up but had its seatings at Ibadan and not in any other city of the state

That the Commercial Banks and Assurance companies should allocate certain proportion of their profit and loanable funds for real estates was partially enforced but 52% and 94% of the Commercial Banks and Assurance Companies respectively were located within the Ibadan Metropolis and environ. While some other cities and towns had none.

The 1978 Land-Use Decree was initially enforced. Land was trusted on the State Government and as directed by the Federal Government, Town Planning Authorities were established. Similarly, the state Housing Corporation was reinforced; Water Boards and Waste Disposal Boards were established.

Work started on the steel Rolling Mill at Osogbo, and the burnt brick industries in five cities and towns of the state -- Ibadan, Oyo, Ile-Ife, Ilesha, Ogbomoso and Osogbo. All these were towards manufacturing building materials locally within the country, and the state in particular.

Above, all, the current Fourth National Development Plan period, 1981-1985 recorded remarkable involvement of the Federal Government within the State in the direct housing construction, housing loan and housing delivery systems. Table 5.2 shows the number of housing units completed under the Federal Low-Cost Housing Schemes in Oyo State. The total proportion of the units virtually completed and in progress was 5.12% of the Federal Total.

Table 5.2: Number by Type of Housing Units Constructed Under the Federal Government Low-Cost Housing Scheme in Oyo State: 1979-1983

Type of House	Stage of Completion	Number of Units	%* Proportion
1-Bedroom	Virtually completed	1816	6.89
3-Bedroom	Virtually completed	150	4.34
1-Bedroom	In progress	114	2.90
3-Bedroom	In progress	50	11.28
Total		1930	5.12

\*Per cent of the Federal Total

Source: Federal Ministry of Housing and Environment.

As indicated in Table 5.3, the housing units were unevenly distributed throughout the state vis-a-vis the population distribution. The bulk of all categories still locate in Ibadan and Ogbomoso. There are 1-Bedroom types in all Local Government Areas except at Lagelu, Obokun, and Ila where there is none of both types. There are 70 3-Bedroom units in Ibadan, 20 in Iwo, Ilesha, Oranmiyan, Osogbo and Oyo but 30 in Ogbomoso. 14.73% of both types are in Ibadan, and 11.36% in Oyo. There is nowhere the proportion is up to 10% again. There are only 2.11% at Oluyole, Akinyele, Ibarapa, Atakumosa, Ejigbo, Irepodun, Irepo, Ifedapo, Kajola and Iseyin.

The 1-Bedroom Core House was designed principally to meet the needs of the low-income workers. It is quite possible to extend the house to have additional two bedrooms as the income of the owner increase. (Federal Ministry of Housing and Environment, 1980).

Table 5.3: Spatial Distribution of Low-Cost House in Oyo State

Local Government	Administrative Headquarters	1-BR	3-BR	Total	Total
Ibadan	Ibadan	214	70	284	14.94
Lagelu	Iyana-Ofa	-	-	-	-
Oluyole	Idi-Ayunre	40	-	40	2.11
Akinyele	Moniya	40	-	40	2.11
Ibarapa	Eruwa	40	-	40	2.11
Iwo	Iwo	110	20	130	6.84
Irewole	Ikire	40	-	40	2.11
Obokun	Ijebu-Jesha	-	-	-	-
Ilesha	Ilesha	90	20	110	5.78
Atakumosa	Osu	40	-	40	2.11
Oranmiya	Ile-Ife	100	20	120	6.31
Ifelodun	Ikirun	50	-	50	2.63
Odo-Otin	Okuku	50	-	50	2.63
Ila	Ila-Orangun	-	-	-	-
Ogbomosho	Ogbomoso	250	30	280	14.73
Ejigbo	Ejigbo	40	-	40	2.11
Osogbo	Osogbo	150	20	170	8.95
Irepodun	Ilobu	40	-	40	2.11
Ede	Ede	50	-	50	2.63
Irepo	Kishi	40	-	40	2.11
Ifedapo	Shaki	40	-	40	2.11
Kajola	Okeho	40	-	40	2.11
Iseyin	Iseyin	40	-	40	2.11
Oyo	Oyo	196	20	216	11.36
	Total	1700	200	1900	

Sources: i) Federal Ministry of Housing and Environment, Ibadan.

ii) Field Work, April 1985.

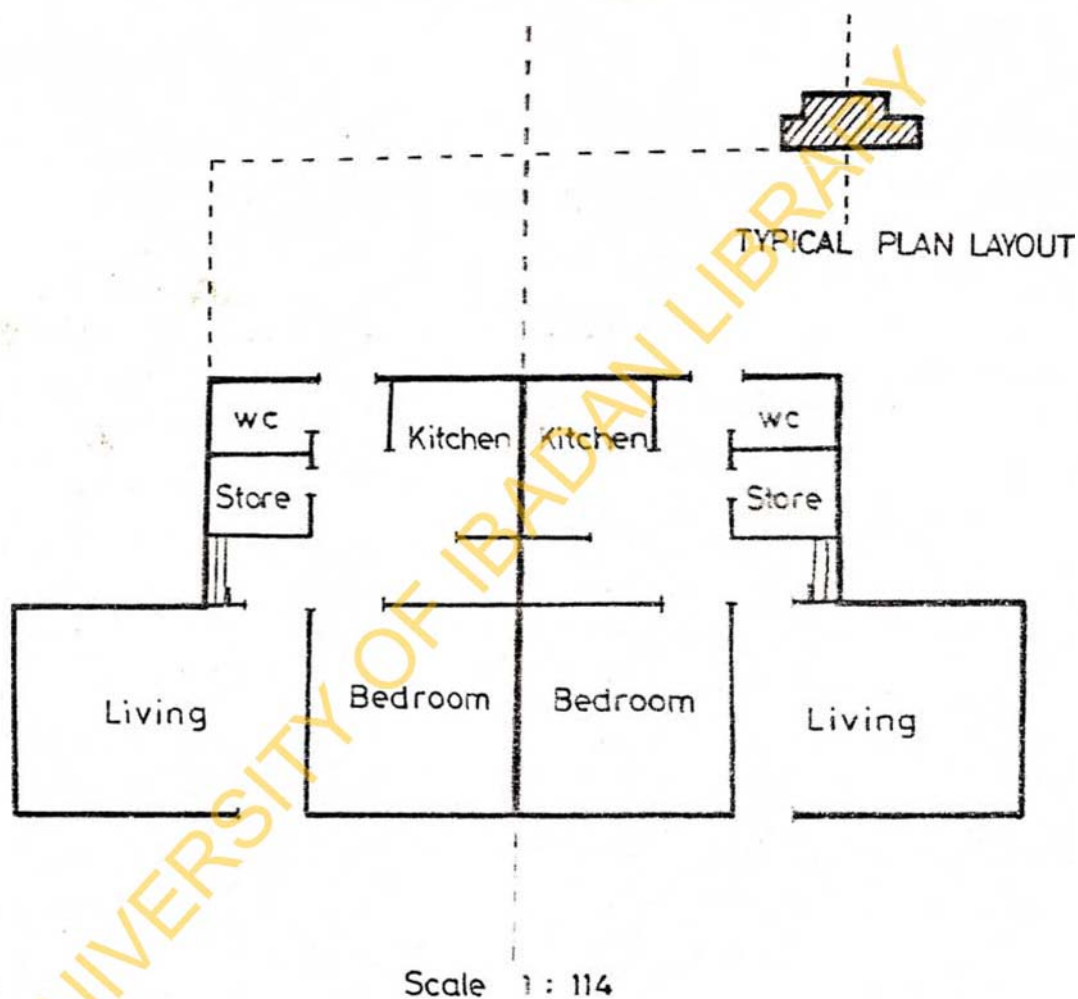


Fig.5.1: Typical floor Plan of Federal Government Low Cost Housing – One Bedroom Core House  
 Source Federal Ministry of Housing and Environment.

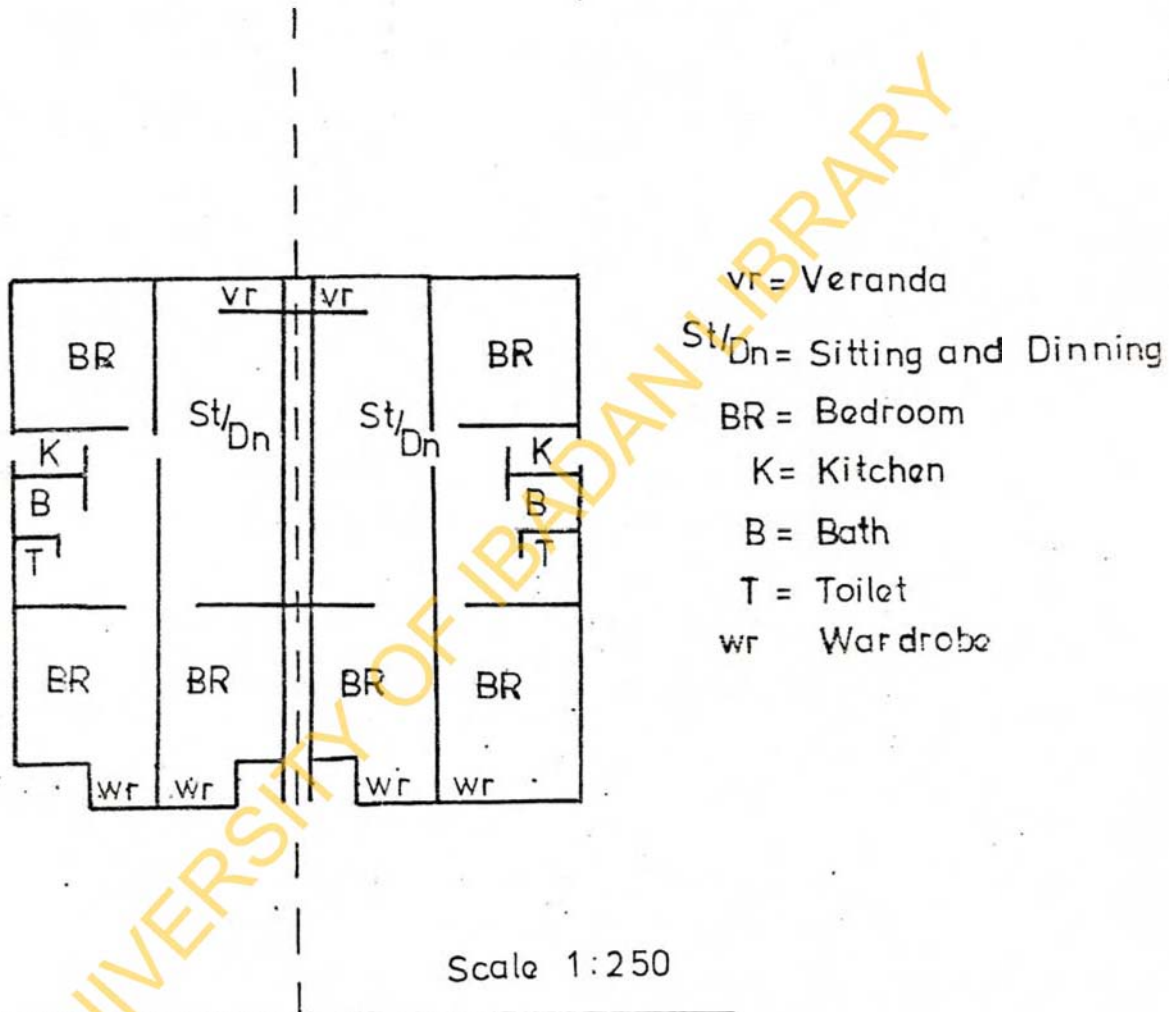


Fig 5.2 Federal Government Low Cost 3-Bedroom Housing Unit

Source Federal Ministry of Housing and Environment

Each house has its own store, kitchen, water closet, and bath separately; so also are the 3-Bedroom houses. (See Figs. 5.1 and 5.2). There are 'developmental control regulations' as regards all forms of developmental activities such as fencing, maintenance of owner/occupier's premises, over-crowding of premises, use of fire wood and coal pots, driving in the estates, parking of vehicles, open air parties, offensive nuisance, animals and pets, damaging or defacing the housing units and the estate generally.

