

Sustainable Housing, Population Growth and Poverty: The Implications on Lagos Mega City

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Abstract

When people affected by poverty are unable to lead a decent life, there is no doubt that there will be a decay of the city. And when there are inadequate and unfit housing, the condition of the environment often result to slums and ghettos, there will be the disaster of homelessness, unplanned and sprawl nature of city growth. The magic year had the consolation slogan of "housing for all by the year 2000" but this has since changed to the hard fact of "what Nigerians failed to realize is that housing is a thing that every family would need to provide for itself." The era of subsidy is gone and this reality has raised a lot of pertinent questions especially on where lies the hope for the poor in a mega city?

The phenomenal growth of our towns and cities has given rise to conurbation and metropolitan areas, with various planning problems such as traffic congestion, slum, shanty towns, waste management, housing, pollution, poverty and several others. There is no doubt that the impact of rapid population growth on housing development in a developing economy is usually a consequence of the push of the rural areas and the pull of the town. There is always an upsurge and conglomeration of people in city centres with the resultant effects on housing growth arising from acute unemployment. This growth and physical expansion of cities have been accompanied by unplanned urban sprawl, environmental pollution, deterioration, deficiencies in modern basic facilities, and general urban decay. As increased poverty and urbanization exert more pressures on urban facilities, most Nigerian cities tend to have lost their original dignity, social cohesion and administrative efficiency.

This paper therefore revealed the consequences of the problems of urbanization in Lagos, it focuses on the spatial growth and the rapid rate of development in Metropolitan Lagos in order to show the significance and the role of public-private-partnership in the Mega City.

Keywords: Sustainable housing, Population growth, Poverty

1. Introduction

In terms of quantitative housing in Nigeria, the number of existing housing units including those being built throughout the length and breadth of the federation are not at par with the current demand (Aluko, 2007). The unmet need of housing among the generality of Nigerians, particularly among those at the lowest rung of the economic ladder, has been a recurring problem in our National life. Since every society is faced with the problems of providing habitation in sufficient quantity, and obtaining the kind and quality desired, at prices that individuals and families can afford. With the inability of the inhabitants to afford the financial cost of the housing needs, the next hope lies with the public authorities for the provision of public especially housing for the low income groups. Hence, the government's concerns to sustain and assist the low income and middle income households, to live in adequate housing by making it possible for them to build or purchase houses of their own. About twelve years ago, the Federal Ministry of Works and Housing projected that by the year 2000, eight million units of houses would be needed before housing could be provided for all. This amounted to five million housing units in the urban areas and three million units in the rural areas. This projection would have doubled by now (2011). Even the parastatals complained that the Federal Government would need about ₦16 trillion (\$103 billion) then to provide housing for all citizens at a minimum housing unit cost of ₦200,000 (\$1,290). And with a yearly budget of the country which was about ₦200 billion (\$1.3 billion) in 1999, it would take 80 years to raise ₦16 trillion (\$103 billion). This means that it would be close to the end of the next millennium before the present housing problem could be solved. Now that a minimum housing cost is about ₦1.5 million (\$9,700), and with 2011 budget at ₦4.2 trillion (\$27 billion), there is need for about ₦14 trillion (\$90.3 billion) for housing alone. With this scenario, the ultimate goal of the National Housing Policy to ensure that all Nigerians own or have access to decent accommodation at affordable cost by the year 2,000 A.D. was dashed and even up till now. Therefore concerted efforts are quickly being looked into in order to reconsider viable policies and strategies that will alleviate the suffering of the masses. Sustainable plans are being focused on for proper housing delivery.

2. Research Problem

Managing Director of the Federal Mortgage Bank of Nigeria (FMBN) revealed in 2003 that over 100 people have so far benefited from the National Housing Fund (NHF) loan and about 400 people in 2010 since the inception of the scheme over twelve years ago. However, figures from National Housing Fund loans disbursement show that at the end of 1997 only 7 people benefited; 17 people by 1998; 221 by 1999 and 150 by 2000. This means that as at 2010, less than 1000 people had benefited from a population of over 150 million. This was essentially due to the fact that most of those who are qualified and possess land do not have the collateral security of Certificate of Occupancy, which is a major condition for the loan.