All of the units are said to be allocated, but less than 1% is physically occupied. This small percentage was even found only at Ibadan throughout the state. This is where the demand for residential units seems highest, (Adeniyi, 1978).

However, the foregoing discussions have highlighted the physical achievements that resulted from the institutional framework, financial arrangements and the direct housing construction of the Federal Government in the urban centres. But even at a time when the other cities and towns of the state have been overwhelmed by housing problems, the State Capital was still having the greatest share of the Housing institutions, financing bodies, and the housing units. This issue of putting all developmental eggs in the same basket may be probably so because of the age, size, and status or due to political 'consciousness' and power of Ibadan people to win so much.

Or does Ibadan have the 'lion's share' as a justification? Majority of these questions and similar ones within the realm of provision, location and allocation of public facilities and services usually remain unanswered even in this work.

More emphatically, the questions of whether or not the implemented policies and executed projects of the periods were properly directed to the satisfaction of the people they were meant for or whether or not the constituted bodies (institutions) were properly functioning readily come to mind. These policies and schemes are not without problems. The problems vary from the immediate to the remote ones. They are identified and discussed in the next section of this Chapter.

### 5.3 FLAWS IN THE POLICIES AND PROGRAMMES:

In the true sense of the word 'policy', all the ones before independence were not policies. "More accurately, they constitute a series of projects which had not been coordinated or related to any overall economic target", (Mabogunje, 1974 and Onibokun, 1975). Many of the individual schemes proposed only expansion of existing normal departmental activities; and at a time, the scheme aimed at building up social as well as the economic services. One major error which was frequently permitted was that entirely new and unrelated projects were readily substituted for the original programme without proper analysis and



spatial coordination with the projects. The justification was 'flexibility' (Mabogunje, 1974). This arose because no firm economic target was fixed when preparing the policies of the plan. The net effect was that by the end of the plan period, the results bore little, or no relationship to the original programme.

There were certain problems with the colonial administration's "Ten-Year Plan of Development and Welfare for Nigeria". First, the Model Villages Board formed under Town Planning and Village Reconstruction Programme did not actually function throughout its existence. Second, the Nigerian Town and Country Planning Ordinance No.4 of 1946 enacted to provide "for the replanning, improvement and development of different parts of Nigeria" by means of planning schemes and planning authorities was a failure. The Ordinance was based, to a large extent, on the 1932 Town and Country Planning Acts of the United Kingdom. Although it had undergone considerable modifications in its home country, it remained virtually unchanged in Nigeria and constituted one of the greatest draw-back to rational, national urban development. Among the major draw-backs arising from the Ordinance has been the restriction of a planning authority simply to estate development and building control.

The shortcomings affected and reflected what is provided where and for whom. There were virtual neglect of all other areas outside the Government Reservation Areas. However, with the Post-Independence policies, the Government redirected policies and programmes.

Again, during the First and Second National Development Plan periods, the main emphasis was more on ~~the~~ Town and Regional Planning rather than on Housing per se. In spite of that, at the end of the Plan periods, no single settlement of Oyo State can be regarded as a model of good planning (Ministry of Housing and Environment, 1981). The typical town or city still consisted largely of old residential areas (Sule, 1976 and Mabogunje, 1978). Those areas have simply grown on their own with little attempt at any systematic layout.

The development of houses, and facilities that should go along with housing such as electricity, water supply, roads, parking space and other essential urban infrastructure did not keep pace with population growth. The facilities also came under severe pressure in the face of rapid urban growth. Therefore, in view of the seriousness of the problems, policies and programmes in the Second National Development Plan would appear in retrospect to have given too little attention to the sub-sector.

The colonial administration as well as the post-Independence Government participation (in terms of housing construction) in the first two plan periods were concentrated at Ibadan. Whereas, the different dimensions of the housing problems were getting compounded and exacerbating in the other large cities such as Ogbomosho, Osoogbo, Ilesha, Oyo and Ile-Ife. With the start of the Third National Development Plan period 1975-1980, greater priorities and emphases were given to housing than hitherto. Housing started to appear as a separate sector. Towards implementing the policies and executing the programmes, various 'complex' housing loan and housing delivery system institutions and projects emerged. But in an attempt to rigorously argue against or otherwise; and because of the intricacies, public opinions have been sought through a section of a questionnaire. Appendix A shows the Questionnaire administered among the public in 10 sampled cities and towns of Oyo State. Furthermore, Appendix B shows the letter of introduction to the Heads or the representatives of the Heads on seat of those offices/institutions that were involved in the housing loan and housing delivery systems.

5.3.1 Location-Allocation Policies and Programmes: The number of Federal Government housing units per local Government Areas

are indicated on Table 5.3 of section 5.2 above. Precisely in terms of allocation, Figure 5.3 shows more clearly what is allocated to different Local Government Areas of the State. For some undue reasons, some Local Government Headquarters (Ila-Orangun, Iyana-Ofa, and Ijebu-Ijesha) had no share at all. But more seriously is the fact that the amount of units distributed to each Local Government Area does not reflect a 'fair share' among the cities and towns -- see Table 5.3 and Fig. 5.3.

Considering the population figures of all the cities and towns generally on one hand (Appendix C), and the potential number of household that may require housing units at the other, subjectivity is evident. The allocations were neither based on the populations nor on the physical sizes of the settlements. Even, within the state, some cities and towns were more populous and have more urban activities concentrated in them than some of the Local Government Headquarters that were perceptibly highly ranked and allocated with some of the housing units.

However, talkless of the number of housing units per local Government Area, none of the Housing Estates locate to replace either the peripheral or the core slums of the urban centres where found. They were located at such geographic or spatial distances that were too far from the places of work. They were cut-off from the services of the mass transit, and taxi cabs.

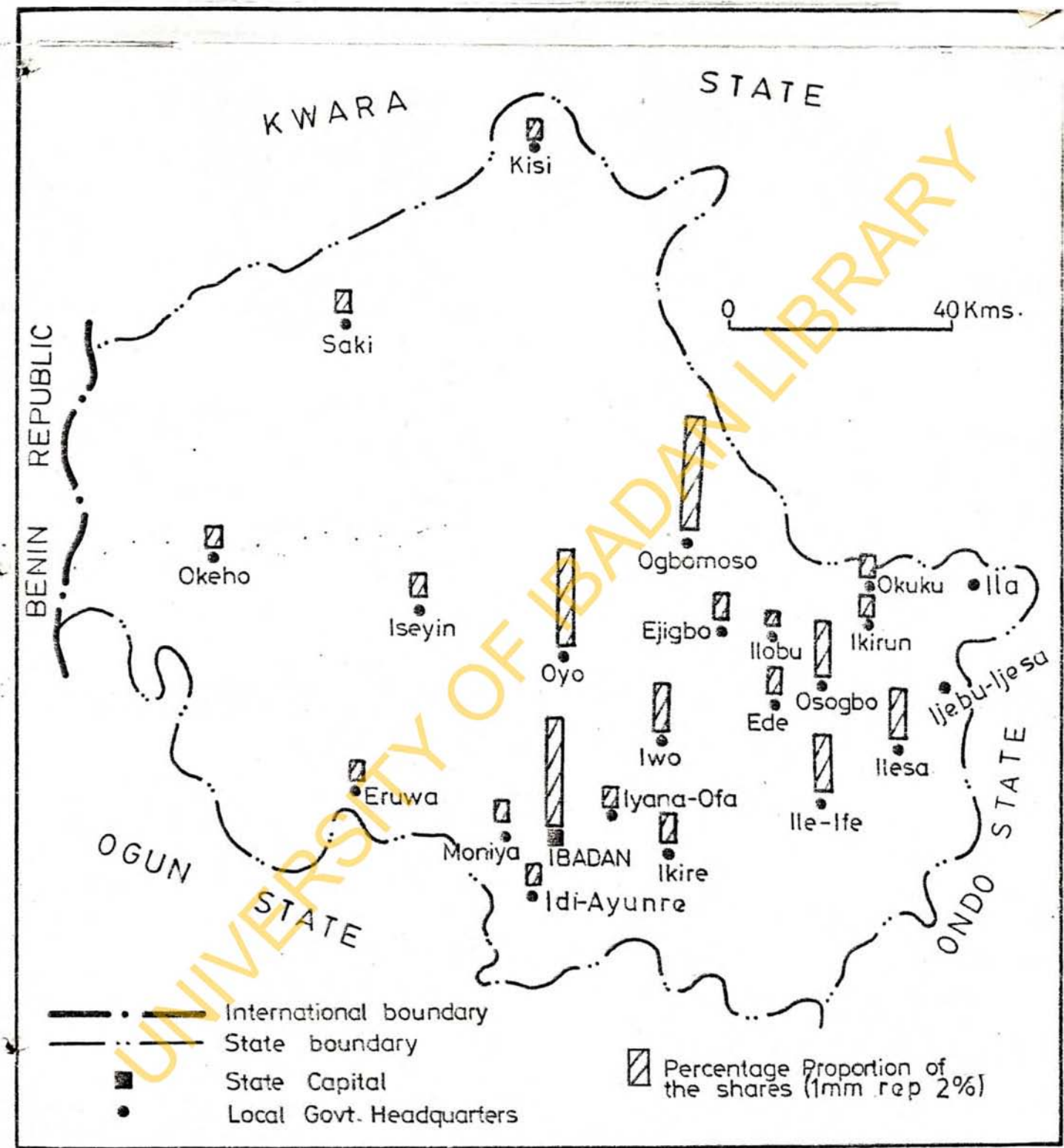


Fig.5.3: Spatial Distribution of Federal Govt Low Cost Housing Units (Percentage Proportion)

Source: Table 5.3, and Field Work (March 1985)

Markets, schools, Hospitals, Health Centres, Recreational centres, and other social services were beyond the distance people would be willing to travel to obtain their services and goods from the urban centres. Tables 5.4 and 5.5 respectively show the average physical and monetary distances of the estates to and from some nearest selected urban social services and infrastructural facilities. The average physical distance travelled to and from any urban social facilities is 12.90 kms. To reach either of the nearest CBD, market, Hospital or Dispensary or Health Centre, one would need to cover an average distance of about 21.17kms in Ibadan, but less than 10 kms only at Ila and Oyo. (Table 5.4). Also the average physical distance of any of them to the estate is nowhere less than 10 kms except recreation centres, 8.90 kms. The cost of travel is equally similarly exorbitant, (see Table 5.5). Except the cost of travel to schools and to some extent, recreation centres, there is no where it is less than 40 kobo to reach any of the services and utilities. To travel to the CBD, for instance, would cost as much as ₦1.90 in Ibadan. The least cost would be at Iwo, Ede and Ila (80 kobo). These are so low probably because of the extent of transport development in those cities and or probably because of the area extent of the cities.

Table 5.4: Average Physical Distance of Estates to some Selected Urban Services and Utilities. (in Kms.)

Cities/Towns	CBD	Market	Dispensary and Hospital	School	Work	Recreation	Average
Ibadan	31.00	16.00	18.00	17.00	33.00	12.00	21.17
Ogbomosho	18.00	12.00	11.00	15.00	21.00	8.00	14.17
Osogbo	18.00	10.00	10.00	10.00	16.00	10.00	12.33
Ilesha	19.00	12.00	11.00	8.00	21.00	8.00	13.17
Iwo	17.00	8.00	11.00	11.00	16.00	3.00	11.00
Ede	18.00	8.00	15.00	13.00	8.00	6.00	11.33
Ile-Ife	21.00	10.00	12.00	16.00	17.00	8.00	14.00
Ila	12.00	6.00	11.00	7.00	7.00	10.00	8.83
Oyo	14.00	12.00	6.00	12.00	10.00	12.00	11.67
Iseyin	16.00	8.00	12.00	10.00	12.00	12.00	11.67
Average	18.40	10.20	11.70	11.90	16.10	8.90	12.90

Source: Field Work (April, 1985)

Table 5.5: Average cost of Travel to some Selected Urban Services and Utilities. (in Naira)

Cities/Towns	CBD	Market	Dispensary and Hospital	School	Work	Recreation	Average
Ibadan	1.90	.80	.80	.60	1.20	.80	1.02
Ogbomosho	2.00	.40	.40	.40	1.00	.40	0.70
Osogbo	2.00	.40	.40	.40	.80	.40	0.73
Ilesha	1.80	.40	.40	.40	.80	.40	0.70
Iwo	.80	.40	.40	.40	.40	.40	0.46
Ede	.80	.40	.40	.40	.40	.40	0.50
Ile-Ife	1.60	.60	1.00	.40	.60	.40	0.83
Ila	.80	.40	.40	.40	.40	.40	0.46
Oyo	1.60	.40	.40	.40	.60	.40	0.66
Iseyin	1.20	.40	.40	.40	.60	.40	0.56
Total	1.45	0.46	0.50	0.42	0.76	0.44	0.66

Source: Field Work (April, 1985)

The net effect of both awkwardness in location, and 'too far' physical distances of the units to the CBD, market places, Dispensaries, Schools, places of work, recreation centres and other urban services and utilities is that the units were almost virtually physically unoccupied in any of the cities and towns. This is inspite of the pressing housing problems in all of the cities and towns of the state.

For instance, if the Low-Cost Housing units should be occupied at all in any city, it would be because of the high degree of imperfection in the urban housing market. Probably with pressing housing shortage, and the urbanites having no alternatives, the units would be occupied. The opinions of more than 95% of the respondents (male and female) irrespective of age, educational background and income on these are the same. see details on Table 5.6. Precisely, 95.77% of the sampled urbanites of the state considered the policies and programmes as "Not suitable" that is, in terms of location, allocation, accessibility, design, costs and conveniences in the housing loan, housing estates and units. 100% found them unsuitable at Ila and there was nowhere the proportion is less than 90%. While it was also generally considered suitable by 0.77%, only 2.18% considered it 'fair', 'Very suitable' opinion was 0.64%. On the whole, there was 2.5% at



Table 5.6 Suitability\* of Federal Government Housing Policies and Programmes\*

City/Town	Very Suitable	Suitable	Fair	Not Suitable	No Idea
Ibadan	2.0	1.0	4.0	91.0	2.0
Ogbomosho	2.5	2.5	1.3	93.75	0.0
Osogbo	0.0	1.3	2.5	95.00	1.3
Ilesha	0.0	0.0	1.3	98.75	0.0
Iwo	1.3	1.3	3.8	93.75	0.0
Ede	0.0	1.3	4.0	92.0	2.6
Ile-Ife	0.0	0.0	1.3	98.66	0.0
Ila	0.0	0.0	0.0	100.00	0.0
Oyo	0.0	0.0	1.3	98.66	0.0
Iseyin	0.0	0.0	1.3	95.00	3.3
Total	0.64	0.77	2.18	95.77	0.64

\*Suitability in terms of Location, Accessibility, Design and Physical Layouts, costs and conveniences

Source: Field Work (April, 1985)

Ogbomosho, 1.3% at Iwo and 0.0% in the other towns.

Undoubtedly, there is no significant difference in the opinions with age, religion, educational background, and income. It is quite evident that with these characteristics, it is not unlikely that if the units should be occupied, the corresponding housing problems that were initially intended to be alleviated would be inadvertently further compounded.

Still on location, Ibadan is the State Capital and it is therein all Federal Government Housing institutions --

Federal Housing Authority, State Office of the Federal Ministry of Housing and Environment and the State Branch of Federal Mortgage Bank were based (see Figure 5.4). Also, more than 36% of the commercial banks that were to provide part of their loanable funds to private and government institutions to build houses locate at Ibadan and environ. The rest were found scattered in the remaining parts of the state. Some towns exist without any commercial bank at all. More importantly, over 50% of those towns whose population were 20,000 or over by 1963 census locate at a spatial distance of not less than 100 kms away from the Capital city regardless of motora-bility of the roads (see Figure 5.4 and Appendix D). The railways could not be effectively useful, and the only Air Field is to allow landing and taking off of Aircraft at Ibadan from and to other states of the Federation. Even some local Government Headquarters such as Okeiho, Shaki, Ila-Orangun, Ijebu-Jesha and Ejigbo are yet to be linked to the State Capital with any motorable roads. The distance separating the State Capital and some towns (by any road at all) is as much as 156, 168, 195, 200 and 241 kms for Igbajo, Tede, Shepeteri, Igboho and Kishi respectively. The journeys to and from these towns to the capital city are more than a day. These point to how distance constitute an enomous constraint to applying for housing loan and housing units the headquarters of which are located at Ibadan.

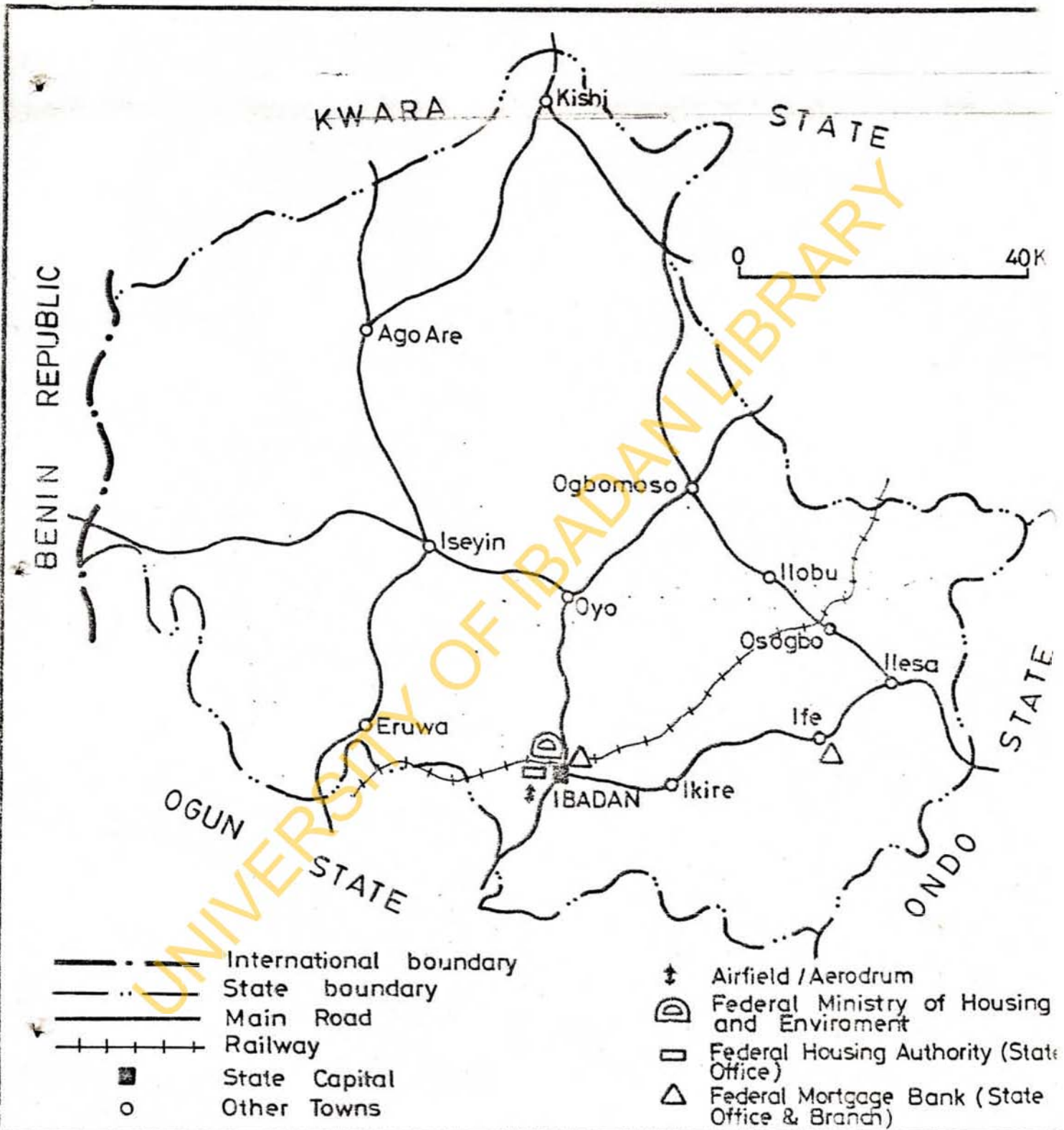


Fig.5-4: Transport Network and Location of Federal Government's Housing loan and Housing Delivery System Institutions

The adverse effect of the distance constraint is that people outside Ibadan could not enjoy the services of the Federal Mortgage Bank or any others that could have been utilized towards individual home ownership. Table 5.7 shows the percentage proportion of individuals, and or their relatives benefiting from either the Federal Mortgage Bank or any other commercial or Assurance companies services towards home ownership. There is nowhere the percentage proportion of any of the sources of finance was up to 20%. 10.33% accessibility measure for Ile-Ife is so much because of the recently established State Branch Office of the Federal Mortgage Bank in the ancient city. However, it is 18% for Ibadan, and 10% for Ogbomosho. It is 7.31% for the whole state. Commercial Bank and Assurance Company loans were available to about 10% of the respondents from all of the cities together. It is 5% for Ibadan, and 7.5% for Ogbomosho. Except at Ile-Ife, where the proportion is 2.66%, there is nowhere it is up to 2% again. It is 0.0% at Iwo, Ede, Ila and Iseyin.

In terms of the Federal Government Low-Cost Housing Units, only 1.28% of the respondents or their relatives directly have access to the scheme.

Table 5.7: Availability of Loans and Federal Government Low-Cost Housing Units.

Cities/Towns	No. of Respondents	F:M:B:		Other Banks and Assurance Co.		Federal Housing Units	
		No.	%	No.	%	No.	%
Ibadan	100	18	18.0	5	5.0	3	3.0
Ogbomosho	80	8	10	6	7.5	2	2.5
Osogbo	80	6	7.5	2	2.5	2	2.5
Ilesha	80	6	7.5	1	1.25	0	0.0
Iwo	80	1	1.25	0	0.0	1	1.25
Ede	75	1	1.33	0	0.0	1	1.33
Ile-Ife	75	10	10.3	2	2.66	0	2.66
Ila	75	0	0.0	0	0.0	0	0.00
Oyo	75	4	5.33	1	1.33	1	1.33
Iseyin	60	0	0.0	0	0.0	1	1.63
Total	780	57	7.31	17	2.18	10	1.28

Source: Field Work (April, 1985)

Though this is as much as 3% for Ibadan, it is only 2.5% for Ogbomosho and Osogbo, and as small as 1.25% for Iwo. It is zero per cent for Ilesha. Whereas, the policy is that everybody would be directly or indirectly provided with accomodation, (Nigeria, 1981).

5.3.2 Tenant Purchase, and Rent Income Ratio Policies: It was found that the tenant-purchase policy further discriminate against the poorer sections of the urban communities. Secondly, the policy implies a further subsidy to the beneficiaries of the scheme, who will buy houses with an

effectively interest-free loan. Thirdly, the policy fail to encourage the desire of most Nigerians to invest on a house in their home town, rather than in their place of employment (Seymour, 1977 and Onibokun, 1984). This is especially so in Ibadan, Ilesha, Ile-Ife, Oyo, Ogbomosho, and some other Local Government Headquarters where the population has a large migrant component (Ayeni, 1978). This is especially among industrial workers and civil servants who are notably uninterested in becoming owner-occupiers. Finally, the tenant purchase policy did not cater for mobile workers who change jobs or transferred between towns and states of the Federation by their employers.

The policy has excluded the truly low income urban majority from its benefits (Onibokun, 1984), and will thus significantly increase the extent of inequality within the towns and cities if the policies were to continue in that manner.

The policy on rent requires all tenants with verifiable income to pay 20% of their gross income as rent. This leads to a situation in which neighbours occupying identical housing pay widely different rents according to needs and ability. Second, the policy creates further anomalies by establishing a quite separate method of calculating rents for the self employed.