Our concern in this paper is not to discuss the forgone hope of the unreliable and impossible projection but the way forward for the generality of the masses in a mega city. Because it is a known fact that in the history of the housing provision in Nigeria, the low income groups featured prominently to be catered for but by the end of the 20th century, the magic year, they were already no more in contention, their priority is only emphasized on paper. If the consolation slogan of “housing for all by the year 2000” has changed to the hard fact of “what Nigerians failed to realize is that housing is a thing that every family would need to provide for itself”, then the problem has raised a lot of pertinent questions. Some of them are: in all the policies and strategies put in place by various organs of government where lies the hope for the poor? How do we encourage and promote active participation in housing delivery by all tiers of government? How can we strengthen the institutions within the system to render their operations more responsive to demand? What are the ways in which we can encourage greater participation by the private sector in housing development? And how do we safeguard the total marginalization of the low income group/earners?

A lot of things have been said on solution to construction techniques for low cost housing in Nigeria. Apart from using cheap locally available materials and simple construction methods, it is not possible for any government to provide housing for all inhabitants of lower income group, whose priority may be in food and not in housing. A number of factors affect cost of housing - cost of land, construction costs, cost of housing finance, administration and management cost et cetera.

This paper is therefore a purely practical oriented research, which is mainly concerned with empirical issues as it affects housing provisions for Nigerian citizens in a mega city.

3. Study area and Methodology

3.1 Lagos Factor

Up to 1950, there were only 8 cities in the world with population of 5 million and more (Montgomery et al., 2004:85). At that time, New York, London and Tokyo were the world's major megacities with population of 12.3 million, 8.7 million and 6.9 million respectively (Mabogunje, 2007). With the United Nations definition of a megacity as any agglomeration with population of 10 million or more, there are some 28 such cities in the world today, 21 of them being in developing countries. Megacities in the developed world include such places as New York and Los Angeles in the United States, Paris, Moscow and Istanbul in Europe, and Tokyo and Osaka in Japan. Of the 21 megacities in developing countries, Asia boasts of 14, Latin America has 5 whilst Africa lays claims to two megacities namely Cairo and Lagos. Yet, the National Population Commission gave ridiculous figures to Lagos State.

Lagos still serves as the country's commercial centre. With an annual population growth rate of about 13.6 per cent (about 5 times as fast as the national growth rate of 2.8 per cent). Lagos is Africa's second fastest growing urban centre after Cairo, being a focal point for regional, national and international trade and served by significant, and often overloaded, rail, ocean and air transport facilities. The study involved both primary and secondary sources of data. The secondary data were collected from all the relevant ministries, parastatals and private organisations. The primary data involved questionnaires to collect information on the quality of housing and environment in the mega city. The data were analyzed using simple descriptive statistics such as frequencies and cross-tabulation.

4. Concepts of Poverty and Physical Planning

Since the mid 1980s, reducing poverty has become a major concern for an increasing number of governments and donor agencies. This concern emerged from observed considerable effects of certain economic reform programmes (Aigbokhan, 1999; Aluko, 2007). However, while recognizing the renewed interest in the subject, it must be appreciated that concern about poverty and the need to reduce it has existed throughout history.

A glance at the relevant literature rapidly shows that there is no general consensus on any meaningful definition of poverty (Schubert, 1994, NISER, 2009). In fact, there are perhaps as many definitions as there are researchers. The former President of the World Bank, Robert McNamara defined poverty as a condition of life so degrading as to insult human dignity. In the same way Seebohm Rowntree defined poverty as a state of household's command over resources at a level which is insufficient to obtain a basket of goods and facilities judged to be minimum necessities in the contemporary circumstances of the society. The Ninth Report of the Development Policy of the Federal German Government states that people affected by poverty are unable to lead

a decent life (BMZ, 1992, 13). The following aspects were listed in the report: “poverty means not having enough to eat, a high rate of infant mortality, a low life expectancy, low educational opportunities, poor drinking water, inadequate health care, unfit housing and a lack of active participation in decision - making processes”. While Ogwumike (1991) defines poverty as a household’s inability to provide sufficient income to satisfy its needs for food, shelter, education, clothing and transportation. In all the various definitions, some of the most notable features are the effects of poverty on the environment which the physical planners have to combat. The condition of life so degrading as to insult human dignity often results in slums and ghettos. When people affected by poverty are unable to lead a decent life, there is no doubt that there will be a decay of the part of the city they occupy. And when there are inadequate and unfit housing, there will be the disaster of homelessness, unplanned and sprawl nature of city growth.