Third, it is not everybody who could afford up to 20% of their gross income on rent. Those with lower incomes feel this level of rent harder than the better-offs. The size of household also has an important effect on the rent-income ratio (Seymour, 1977). The household sizes are not commensurate with the rent-income ratio most of the time.

### 5.3.3 House Design, Contractors, and Construction Cost Policies:

Somewhere earlier in this Chapter, the resultant low-cost housing units have been described. The flat-type of buildings and the adoption of 'high standards' for space suggest that the housing units are suitable for a privileged urban minority and not for the low income group. The regulations for occupancy and maintenance are as follow:

"It is an offence for any occupier of any premises to use or cause to be used any accommodation in any estate in such a manner that it becomes over-crowded. And, a premises is deemed to be over-crowded when more than two adults and a child are allowed to sleep in one room. The maximum permitted number of persons to live in one-bedroom and a sitting room house is 4 persons; and in a three-bedroom and a sitting room house is 9 persons".

(Federal Ministry of Housing and Environment, 1982).

In these senses, one would expect the Government and individual contributions combined to the housing market to have resulted in substantial number of liveable

(habitable) housing units no matter the architectural design, location, and accessibility. If such units would require renovations, substantial units that could have solved the housing shortage would have been existing. Thus, in Ibadan alone, if all the houses were to be 1-Bedroom type (an assumption) there would have been 156,845 units of its type by 1963, and 270020 liveable and habitable units would be expected by 1985. On the other hand, if the houses were to be of three-bedroom type the corresponding number would have been 69709 and 120009 units respectively. Appendix E shows the estimated number of required and expected housing units, other things being equal, that should house all urban dwellers in these cities and towns whose population were 20,000 and over by 1963 census. There is nowhere the number of existing habitable housing units of all types put together comes close to the estimated number for any particular city or town. In another sense, out of about 35 cities and towns of the state that were 20,000 and over by 1963 census, 35,000 and over today (estimates), only 22 of them had out of the share regardless of acceptability of the units by the public (see Table 5.3) behind in terms of distribution and number of housing units).

Secondly, the occupancy regulations in relation to the design of the units are far from the cultural back-



ground of an average citizen of Oyo State, talkless of the complexity that may be introduced by the extended family system. More than 70% of the sample, for instance, had four children and over. Therefore the tendency for a house to be over-crowded is very high.

Third, in most towns of the state, the compound type of blocks or at best commercial types of houses are preferred. This is probably so because it is cheaper to build, and to maintain; and occupants could easily afford the costs. It is even more suitable to the cultural background of the society. In a recent survey, Seymour (1977) also found that the compound type of houses are preferred in Zaria, a Nigerian city. Zaria is an urban centre that is more urbanized, populous, and larger number of industrial, commercial, administrative and urban activities are concentrated in it than most cities and towns of Oyo State. Yet, it is only a very small proportion of this sample that had flair for flats.

The contractor-built houses are very costly. The costs put the scheme beyond the economic reach of more than 85% of the urban population. Whereas the public wishes that the Federal Government builds its housing estates quickly, cheaply and in tremendous volume, there have been considerable problems concerning the failure of contractors to complete their work on schedule. This may be due in part to the failure of the Government to start

On the other hand, lack of manpower and building materials have also been contributing to such failure.

Also important is the 'I don't care' attitude of the contractors to the structure, stability, and durability of the houses they built. For instance throughout every estate in the state, inappropriate and inadequate combination of materials (cement, blocks, planks, iron rods, corrugated iron sheets, gravel, sand) and skills that were only available at their disposal were used.

5.3.4 Other Policies Implementation and Programme Execution constraints: Technical personnel was scanty and this made execution of building programmes difficult. There were very few professionals of building technology, they therefore could not cope with the new and advanced technology incorporated in the housing policies. Hence, lack of technical personnel contributed to the slow progress of the programme. There were problems with the building materials: Many of the remotely located towns such as Sepeteri, Ilobu, Shaki, Igboho, Okuku etc. are geographically out-off from the State capital where the building materials could be obtained with some relative degree of ease. At the advent of many construction activities, building materials became rare. (Seymour, 1976 and Okpala, 1977). At the national level, there were initially three factories (Ewekoro, Nkalagu, and Ukpilla) whose productions were hardly surfised for use in a state

of the Federation. The scarcity of this major building material contributed to the scarcity of building blocks and asbestors, roofing sheets and hence slow rate of completion of the government housing scheme.

Particularly in the current plan period, the implementation and execution of policies and programme were adversely affected by politics. Politics determine whom the contractor of all categories were, it also determined who obtained what from either of the Federal Housing Authority, Federal Ministry of Housing and Environment or the Federal Mortgage Bank depended on political party and 'political strength'.

In addition to politics, cultural background, the degree of which vary from one geographic zone to the other considerably affected the accessibility each urbanite has to land, loan, and income. but particularly land and income. Table 5.8 shows this clearly. Except in Ibadan, 50% and above of the respondents have no access to any forms of land, loan, enough saving capacity (personal income) or other sources to build houses of their own. In Ogbomosho and Osogbo, over 63% were in this category.

It was expected that the April 1978 Land Use Decree should have the following as its objectives in the urban centres: (1) stoppage of dispute on land ownership and the consequential loss of lives and waste of resources involved, (2) an end to land speculation and arbitrary inflation of

land value, (3) orderly and systematic development of urban areas, (4) prevention of developments incompatible with the natural attributes of the land and the welfare of the total environment, and (5) assurance of proper land management, (Adalomo, 1978). The urbanites involved here did not give the decree any chance to achieve its stated goals.

Table 5.8: Percentage Proportion of Accessibility to Land, Loan and Income, Towards Home Ownership.

City/Town	PERCENTAGE PROPORTION OF ACCESSIBILITY					
	N.R.	LAND	LOAN	INCOME	OTHERS	NONE
Ibadan	5.0	13.00	16.00	12.00	18.00	41.00
Ogbomosho	2.5	20.00	10.00	17.50	16.25	63.75
Osogbo	0.0	26.25	3.75	20.00	20.00	63.75
Ilesha	0.25	35.50	6.25	15.00	21.25	52.50
Iwo	2.50	31.25	1.25	20.00	12.50	62.50
Ede	1.33	44.00	0.00	16.00	13.33	49.33
Ile-Ife	0.00	34.00	14.66	7.33	20.00	64.00
Ila	0.00	44.00	0.00	13.33	16.00	48.00
Oyo	0.00	40.00	4.00	20.00	16.00	52.00
Iseyin	5.33	36.00	0.00	13.33	21.33	50.00

Source: Field Work (April, 1985)

Consequently, land is not available to the urbanites to build their houses. Accessibility to land is possible to only 13% of the respondents from Ibadan but over 30% from Ilesha, Iwo, Ede, Ile-Ife, Oyo and Iseyin. These proportions were so large in these cities because most of the respondents were in their home towns where

they were directly or indirectly attached to family land. Second, because competition for land is relatively low in all these centres, the cost of land is less. Loan is available to only 16% of the respondents in Ibadan, 10% in Ogbomosho, and Ile-Ife. There was none from Iseyin, Ila and Ede. Ile-Ife had as much as 14.66% probably because of the recently established state branch Office of the Federal Mortgage Bank in the ancient city. Saving capacities of individuals towards home ownership could be met by only 20% or less in all cities and towns (see Table 5.8). Other sources such as family or place of work loan or kindness is nowhere available to more than 20% except at Ilesha (21.25%). **There are** no variations in the findings between males and females. Variations among age groups, educational levels, and religious groups, and between cities and towns are not significant even under 10% level of confidence.

On why the policies and programmes have not matched with the intentions, or why there have been no satisfaction to the masses, three reasons were identified. First, the masses <sup>for</sup> whom the policies and programmes were meant did not participate at any stages of the formulation and implementation. Their 'free hand' participation particularly in the choice of material, sites, and design might have taken care of cultural background and norms of the societies.

Secondly, there was lack of data and statistics on any aspect of social sector. This is particularly so for the country at large, (Adamu, 1978). Actually, the problems of data and statistics are multivarious, and Adamu has the following to say:

"A serious deficiency is the absence of accurate statistical data. The main contributing factor is lack of proper communication, not only in the geographical sense but also between users and producers.... there is no incentive to improve on their collection. Conversely, users may not be aware that the statistical data they need are available. Some data have no sound theoretical basis. Other problems are high rate of illiteracy, and meager statistical manpower".

Specifically on statistical systems, he laconically expressed that:

"there are wrong ordering of priorities, including misdirection of emphasis, bad utilization of human and material resources and ..... looking for partial solutions to complex problems".

However, coupled with the above is that the Government and its agencies are not making use of the result of social sciences researches. Where they do, such findings might have danced to the tune of the administration, or probably the researcher is part<sup>of</sup> or close to a member of the decision making body.

In conclusion, therefore, it is not unlikely that it is these shortcomings that have actually dictated the <sup>observed</sup> / awkwardness, planlessness and inappropriateness that characterised the policies and programmes.

5.4 FEDERAL GOVERNMENT POLICIES AND PROGRAMMES COMPARED WITH OTHERS: TABLES COMPARED WITH OTHERS:

From the sampled cities and towns, the respondents were mostly aware of the Federal Government housing policies and also of the State Government's. Also there was awareness of individual efforts towards home ownership. The activities of the Federal Government within the realm of housing loan and housing delivery systems have been the topics of discussions. The State Government equivalent is the Property and Development Corporation of Oyo State which was established by the Property and Development Corporation Edict 7 of 1977. The Edict provides that:

"it should be the duty of the Corporation so far as its resources permit and subject to the provisions of the Edict, to increase the availability in the state of dwelling — houses and offices and industrial buildings for acquisition or by letting to members of the public".

However, Table 5.9 shows executed housing projects of the corporation. In siting the location of the estates, attempts were made such that the estates replaced the peripheral bidouville and the slums (Oyo State Property and Development Corporation, 1984), though this was not met in some places. Also, the target was to reduce the pressure resulting from the demand for housing units in the most urbanized centres of the state. It is in these cities and towns that the commercial, industrial, administrative, and educational activities were mostly concentrated.

Table 5.9: Executed Housing Projects of Property and Development Corporation of Oyo State.

City/Town	Estate	No. of Acquired Plots	No. of Completed Units	No. of Allocated Units
Ibadan	Bodija	1,208	466	114
	Olubadan	288	114	119
	Iwo Road	750	216	250
	Owode	334	250	50
Osogbo	Osogbo	167	50	50
Ogbomosho	Ogbomosho	215	50	50
Ilesha	Ajaka	695	50	50
Ile-Ife	Greetings	289	50	50
Oyo	Offa-Meta)	2,050	50	50
	Ojongbodu)		50	50

Source: Oyo State Property and Development Corporation, Ibadan.

Therefore, in terms of choice of criteria for locating the low-cost housing units by the corporation, it is more responsive and considerate when compared to the Federal Government's. The last civilian administration, at the national level, located the estates throughout the twenty-four Local Government Areas of the state. Housing was perceived as amenity to be located in all the nooks and corners of the state in "the spirit of 'fair share' of the national cake and in the spirit of 'national character' (Onibokun, 1984).