In physical planning, when we talk of development control, one of the most notable features of many Nigerian cities is the very disorderly nature of the cities. There has been a phenomenal growth of urbanization resulting in our major cities growing and expanding in an unplanned manner. The central parts or core areas of most cities are decaying while the sections are increasingly becoming slums. Many buildings have been and are being constructed without approved layouts, illegal structures springing up arbitrarily, open spaces are disappearing fast and many parts of Nigerian cities lack access. Some of these acts are the consequences of poverty. It is a well known idea in planning that the well laid out areas occupied by the high income people are the best maintained and well kept parts of the cities. The high cost of land, rent and property enjoyed by the neighbourhood is due to the nature of the environment. So we can easily discern the relationship between physical planning and poverty.

Compounding the problems especially in our urban areas is the alarming rate at which urban sprawl has been developing haphazardly. The household’s inability to provide sufficient income to satisfy its needs for food, shelter, education, clothing and transportation as poverty is defined often result in cities continued growth at a rate faster than the types of facilities initially installed. In essence some of the problems of physical planning are as a result of poverty. The rapid population growth and physical expansion of cities have been accompanied by unplanned urban sprawl, environmental pollution, deterioration, deficiencies in modern basic facilities such as water, electricity, hospitals, sewerage municipal and community facilities, and general urban decay. As increased poverty and urbanization exert more pressures on urban facilities, most Nigerian cities tend to have lost their original dignity, social cohesion and administrative efficiency.

In Nigeria context, poverty is conceived as existing when incomes or disposable resources are inadequate to support a minimum standard of decent living. Poverty is thus synonymous with lack. Poverty is also a long-term phenomenon, it does not generally describe individuals in temporary difficulty.

5. Sustainable Development

The field of sustainable development can be conceptually broken into three constituent parts: environmental sustainability, economic sustainability and social-political sustainability (NISER, 2009). Sustainable development does not focus solely on environmental issues. More broadly, sustainable development policies encompass three general policy areas: economic, environmental and social (NISER, 2009). In support of this, several United Nations texts especially the 2005 World Summit Outcome document, refer to the “interdependent and mutually reinforcing pillars” of sustainable development as economic, social development and environmental protection. Nigeria is committed to a national policy on the environment that ensures sustainable development based on proper management of her natural resources in a manner, which meets the needs of the present and future generations (Mabogunje, 2007). This requires balancing her human needs against the potential that the environment has for meeting them. The Nigerian policy, which identifies the correlation between the health and welfare of all Nigerians, and the urgent transition to sustainable development, attempts to provide the concepts and strategies that will lead to the procedures and other concrete actions required for launching Nigeria into an era of social justice, self reliance, and resource development that are environmentally friendly (Aluko, 2007). But with the level of poverty among the people sustaining the environment will remain a herculean tasks.

The term sustainable development has been defined as ‘development that meets the needs and aspirations of the current generations without compromising the ability to meet those of future generations’ (NISER, 2009). In a more general way, the concept of sustainable development may be seen as the facilitator for balancing the conservation of nature’s resource with the needs for development. That is, sustainable development means improving the quality of human life while living within the carrying capacity of supporting ecosystems. These definitions will be reviewed along the poverty situations in Nigeria to see the effects on the environment.

6. Study Findings

6.1 Physical Planning and Poverty Alleviation Intervention

Various attempts have been made by the governments in the past to interfere in the market system in the name of helping the poor. They range from the use of high tariffs, trade restrictions and overvalued exchange rates, subsidized credit and under priced energy, water and other publicly provided inputs to help domestic producers. They have used price control and trade restrictions on agricultural commodities to keep food prices low for the

urban poor. They have used industrial and investment licences to keep larger producers at bay and help small scale, sometimes inefficient producers.

One of the most important ways for economic growth to help the poor is through employment generation. Creation of jobs by expanding the opportunities for productive and remunerative employment will go a long way to reduce the poverty level. There will be fewer dependants, and those employed will be able to assist the up coming ones and the trickle down effects of the paid ones will reduce the vicious circle of poverty. There are many projects, which by relieving the severe constraints faced by the poor and improving their conditions can help economic growth in the process.

Since credit market failure is widely regarded as one of the crucial factors behind the persistence of poverty, intervention in this market has been one of the major planks of anti-poverty policy. There is therefore the need for asset redistribution policies. Among asset-redistributive poverty alleviation measures, one of the most popular is that of land reform. In Nigeria, we have the Land Use Act, which restricted the issue of private land ownership. In physical planning, there are a lot of physical problems that have accompanied the circumvention of government control of land. It has resulted in unplanned urban sprawl; congested, inadequate and sub-standard housing; all in efforts to evade the Land Use Act and Certificate of Occupancy. Most of the houses are without Certificate of Occupancy and that is why the Lagos State Government is trying to generate fund by encouraging the Landlords to seize the opportunity to obtain all necessary documents and the Certificate of Occupancy for their buildings.

Physical Planning is meant to take adequate control of future development by plan preparation and administration as well as development control. The systematic development is essential and necessary for the orderly growth of the towns and cities with the use of master plans, land-use zoning, and layout of new areas as some of the planners' techniques for achieving the desired goal. Therefore, one of the reasons set out to "oversee the implementation of a more realistic and purposeful planning of the country" in The Nigerian Urban and Regional Planning Decree No.88, 1992, is "that the future direction of national, state and local, social and economic changes could and should be planned through the preparation of physical development plans".

A lot of physical planners are unemployed yet the figures of the qualified ones are inadequate for our environment. There are 774 local governments in Nigeria, and with an average of six planners per local government, there will be the need for 4644 planners. And with less than 2000 qualified planners in Nigeria, then there is cause for concern. This has resulted in most of development control not been monitored. And the consequences of city growth not monitored (not to talk of proper monitoring) have been serious disaster. While some of the qualified planners are even in other sectors like higher institutions, research institutions, mass media, banks, private sector and as consultants, we continue to wonder what has become of the role of the public sector in employment recruitment. When the States and the Federal Government needed manpower are added to the expected required figures of planners, the picture is one of shortage of manpower and not surplus of manpower. There is need for employment promotion and income generation. The reform should encourage an employment-intensive pattern of growth that will improve the access of the poor to productive assets and income-generating activities.

The standard of living of the people should be increased through qualitative education and good health. It is only in this way that the cycle of low education constraints in health care facilities can be curtailed. The education will enhance the low-paid jobs of the people and affect the incentives for skill acquisition. It requires maintaining an adequate level of investments in education and training, health and other social services. Such investments are important not only for alleviating poverty but also for improving the human resource base which is vital for improving Nigeria's competitiveness in the world economy.

Good governance and democracy can also enhance poverty alleviation. Most of the military regimes are characterised by dictatorial attitudes and they subject their people to abject poverty. Also, they destroy the structure of the city by their authoritative orders, which must be obeyed even when they are wrong. There is need for the creation of an enabling environment by the government. That is, widening the opportunities for earning a living for poor households.

In general, the most important way for economic growth to help the poor is by expanding their opportunities for productive and remunerative employment (that is including self-employment on farms and in artisan shops).

6.2 Mass Housing Provision in Nigeria: Policies and Strategies

Having regards to the fact that housing is one of the best indicators of a person's standard of living and of his place in the society, it also serves as a place in which man seeks shelter, comfort, security and dignity among other things. Thus housing production in Nigeria is the responsibility of both the public and the private sectors.

6.2.1 The Private Sector:

Apart from the self fulfillment enjoyed in housing provision, housing supplies in the private sector are moved by profit motive. And as long as the private builder and land speculators provide over 80 per cent of housing and also saw an unfulfilled housing demand and a good profit in urban housing, majority of house renters in the city

region would be priced out of the housing market. And people would be forced to spend more than 30 percent of their income on housing services. It was the realization of this profit motive that initially prompted government intervention in housing. However, with the new reality that housing requires a lot of investment, the government is already shifting base by stating emphatically that nobody should expect it to build houses for individuals to take over. In essence, there is need for a greater role on private participation.