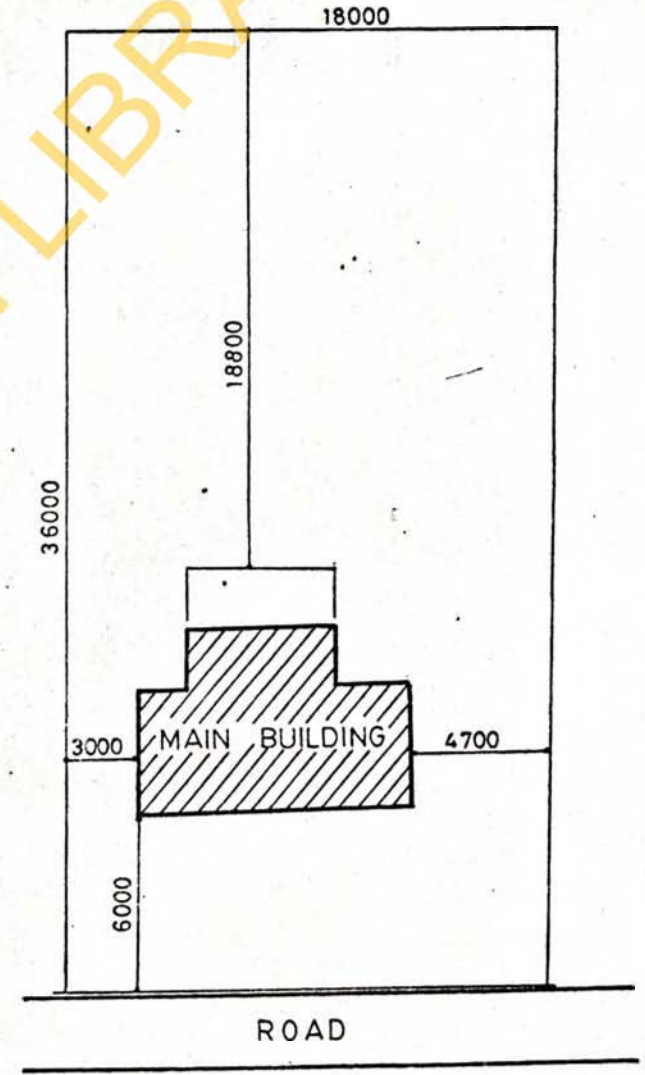
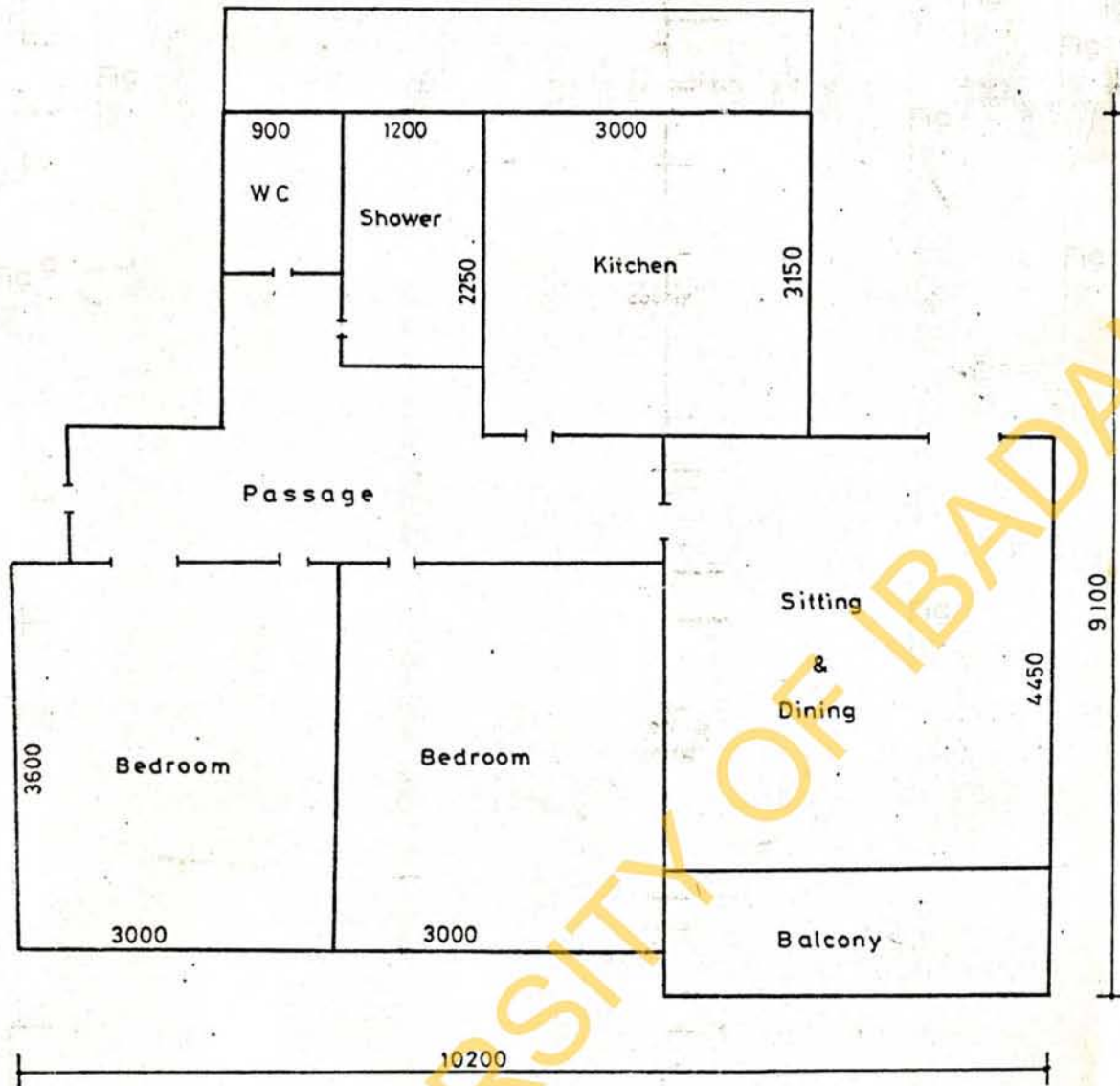
The Oyo State Property and Development Corporation had more than one estate at Ibadan and Oyo township.



5996 residential plots have been acquired throughout the state. The least proportion is in Osogbo (167 plots). At Ibadan, each of the estates has more than 200 plots. All completed units have been allocated except at Iwo-Road Estate in Ibadan where only 55.09% of 216 units have been allocated.

Figures 5.5 and 5.6 and Appendix G gave better floor plan description of the Corporation's Low-Cost 2-Bedroom and 3-Bedroom bungalows respectively. Experts (Onibokun, 1984 and Sule 1982) have described them to be better approaches to procuring better housing conveniences for Low-Income earners. They are completely detached units of more reasonable sizes with all the conveniences. Each unit of houses is built on a larger plot of land. They are relatively cheaper and more accessible.

Apart from the residential constructions, the corporation also runs a Mortgage service. It issues loans to people wishing to build their own houses throughout the state or to purchase corporation houses. For wider coverage of and easier accessibility to the scheme, the corporation had Mortgage services and saving schemes operated in its other six branches of the state that are located at Ibadan (Owode), Ilesha, Ile-Ife, Ogbomosho, Osogbo and Oyo. This is as against only one State Office and a state branch of the Federal Mortgage Bank at Ibadan and Ile-Ife respectively.

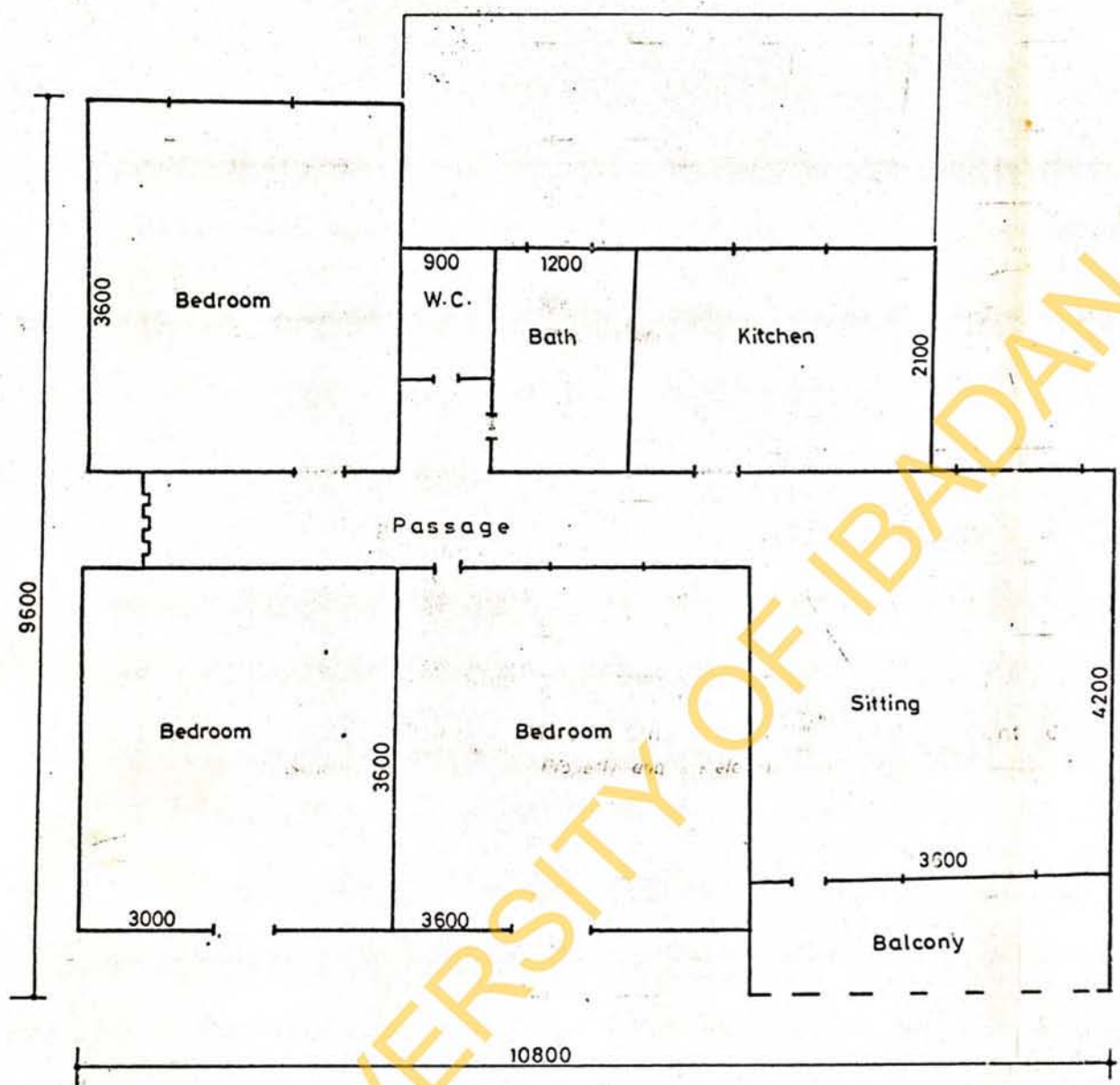


GROUND FLOOR PLAN

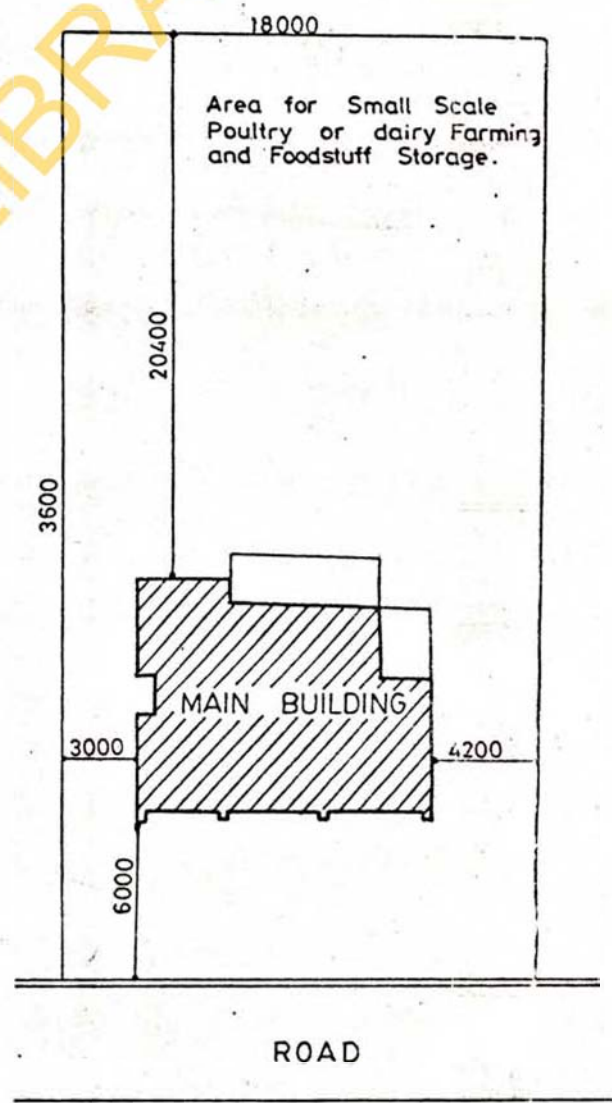
Scale: 1:114

Fig. 5.5 Floor Plan of a Two-Bedroom Flat of Oyo State Property and Development Corporation

Source: Oyo State Property and Development Corp. Ibadan.