6.2.2 The Public Sector:

The earliest efforts with regard to housing development by public authorities have been well documented (Onibokun (ed) 1985, 1990; Aluko, 2007), therefore efforts will be concentrated on recent policies and programmes. The analysis of the housing programmes before 1984 showed that the programmes were initiated without clearly thought out policies, lacked scientific basis in their conception. Also in some aspects of their implementation with continued urbanization propelled by rapid population growth, high cost of building materials and prohibitive housing rents. The housing situation continued to deteriorate with millions of people living in sub-standard and sub-human environments plagued by slum, squalor and grossly inadequate social amenities. Projected estimates by the FMW&H showed the magnitude that 5 million new housing units will be required to meet existing and future needs up to the year 2000A.D. The severity of the housing problems therefore call for a far-reaching solution guided by a well articulated policy.

In order to ensure a virile housing delivery system and facilitate access to other shelter-related components such as land, finance and building materials by prospective home-owners, a bold step was taken by government to evolve a set of new policy guidelines from which fundable housing programme would emerge. To this end, a ten-man committee was appointed in 1985 to draw up a National Housing Policy in consonance with the then economic realities of the country. The outcome of the committee's report resulted in the launching of a New National Housing Policy for Nigeria on February, 1991.

The ultimate goal of the National Housing Policy for Nigeria was to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 A.D. In order to accompanish the objectives of the policy, government also noted some specific areas for immediate action.

There is the global strategy for shelter to the year 2000, adopted by the General Assembly of the United Nations in 1988, which calls for a fundamental shift in government's role in housing from attempting to provide housing directly. A policy which has usually failed, towards an enabling role, one which facilitates, energizes and supports the activities of the private sector, both formal and informal in housing development. In setting the goal and objectives of the New National Housing Policy therefore, housing was seen in the context of overall national development in relation to social development and generation of employment opportunities. Since housing is essentially 'a people's activity', the main responsibility of Government and its agencies as enunciated in the policy would be promotional. The major role of the government under the new dispensation is to act as enabler, promoter and facilitator, by creating a legislative and institutional framework as well as a delivery system. This will be conducive to individual and co-operative housing effort, enabling them to have easy access to developed land, credit, building materials and other housing components. The needs of the low income group who are hardest hit by the problem of housing shall be met by pursuance of the various strategies highlighted for the policy.

The practical implementation of several of the provisions of the National Housing Policy has since commenced and virtually all the promotional roles assigned to government have been implemented. The highlights of the reforms which have emerged in the housing sector as a result of the adoption of the National Housing Policy include: the establishment of a two-tier housing finance system by the Federal Government through the promulgation of Decree No. 53 of 1989; establishment of the Housing Policy Council; amendment of the Land Use Act of 1978; reconstruction of the National Housing Facilitation Council, establishment of the National Housing Fund; investment opportunities under the new Housing Policy.

As an exemplary demonstration of the commitment of the Federal Government to tackle the chronic housing situation in this country, series of housing programmes are being implemented for the benefit of the citizenry. The National Housing Programmes are being executed through the Federal Ministry of Works and Housing and the Federal Housing Authority. In addition to the programmes and projects in the housing sector, the Federal Government intends to undertake some projects which are intended to contribute to housing expansion.

6.3 Efficiency in Public Housing Delivery: Case Studies of LSDPC and OPIC

Based on their achievement level, this paper contains special focus on LSDPC and OPIC. The Lagos State Government deemed it fit, in 1972, to merge the then Lagos Executive Development Board (LEDB), Ikeja Area Planning Authority (IAPA) and Epe Town Planning Authority (ETPA) to form Lagos State Development Property Corporation (LSDPC) to provide meaningful accommodation for the people of the State. Before the merger, the various bodies were responsible for general planning, development, construction and maintenance of roads and drains, provision of public housing, vetting and approval of building plan in their various jurisdictions.

This earlier arrangement did not only look cumbersome, it also appeared to be a duplication of energy leaving room for the attainment of uniformity conformity and excellence in the various areas. Hence, monitoring and effective performance possible.