GROUND FLOOR PLAN



Site Plan  
Scale 1:114

Fig.56 Floor Plan of Oyo State Property and Development Corp. 3-bedroom flat.  
Source: Oyo State Property and Development Corp. Ibadan.

They were better spatially located vis-a-vis the location of the population (cities and towns) that would patronize them. Thus, as at March 1984, since its full operation, 10,500 people had benefited from the corporation's mortgage services to build their own houses or to purchase the corporation's built houses. Also ₦10 million had been loaned to mortgagors who built houses to their taste all over the state and a sum of ₦2 million had been loaned to those who purchased Corporation's houses. With the Federal Mortgage Bank, the corresponding figures (achievements) for the same period of time are 7,254 and ₦8.65 million respectively. Apart from the fact that the loan was not accessible to most people, there were lots of restrictions.

Therefore, it could be inferred that the housing units, housing loans, and other housing delivery systems of the Property and Development Corporation of Oyo State were more accessible, cheaper, and more diversified with effective wider coverage than the Federal Government's.

Considering the opinions of the respondents on the same, regardless of age, sex, marital status, educational background, religion and income, only 1.55% rank Federal contribution first, and 95.47 ranked it third. See Table 5.10). About 10% ranked the state's contribution third while 63.13% ranked it first. Individual and others'

contributions to the housing market were ranked first by as much as 64.17% of the respondents, and ranked third by only 8.54%. This proportion might even likely be ignorant of the difference between the two bodies thus inability to differentiate or define their respective functions and performances.

Table 5.10: Ranking of Sources of Housing (Percentages)

Housing Producers	R a n k i n g s		
	1st	2nd	3rd
Federal Government	1.55	2.92	95.47
State Government	63.13	26.71	9.96
Individuals & Others	64.17	27.30	8.54

Source: Fiedl Work (March, 1985)

Figure 5.7 is a graph showing the attempt at correlating ranking (Percentages) of the Federal Government, State Property and Development Corporation, and individual direct efforts towards home ownership with Age (a) Annual Income (b) and Educational background (c). Though inadvertently shown and observed, it is "Individual Efforts" that had the highest in the rankings. But the purported correlation is not even evident at all. The points (observations) on the scattered diagram all indicate general trends that are parallel to the abissca of the graph (Fig. 5.7 a, b, and c). These are indications of no correlations between the rankings in age, annual income and educational background of the respondents.

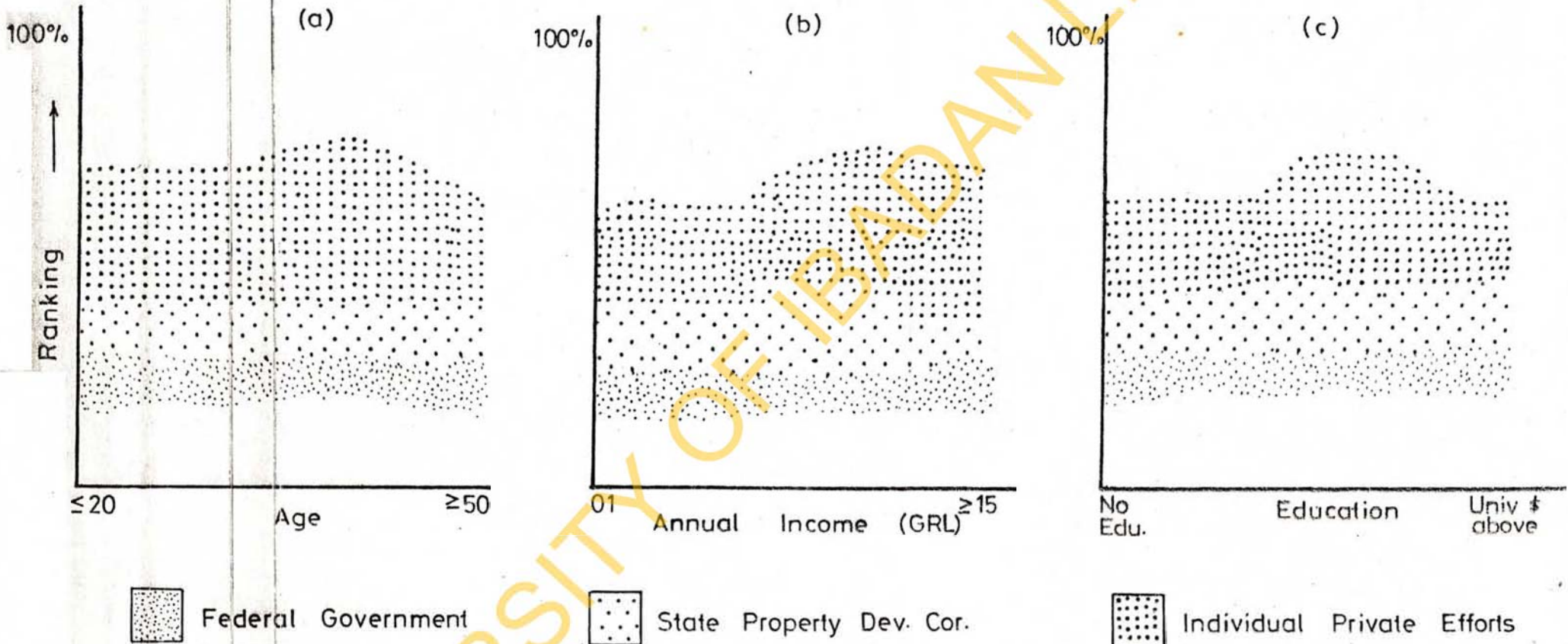


Fig.5.7: Correlation of Rankings with Age Annual Income and Educational Background

Source: Field Work, (March 1985)

Obviously there were no variations in the ranking of the Federal Government Housing policies and programmes, the State Property and Development Corporation, and individual efforts towards home ownership. In like manner, there is no correlation at all in the rankings with age, educational background, and annual income.

#### 5.5 DISCUSSION AND CONCLUSION:

From the foregoing Chapters, it is evident that the Federal Government has been involved in the direct construction of dwelling units, lending money directly and making attempts at pegging down the cost of building materials. Attempts were also made at making land available to everyone for housing construction. In spite of these, the housing market is still very imperfect, the demand for housing and housing facilities are far more than the supply. The quality, quantity and suitability of location and allocation of the housing institution and housing units required at demand are not met by the supply. The market imperfection can be said to be due to certain factors, viz: (1) It was too late before the government could realise the need to direct policies towards the continuously growing urban population and the task of accommodating them (2) Government housing schemes did not start effectively on time until the First Plan Period, and it was also sectional and lumped up with the Town and Country Planning. (3) The First and Second

Plans proposed policies that were all along planning for Lagos and its environ; the attention of the Third and Fourth Plan policies were first focused on the state capitals only, and later at the Local Government Headquarters. (4) The loan schemes did not get to majority of those who were in dire need of it for housing construction. (5) Land for housing construction was scarce particularly in those cities and towns where urban functions are most differentiated and concentrated.

That only the state Capital was initially served was a wrong assumption on the part of the Government because Ogbomosho, Osogbo, Oyo, Ile-Ife and Ilesha are far more populous, urbanized and industrialized than some state capitals of the Federation that were perceptibly highly ranked and served at the national level.

(See Appendix C.)

Particularly before 1972, the housing policies were highly fragmented and was affected by shortage of finance. There after, the government efforts towards implementing the policies by establishing some housing institutions, and embarking upon some programmes and projects were very ineffective. They were restrictive, discriminatory, inaccessible and too centralized with small coverage. More seriously, response to 'political calls' rather than 'spatial calls' was rather the order



of the day. Thus, units were irrationally located and allocated in the names of "fair share" and "Federal character". The 'contractor built houses that had started since the Third Plan period were found to be too expensive and sophisticated for the poor urban dwellers compared to their cultural background and level of income. The designs, structure and stability of the units were undesirable most of the time. The housing estates were found to be located beyond the range people would be willing to live away from the CBD and other urban services and utilities. The awkward location of the estates, that is, geographic or spatial barriers and the ignorance of the masses to apply for the units and loans have all made them to be meant inadvertently for the middle and the upper income classes of very few cities and towns (mostly in Ibadan). Regardless of the class of people, the threshold is not met. Lack of technical personnel, recognition, and emphasis of the government coupled with the usual scarcity of building materials and the 'I don't care' attitude of the contractors have all been contributing immensely to the slow rate of completion of the units.

As the housing problems were increasing, people were spending more than the stipulated 20% of their annual income on rent and so the environmental deterioration was growing worse. The formulation and implementation of

the policies and execution of programmes were generally characterised by spatial inequalities and sectoral growth.

However, from all indications, the policies and programmes appeared as real misdirection and mismanagement of strategies and resources, and there are needs for more imaginative approaches which would ensure the creation of more viable and liveable environment in the urban centres.

In the Third and Fourth National Development Plan periods, at the National level, housing sector accounted for more than 10% of the Federal expenditure. Though these are large investments compared to other sectors, their contribution on the other hand to the Gross Domestic Product (GDP) were very discouraging: In absolute terms, at the current prices (1980-1985), the Gross Domestic Product is increasing very gradually like any other sector of the economy whereas in relative terms, it is fast decreasing. It was ₦2,176 million (4.3%) in 1980 and this is expected to increase to ₦3,197 million (3.4%) by 1985. This is virtually decreasing and discouraging contributions of the sector to the Gross Domestic Product of the country at large.

In the final analysis, it may be concluded that housing and urban development policies have been ad hoc in nature. It involved planning for Lagos first, and then the state capital and later a few urban centres.

The policies were not implemented to corroborate precisely with their statements. Far less than the speculated number of housing units can now be seen in Oyo State. Characteristically, they took more time to be completed and are more costly. In terms of their location, architectural design, cost, accessibility and other infrastructural facilities, they were not to the satisfaction of the people for whom they were meant. The distribution, allocation, location and coverage of financial arrangements, and expenditure pattern did not alleviate the housing problems neither did it redistribute income among the poor urban dwellers. Specifically, the geographic location and allocation of the units within and among cities and towns were very unsuitable. The poor urbanites were excluded from benefiting from the scheme. The state Government and individual efforts towards home ownership are more suitable, reliable and preferred. Individual families have succeeded in building better and cheaper houses at more suitable locations, and at a faster rate than any government agencies.

Virtually all policies, particularly those in the Third and Fourth Plan periods recognised the need for "Urban Renewal Schemes" and proposed to devote serious efforts to deal with the problems therein. The imple-

mentation of the policies of urban renewal was "distinguished by its absence", (Mabogunje, 1978).

In conclusion, these situations call for a rethinking and redirection of housing policies and programmes that would recognise spatial distinctions for the urban majority irrespective of their location, cultural background, and social status. These expressions form part of the opinions of significant proportion of the sample irrespective of sex, age, educational background, occupation, income, marital status, religion and number of children of the respondents. This, of course, is as a result of their dissatisfaction with the policies and programmes.

## CHAPTER SIX

### SUMMARY AND CONCLUSION

#### 6.1 SUMMARY OF THE FINDINGS:

The problems of housing have been identified to be very diverse and immense. Government policies and actions in the form of housing institutions, direct housing construction, loan schemes, etc. have been directed to alleviate the problems. The Government was relatively late before recognising housing as a separate sector in the National Development Plans. At a time when it was recognised, the policies and programmes were ad hoc in nature and wrongly directed and, or wrongly executed most of the time, thus the characteristic spatial inequalities and sectoral planning. All attempts only succeeded in creating pockets of improvements here and there at the state capitals and very lately at the Local Government Headquarters. These have often taken the form of Government Reservation Areas or New Layouts and New Towns sometimes created by the Low-Cost housing estates.

The policies and programmes were not so adequate vis-a-vis the magnitude of the housing problems in different residential zones of the different cities and towns. State Property and Development Corporations and programmes, and private efforts to build houses were more suitable and preferred. The location and allocation of

Federal Government housing units, loans, or more institutions have been influenced by politics other than spatial needs. Thus, there are no correlations between financial arrangements, expenditure pattern, the patterns of needs, and the physical achievements.

In particular, the most recent efforts resulted in housing estates that were located in such a way that make them non-functional and unsuitable for the intended consumers -- the low income families that were in dire need of shelter. The planlessness in the location, allocation and planning of the housing projects are evident: most of the estates built by the Government are too far away from existing settlements, services, and utilities. The architectural design of the units deviate from people's cultural and social status. The units are too costly, and are very few compared to the required number and type of units.

Really, the housing policies and programmes have taken the other construction projects in the policies and those of the private sector and have also imposed quite severe strains on available construction capacity. Upon all, the demand was far greater than the supply. There were problems of developing realistic housing policies which would evolve a satisfactory balance between residential quality and ability of households to

pay for that quality. The non-flexibility of building designs, and structures of the units make them to be unrealistic.

On urban planning, apart from the sheer size of their population, the major problems of the cities and towns have been the lack of effective planning and administrative policies for the physical planning and environmental control of these centres. Inadequacy of binding statutory policies and appropriate legal sanctions which will induce discipline and order in the pattern of human settlements was one of the major drawback along this line.

Undoubtedly, the lack of Regional and sub-regional statistical system and Data Bank for planning was actually militating against successful planning and implementation of policies and programmes.

However, if housing policy were indeed to serve as instrument for ensuring greater social equity, it should be recognised as a basic need of mankind, and as the most important for the physical survival of man after the provision of food. Housing, either in unit or multiple form, should be seen as a significant component of the physical form and structure of a community. The human and family content of it should be seen as part of the very spirit of life and prosperity of the society.

Therefore, this calls for proper definition of what is referred to as 'Urban' for the purpose of planning strategies. Rural integration should also be brought into the stream of such considerations and plannings. In these ways, the rural-urban migration that is continuously compounding the urban problems and jeopardizing planning strategies would be drastically reduced over space and time. Integrating rural sector would actually be necessary because of the rapid rate of growth in number and sizes of the Nigerian urban centres: What is referred to as "rural" now may grow to be highly urbanized in the nearest future.

## 6.2 ALTERNATIVE POLICIES:

From the foregoing, it is evident that the policies and programme were not properly directed and executed. The demand is far greater than the supply. The existing housing estates and housing delivery systems do not corroborate with the 'threshold' and 'range'. One can therefore jump to the conclusion that the government should henceforth stop direct construction of dwelling units for the public. The on-going projects should be sold out to members of the public, and to be completed by them at their own discretion. Government involvements should not be more than mere provision of site and



services schemes. This is whereby an unoccupied area is leveled, divided into evenly laid-out plots; and given some limited access to water, electricity and all other necessary public facilities. Each family will construct its own dwelling and make such improvements as it can over time. In this way, many more low-income families will be able to afford, and improve, at their own pace, their legally held plots. However, commensurate loan should be granted to such private developers.

If the government should be involved in direct construction of housing units at all, it should be in conjunction with Urban Renewal Schemes. This is whereby the Low-cost Housing Schemes (estates) would replace either the peripheral or core slums in the cities and towns. The choice of location of the estates should take cognisance of the location of CBD, job centres, hospitals, health centres, schools and other urban infrastructure. The slum dwellers would settle in the same areas as before. These would somehow eliminate spatial inequality and sectoral growth within, and even between cities.

Furthermore, spatial distribution, allocation, location and easier accessibility to the housing units, loan schemes and institutions should be done with the maximum spatial efficiency that would ensure effective

coverage. This would require careful identification of who needs what and where.

Members of the public should be made and encouraged to participate in some processes of policy formulation and implementation.

Local Government Councils and Corporate bodies are more familiar with the cultural and social backgrounds of the communities in their areas of jurisdiction, as such, the execution of the housing policies should be left entirely to their cares. The Local Government should function within the framework of the guidelines from the Federal Ministry of Housing and Environment, and or the State Government equivalent Ministry, or the Federal Housing Authority.

In financing the programme, substantial financial subvention as initial take-off capital should be made available by the Federal Government.

As an appendage of the State Property and Development Corporation, Housing Bureau should be established. The Bureau would be keeping up-to-date statistics on housing needs, housing culture, quality and standards throughout the length and breadth of all geo-cultural zones in each Local Government Area of the state.

In order to ensure a greater spatial efficiency and effectiveness of such offices and the Data Bank

established thereafter, branch offices would have to be opened at every Local Government Area or at each geographic zone. The withdrawal of data should be made cheap and convenient for governmental, institutional or private use. Researchers should not concentrate on only one aspect of housing. Thus, the urban geographer would need to work in collaboration with authorities of related field to feed the bank.

### 6.3 CONCLUSION:

There are defects in the housing policies formulated and implemented and the programmes executed for the purpose of alleviating the urban housing problems. These gave rise to spatial inequalities and unsatisfactory growth in the urban housing in terms of number and type. However, with the aforementioned ideas, bearing in mind spatial distinctions, it is hoped that within the next few decades or so, the problems of housing shortage in quantitative and qualitative terms, urban development, and clean environment would be substantially spatially reduced. But the next problem is how the right executive personnel and capacities of all cadres would have the interest of all the spatially affected and needy regions in mind. This is a question that remains unanswered. Furthermore, the ways in which the executive capacities would effect their strategies for more meaningful and

more imaginative outcomes without any major constraints is another issue to be faced. Such constraints may be political, socio-cultural or ecological in nature.

Urban scene is one of the few areas where maximum interdisciplinary cooperation seems to be very vital. Therefore, how Urban Geographer and all other specialists (cartographers, Town-Planners, Economists, Sociologists, Environmentalists, Landscape designers, and Engineers) in related or relevant disciplines would be made to be involved in collaborative efforts to solve the housing problems also remain a pertinent issue. All these should be encouraged and made to work for a better housing delivery systems which would enhance the quality of life of Oyo State citizens in particular and the nation in general, not only in the urban centres but also among the rural majority.

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A P P E N D I C E S

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DEPARTMENT OF GEOGRAPHY

Questionnaire on Housing Problems, Policies and Programmes  
in the Cities and Towns of Oyo State.

For the Public in the Urban Centres

I. INTRODUCTION:

Housing problems in the urban centres are becoming very grave in the recent days. These include acute shortage of residential building to meet the demand of the growing population, lack of infrastructural facilities in the existing houses; cost of building and renting houses; slum and urban renewal. Governments and individuals are aware of these and consequently made policies and promises to combat the problems.

The purpose of this survey is to examine the contemporary seriousness of the problems in some selected urban centres inspite of the 'promises.' This questionnaire is to be confidently and accurately answered (filled). Be informed that every information would be treated as very confidential.

II. CLASSIFICATORY DATA:

2.1 Town/City:..... Location/Area:.....

2.2 Age:      ≤ 20 Years   
              21 -30 Years   
              31 -40 Years   
              41 -50 Years   
              ≥ 50 Years

2.3 Sex:    Male                       Female

2.4 Marital Status: Married

Single   
Divorced   
Widow/Widower   
Separated

2.5 If Married with how many children?

No Children   
1 - 2   
3 - 4   
5 - 6   
7 - 6

2.6 Occupation: Civil Servant   
Force/Military   
Business/Trade   
Teacher   
Lecturer/Doctor   
Farmer   
Student/Apprentice   
Other (Specify)

2.7 Religion: Muslim   
Christianity   
Paganism   
Animist   
Others (Specify)

2.8 Education Background: No Education   
Primary Six   
Modern III/S.75   
Teachers' Gr. II/Sch. Cert.   
OND/HSC/NCE   
HND, University Degree and above

2.9 What is your present annual income?

- General Grade Level: 01 - 04   
05 - 07   
08 - 10   
12 - 14   
" 15   
Not applicable

III. HOUSING PROBLEMS:

3.1 Are you a native of this city/town?

- Yes  No

3.2 If 'No', for how long have you been living in this town?

- 5 Years   
6 - 10 Years   
11 - 15 Years   
16 - 20 Years   
20 Years

3.3 In which type of house do you live?

- Bungalow   
Block of Flat   
Commercial House   
Compound/Ancient House   
Bidonville   
Others (Specify)

3.4 Who has the house:

- Personal   
Company   
Relative   
State Govt.   
Federal Govt.   
Others (Specify)



3.5 Describe your house in terms of:

- (a) Number of household occupying one room
- (b) Number of person occupying one room
- (c) Availability of: Flush Toilet
- Tap Water
- Electricity supply
- Enough Open space
- Sewerage facility
- Waste Disposal facility
- Fresh Air

3.6 What is the approximate distance of your place of work from home?

- Distance:  2  4  6  8  10  12 km
- Time:  20  40  60  80  100  120 Minutes

3.7 How much do you pay monthly per room on rent in Naira?

- 1 - 20
- 21 - 40
- 41 - 60
- 61 - 80
- 81 - 100
- 101 - 120
- > 120

3.8 Is there any difficulty in getting rented accomodation?

- Yes  No

3.9 If the answer to 3.8 is 'Yes' what are the difficulties?

- Location/Accessibility
- High Cost
- Infrastructural Facilities
- Design
- Others (Specify)

IV. FEDERAL GOVERNMENT HOUSING POLICIES AND PROGRAMMES:

4.1 Is there any Federal Government Housing Schemes programmes in your town (where the respondent is found)?

4.2 If 'Yes' how suitable are they?

- very suitable
- Suitable
- Fair
- Not suitable

4.3 Do you or any member of your relatives have access to any of the following?

- Federal Housing Unit
- Federal Mortgage Bank Loan
- Commercial Bank/Assurance Co. Loan
- Others (Specify)

4.4 If the Housing policies and programmes (4.2 and 4.3) are not suitable, what make them to be so?

- Accessibility
- Location
- Allocation
- Design
- Costs
- Conveniences

4.5 In what aspects of the policy formulation and programme implementations do the public participate?

- (a) .....
- (b) .....
- (c) .....
- (d) .....

4.6 In what aspects of the policies and programmes do you think the public would need to participate again (or, if they have not been doing so)?

- (a) .....

- (b) .....
- (c) .....
- (d) .....

4.7 In terms of preference and their contributions to the housing market, rank the following with the best to score 4 and poorest to score 1.

Others (Specify)

Individuals

Oyo State Pro. & Dev. Corp.

Federal Government



V. GENERAL:

5.1 What may you want to say about the Federal Government Housing Policies and Programmes in Oyo State?

- (a) .....
- (b) .....
- (c) .....
- (d) .....

5.2 What do you think the Federal Government should do to solve the housing problems?

- (a) .....
- (b) .....
- (c) .....
- (d) .....

We may call again. Thank you for your cooperation.

APPENDIX B

LETTER OF INTRODUCTION

DEPARTMENT OF GEOGRAPHY  
UNIVERSITY OF IBADAN

TO WHOM IT MAY CONCERN

This is to certify that Mr. G. A. ADEROGBA is a postgraduate student in the Department of Geography, University of Ibadan. He is required as part of his degree work to prepare a dissertation/thesis embodying the results of original field work.

In this connection, I shall be very grateful if you can allow him access to any record that may be of benefit to him.

(Sgd):

G. O. AWOYEMI

for: Professor and Head of Department

9/3/84

Note: The research student visited State, Federal and few private offices and bodies that were involved in the housing loan and housing delivery systems in Oyo State. The schedule of interview prepared and administered for the different offices/officers were responded to satisfactorily.