To date, the corporation has to its credit, low income housing estates in areas such as Abesan, Ita-Agarawu, Akerele, Amuwo-Odofin, Anikantamo, Badagry, Ijaye, Iba, Ijeh (Dolphin) Ikorodu, Iponri, Epe, Isolo, Ojokoro and some areas in Surulere while the medium income estates can be found in areas as Alapere, Opebi, Omole, Ogba, Ijaiye and Ebute-Metta with some upper income housing schemes at Ikoyi (Dolphin Housing Estate), Ikeja, Amuwo-Odofin, Ogudu and Herbert Macaulay.

The low cost housing of 2 bedroom Bungalow built by Jubilee Housing Estate at Ikorodu, Epe, Lekki, Badagry and Omole are selling at N5,353,000 (\$35,687) with a proposed increase to N7,650,000 (\$51,000). The LSDPC new housing scheme, part of which is named MKO Abiola Gardens is selling at prices ranging from N13.5 million to N17.0 million (\$90,000 to \$113,000). They consisted of 3 bedroom flats and detached duplexes. The Lagos Building Investment Corporation (LBIC) also serves as the Mortgage Banker to the State Government.

The establishment of the Ogun State Property Investment Corporation (OPIC), was a significant land mark in the history of public participation in the real estate and housing sector of the nation's economy. By virtue of Edict No 10 of 1985, effective September 1, 1984, OPIC was born. Today, the company, a parastatal of the state government has, indeed, contributed immensely to the overall socio-economic development of Ogun State and Nigeria as a whole. In fact, within the relatively short period of its coming into being, OPIC ranks alongside most successful government parastatals in the country and more importantly, in the area of real property development and management.

The corporation has embarked on 3 bedroom bungalows termed Cooperative Housing Scheme (CHS) while finishing is done by the client to his taste (one of the means of reducing cost). Up to date 107 housing units have been built and sold. Other areas are being acquired and different estates development. The five different types of houses developed in Sparklight/OPIC Estate along the Lagos-Ibadan Expressway are selling at prices ranging from N4,905,500.00 to N12,712,235.00 (\$32,703 to \$84,749). How many low income earners can afford this?

7. Alternative Strategies and Way Forward

The focus of government's attention in the housing sector is shifting away from the one of direct housing construction towards an enabling role. In order to undertake a complete assessment of the performance of this shift, requires a broader over-view of the housing sector as a whole and a better understanding of the mechanisms governing housing sector performance.

Some of the expected alternative strategies consist of:

- cooperative housing association;
- provision of a comprehensive conceptual and analytical frame-work for monitoring the performance of the housing sector;
- real estate development companies;
- build-operate-transfer policy;
- housing management;
- rehabilitating essential infrastructure and services, and improving financial and resource mobilisation in our cities and forms;
- creation of a set of practical tools for measuring the performance of the housing sector using quantitative, policy sensitive indicators;
- properly planned improvements of infrastructure and public services in the projects towns and sites to enhance the growth of productive activities and the revenue base;
- examination of the existing policy of the government in line with the housing objectives, policies and programmes;
- better scrutiny of the role of the private sector and several other ways in which the low income group could be helped.

This will also include economic restructuring to solve the poverty level of the masses; improvement in salary structure to cater for low financial return, deficiency and insufficiency of income; provision of many layouts with site and services and supervision of allocation not only by the government but with the assistance of cooperatives/associations. With this, allottees can further get help in form of loans from members and will eventually encourage savings. There will be eradication of uncertainty of final winners, the bias, partiality or swapping of winners names and several reviews will be avoided (Public pronouncement of winners to avoid multiple ownership); government bureaucracy will be removed; the masses and the poor will be encouraged against fear of intimidation and enforcement of right, resignation to fate or God's destiny, acceptance of failure,

self destruction through planlessness, wasteful spending, drunkenness, marrying more wives; illiteracy; prototype buildings against bourgeois designs.

All the circumstances working against the poor and the masses should be examined, reviewed and removed. All criteria for building successfully are against the poor and the low income earners, no collateral, no assess to viable loans, extremely low income, high cost of building materials and so on. For, except the poor are properly defended or shielded, they may remain homeless and marginalised for life.

8. Conclusion

The range of issues involved in housing provision and development in Nigeria have been examined. There are highlights of some of the efforts and policies so far made with case studies of Lagos State Development Property Corporation (LSDPC) and Ogun State Property Investment Corporation (OPIC). The issues raised gave rise to some alternative strategies and way forward. For if care is not taken housing may not be meant for the poor again.

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