APPENDIX C

Projected Population Figures of Towns and Cities that were 20,000 and over by 1963 Census in Oyo State:

## Projected Population

City/Town	1963	1970	1975	1980	1985	2000	Code
Ibadan	627379	745757	843755	954631	1080078	156275	001
Ogbomoso	319881	380238	430204	480737	550698	797575	002
Osogbo	208966	248395	281036	327957	359750	521025	003
Ilesha	165822	197110	223012	252318	285474	413452	004
Iwo	158582	188505	213277	241303	273012	305703	005
Ede	134550	159938	180955	204734	231637	335480	006
Ile-Ife	130050	154589	174903	197887	223890	324260	007
Ila-							
Orangun	114688	136328	154243	174511	197443	285957	008
Oyo	112349	133548	151097	170952	193417	280125	009
Iseyin	95220	113187	128060	144888	146712	237417	010
Ilobu	87223	103681	117305	132720	150161	217477	011
Ikirun	79516	94520	106940	120993	136895	198201	012
Shaki	76290	190218	102601	116084	131339	190218	013
Ikire	54022	64215	72654	75644	93003	134696	014
Inisha	52482	62385	70583	79858	90352	130856	015
Igboho	46776	55602	62909	71175	80528	116629	016
Ejigbo	46410	55167	62416	70618	79878	115716	017
Ilegbo	44543	52948	59905	67777	76684	111061	018
Kishi	42374	50337	56988	64477	72950	105650	019
Iragbiji	39737	47255	53441	60465	68410	99078	020
Igbo-Ora	37354	44402	50237	56839	64308	93137	021
Ifon/Osogbo	36209	43041	48697	55096	62336	90281	022
Olupona	36075	42882	48517	54892	62106	89948	023
Okeho	34316	40791	46151	52216	59077	85562	024
Lalupon	30800	36612	41423	46866	53024	76795	025
Okamesi	29730	35340	39984	45238	51182	74127	026
Ilero	28911	34366	38882	43991	49772	72085	027
Oyan	27948	33221	37586	425261	48115	69684	028
Apomu	27196	32328	36576	41382	46820	67809	029
Fiditi	27130	32249	36487	41281	46706	67615	030
Eruwa	26963	32051	36262	41027	46412	67120	031
Igbeti	25238	30000	33942	38403	43449	62927	032
Ilutitun	24711	29374	33234	37601	42542	61613	033
Ode-Omu	22285	26490	29971	33909	38365	55564	034
Ilora	21665	25753	29137	32966	37298	54018	035
Ipetu-							
Ijesha	20983	24942	28220	31928	36124	52318	037

APPENDIX D

Physical Distance of Major Cities and Towns to Ibadan.

City/Town	Distance* (Kms)	Population (1963)	Code
Ibadan	1	627379	0001
Ogbomosho	105	343297	0002
Ilesha	119	165822	0003
Ile-Ife	87	130050	0004
Ikirun	135	79516	0005
Oyo	53	112349	0006
Osogbo	114	195132	0007
Ede	100	134550	0008
Ejigbo	77	46410	0009
Iwo	43	57101	0010
Ikire	37	54022	0011
Ipetumodu	74	16481	0012
Edunabon	85	11006	0013
Gbongan	61	29730	0014
Fiditi	37	27130	0015
Ila-Orangun	169	114688	0016
Otanayegbaju	151	24118	0017
Igbajo	156	18535	0018
Inisha	143	52482	0019
Iseyin	79	157519	0020
Lalupon	21	30800	0021
Apomu	39	27196	0022
Olupona	47	36075	0023
Ile-Igbo	51	44543	0024
Awe	55	19428	0025
Ogbagba	60	29730	0026
Orile Owu	57	14879	0027
Ilora	57	21665	0028

APPENDIX D (CONT'D)

City/Town	Distance (Km.s)	Population (1963)	Code
Kuta	58	17508	0029
Ifeodan	66	11505	0030
Eruwa	71	26963	0031
Odeomu	71	22285	0032
Lanlete	68	15290	0033
Modakeke	88	31260	0034
Igbo-Ona	95	37354	0035
Iragberi	77	10252	0036
Okeho	127	34316	0037
Ilobu	128	87223	0038
Igangan	126	17994	0039
Ijebu-Jesa	129	14262	0040
Ifon	130	36209	0041
Otu	133	10322	0042
Ilero	138	28911	0043
Iganna	134	17994	0044
Iragbiji	138	39737	0045
Oba-Ile	132	13698	0046
Esaoke	143	13454	0047
Iba	148	13746	0048
Iree	142	19514	0049
Okemisi	149	30213	0050
Okuku	148	23707	0051
Ipetu-Ijesha	140	20983	0052
Oyan	159	27948	0053
Igbaye	153	17671	0054
Imesi-Ile	159	10011	0055
Erin-Oke	112	32889	0056
Iressi	161	1134	0057

APPENDIX D (CONT'D)

City/Town	Distance (km)	Population (1963)	Code
Tede	168	11050	0058
Igbeti	179	25238	0059
Shaki	184	76390	0060
Igboho	200	5776	0061
Shopeperi	195	10000	0062
Kishi	241	42374	0063
Aiyete	110	11772	0064
Olupona	87	36075	0065
Sekona	81	11256	0066
Iloru	109	87223	0067
Erin-Oshun	111	32889	0068
Ilie (Oshun)	130	130050	0069
Ijioke	171	34316	0070

\* 'To' and 'Fro' is multiplied by 2

Source: Field Work



APPENDIX E

Estimated Number of Houses expected and Required in the Urban Centres of Oyo State.

City/Town	1963		1985	
	1-bedroom	3-bedroom	1-bedroom	3-bedroom
Ibadan	156845	69709	270020	120009
Ogbomoso	59970	35500	137675	50189
Osogbo	52242	23218	89938	39972
Ilesha	41456	18425	71369	31719
Iwo	39646	17620	68253	30335
Ede	33638	14950	57909	25737
Ile-Ife	32513	14450	55973	24877
Ila-Orangun	28672	12743	42361	21938
Oyo	28087	12483	48354	21491
Iseyin	23805	10580	35678	16301
Ilobu	21806	9691	37540	16685
Ikirun	19879	8835	34224	15211
Shaki	19073	8477	32835	14593
Ikire	13506	6000	23251	10334
Inisha	13121	5831	22588	10039
Igboho	11694	5197	20132	8948
Ejigbo	11603	5157	19975	8878
Ilegbo	11136	4919	19171	8520
Kishi	10594	4708	18238	8106
Iragbiji	9934	4415	17103	7601
Igbo-Ora	9339	4150	16077	7145
Ifon/Osogbo	9052	3722	15584	6926
Olupona	9019	4008	15527	6901
Okeho	8579	3813	14769	6564
Lalupon	7700	3422	13256	5892

APPENDIX E (CONT'D)

City/Town	1963		1985	
	1-bedroom	3-bedroom	1-bedroom	3-bedroom
Okemesi	7433	3303	12796	5687
Ilaro	7228	3212	12443	5530
Oyan	6987	3105	12028	5346
Apomu	6799	3022	11705	5202
Fiditi	6783	3014	11677	5190
Eruwa	6741	2996	11605	5158
Igbeti	6310	2804	10862	4828
Ilutitun	6178	2746	10636	4727
Ode-Omu	5571	2476	9591	4263
Iloro	5416	2407	9324	4144
Ipetu-Ijesha	5246	2331	9031	4014

Source: Field Work, March - April, 1985.

APPENDIX F

URBAN LAND USE CLASSIFICATION SCHEME\*

- |                 |  |
|-----------------|--|
| 1. RESIDENTIAL* | 10. Large Plot, 1-2 Storey, Flat buildings, with vegetated open spaces.  |
|                 | 11. Medium Plot, mostly two storey, flat buildings, without vegetated open spaces.                             |
|                 | 12. Medium plot, mixed, 1-2 storey flat. building with small individual open spaces.                           |
|                 | 13. Single storey row houses with moderate common open spaces  |
|                 | 14. Mixed traditional and modern 4-3 storey buildings.   |
|                 | 15. Old traditional 'court-type' rooming building.   |
|                 | 16. Traditional single storey rooming buildings interspersed with 2-3 storeys.                                 |
|                 | 17. Apartment buildings (four storey and above).   |
|                 | 18. New Residential Developing Area (Completed and uncompleted Residential structures in close juxtaposition). |
| 2. COMMERCIAL   | 20. Main commercial centre   |
|                 | 21. Scattered and Roadside development   |
|                 | 22. Shopping centre  |
|                 | 23. Traditional Market   |
| 3. INDUSTRIAL   | 30. Industrial complex areas   |

- |    |                                |     |   |
|----|--------------------------------|-----|---|
| 4. | INSTITUTIONAL                  | 40. | Educational (Schools and Colleges)              |
|    |                                | 41. | Hospitals                                       |
|    |                                | 42. | Public and Correctional                         |
|    |                                | 43. | Public Establishment                            |
|    |                                | 44. | Military Establishment                          |
|    |                                | 45. | Other Institutional Premises                    |
| 5. | TRANSPORTATIONAL AND UTILITIES | 50. | Airports  |
|    |                                | 51. | Railway Stations and Terminals                  |
|    |                                | 52. | Marina Terminals (Wharf Areas)                  |
|    |                                | 53. | Highways right of way                           |
|    |                                | 54. | Automobiles Parking Areas                       |
|    |                                | 55. | Utilities                                       |
| 6. | RECREATIONAL AND OPEN SPACES   | 60. | Indoor recreation areas                         |
|    |                                | 61. | Sport grounds                                   |
|    |                                | 62. | Parks   |
|    |                                | 63. | Cemetery  |
|    |                                | 64. | Beach   |
| 7. | VACANT LAND                    | 70. | Site under construction                         |
|    |                                | 71. | Undeveloped (Dry) Vacant land (usually cleared) |
|    |                                | 72. | Undeveloped (Dry) vegetated land                |
|    |                                | 73. | Undeveloped (wet) unforested land.              |
|    |                                | 74. | Undeveloped (wet) forested land.                |
| 8. | NON URBAN LAND                 | 80. | Undifferential rural villages                   |
|    |                                | 81. | Agricultural plantations                        |
|    |                                | 82. | Farm land                                       |
|    |                                | 83. | Forested wet lands                              |
|    |                                | 84. | Non-forested spottily vegetated wet lands       |
|    |                                | 85. | Shrub and secondary forest areas.               |

APPENDIX F (CONT'D)

86. Sandy areas other than the beach  
87. Sand and gravel pits  
90. Open Water body
9. WATER

\* The classification scheme is not intended to be a standardised schemes for the study area. Further study is needed to formulate such a scheme. The whole scheme is intended to be used to test the Land Use Change Detection and Analysis Programme and to provide basic information about the trend and pattern of land use charges in Lagos.

Source: Adeniyi, P. O. (1979) "A Computer - Aided Approach to The monitoring of Urban Land-Use" Spatial Perspective in National Development Vol. 2, P. O. Sada and G.E.D. Omata (Eds.) pp. 705-732.

APPENDIX G

NOTE ON PROPERTY AND DEVELOPMENT CORRECTION  
LOW COST HOUSING UNITS 2-BEDROOM AND 3-BEDROOM BUNGALOWS

Foundation: Mix. 6:3:1 of Broken Stores Sand and cement

Foundation Depth: Not less than 450mm (18") Except otherwise specified on site.

Sub-Floor: Concrete on Hardcore (Broken Stores or Blocks) 100mm (4") Thick min.

Screed: Mix: 4:1 Sand and Cement Laid Smooth to receive floor finishes.

Joinery Generally: Timber Hardwood shall be well seasoned, primed, straight grained, free from fungus and beetles attack

Hard Wood: Shall be free from warp rot or decay

Doors & Windows/Frame: Shall be free from Wrack-Smooth and primed with undercoat

Doors: Flush Doors (Ref. Schedule of Doors)

Windows: (Ref. schedule of windows)

Painting: All wall cracks shall be filled with polly fillers and walls painted with 2 coats.

\*Plaster: Mix 1:3 Cement and sand 16mm Egg-shell finish

\*Rendering: Mix 1:3 Cement and sand 13mm Thick

REVISIONS

Date	Description

Scale: 1:50

Drawn (Reproduced) Aderogba, C. A. (May 1985)

\*Plaster and Rendering are 1:3 cement and sand of 10mm Egg - shell for 3-Bedroom Bungalow.

Source: Property and Development Corporation of Oyo State, Ibadan.

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