

**URBAN LOW-INCOME HOUSING IN
NIGERIA**
THE PROBLEMS AND PROSPECTS

BY

ARC/MRS. A. P. OPOKO
CHIEF RESEARCH OFFICER
NIGERIAN BUILDING AND RESEARCH INSTITUTE,
15, AWOLOWO ROAD, IKOYI
P.M.B. 12568,
LAGOS.
e-mail: akunnayaopoko@onebox.com

Being the text of a paper prepared for the conference on **Housing and Urban Development for Low-income Groups in Sub-Saharan Africa** organized by the European Network for Housing in Developing Countries in collaboration with the Institute of Local Government Studies, Accra, Ghana & United Nations Centre for Human Settlements (Habitat) at the Institute of Local Government Studies, Accra, Ghana, in July, 2002.

In 1975, a new Federal Ministry of Housing, Urban Development and Environment was created to amongst others handle housing related policies. In this regard, the following bodies were set up:

1. The Committee on Standardization of Housing Types and Policies in 1975, Their work led to government's acceptance of the World Bank low-income housing concept and strategies.
2. The Anti-Inflation Task Force of 1976, whose fiscal and monetary recommendations impacted significantly on the housing sector.
3. The Rent Panel of 1976, which recommended establishment of state rent tribunals. These tribunals proved very ineffective in controlling rent.
4. Land Use Panel of 1977, whose recommendations led to the promulgation of the 1978 Land Use Decree. Although aimed at making land easily available, the decree in practice has further constricted land supply.

In 1976, the National Building Society was converted to the Federal Mortgage Bank of Nigeria (FMBN) with a capital base of N20million, which was later raised to N150million in 1979. Between 1975 & 1980, government embarked on another gigantic housing programme comprising of 202,00 dwelling units. At the end of the plan period of 1980, the programme achieved 15% success. In 1979, under a World Bank-assisted Urban Development Programme, housing estates were developed in eight (8) newly created states of the federation. This to date appears to be the only housing programme with high completion rate. Not minding the failure of previous government sole-sponsored programmes, the government in 1980 embarked on another housing programme, in which 40,000 units were to be built annually up to 1985. A significant feature of this programme is that 80% of the units were earmarked for low-income people. However, at the end of 1985, only 20% success was recorded, despite the huge resources invested. The Mortgage Institutions Decree 53 of 1989 set up a two-tier mortgage service structure with the Federal Mortgage Bank of Nigeria at the apex and the primary mortgage institutions, (PMI's) playing the second tier. In 1991, a National Housing Policy was formulated with three main approaches to housing delivery as follows:

- * Encouragement and promotion of active participation of all tiers of government;
- * Encouragement of private sector participation; and
- * Strengthening of relevant institutions.

This document, though widely deliberated and elaborately articulated, failed to impact positively on the housing scenario by the time it technically expired in the magic year

2000. Also, the National Construction Policy formulated the same year did not fair any better. In 1992, the Urban Development Policy was formulated to guide urban growth in the country. Same year, the Urban Development Bank of Nigeria was established to provide funds for urban projects. Same year also, the National Housing Fund was established to facilitate mobilization of cheap funds for housing provision. Funds for the scheme were to be sourced from:

- Government
- Insurance companies
- Merchant and commercial banks
- Compulsory savings of 21/2% of income by persons earning N3,000 and above.

Unfortunately, this scheme has been fraught with problems and its real motive seriously questioned. To begin with, the government has not made any contribution to the fund up till date. Also, insurance companies and banks have refused to make any contributions to the fund. Workers, whose contributions form the bulk of over N56million presently in the fund are now skeptical of the scheme which has benefited only 395 persons as at June, 2000 to the tune of only N242,808,490. What is even more worrying is that majority of the beneficiaries are the rich who for obvious reasons are able to meet the operating stringent conditions and guidelines. Out of the 395 beneficiaries, only eleven (11) persons earning less than N100,000 per annum benefited to a paltry sum of N928, 913. In 1994, another National Housing Programme was embarked on. Like its predecessors, it failed woefully, with government enriching a few pockets and incurring huge losses. Worried by the hopeless state of housing in the country, Government early this year (2002) announced the creation of a new Federal Ministry of Housing to squarely address the housing crisis. The Ministry is yet to commence effective operations.

4.3: Why Previous Interventions In Urban Housing Delivery Failed

Below are some of the reasons for the failure of past attempts at ameliorating the urban housing problems of the country.

1. Over the years, the public sector has given housing development a low priority rating, because housing was wrongly seen as a social service and a drain of public resources.
2. The schemes were politicized. There was lack of continuity as each government tried to embark on new projects by which they will be identified. Also, many of the

programmes were results of declarations by leaders eager to score cheap political points. The programmes were thus hurriedly packaged with details not tidied up.

3. There was lack of indigenous statistical database to plan the schemes with. Therefore, where time permitted, planning was based on foreign standards and living patterns which are alien to the people, especially, the non-exposed low-income people who hold more strongly to traditions more than the other income groups. Therefore, such standards not only made the projects very expensive and unaffordable by the poor, but also socio-culturally unacceptable.

4. The schemes were often very ambitious and government lacked the executive capacity required. In some cases, government was directly involved in procurement and disbursement of materials as well as direct construction.

5. There was lack of political will to see the schemes and policies through the implementation stages. Funding was inadequate and often delayed.

6. House design did not take into consideration the salient features of the Nigeria living pattern and climatic variations across the country. Similar prototypes were replicated all over the country.

7. Housing schemes were located in remote places without infrastructure.

8. Choice of contractors was based on political or other affiliations and not on competence. As a result, the number of contractors was high and many of them were incompetent.

9. Level of demand on building materials and workmanship was beyond what the market could absorb. This led to delays and price hike.

10. There was heavy dependence on expensive imported materials.

11. High level of subsidy introduced in most of the schemes made them unsustainable, as they could neither be completed nor replicated. Subsidy also made the schemes attractive to the higher income groups who cornered most of the units.

12. Cases of corruption, inflation of contract sums, red-tapism, etc also contributed to the failure of these schemes.

13. Also, high level of poverty in the country contributed to the apparent exclusion of the poor from benefiting from public housing because even in very rare cases where allocations were made to people in this category, they could not satisfy the requirements with respect to down-payments and mortgage loans repayment.

1.0: INTRODUCTION

Housing is one of man's basic needs, often ranked next to food. As opposed to mere shelter (roof-over-head) it has been internationally accepted to be the residential environment, neighbourhood, micro district or the physical structure that mankind uses for shelter and the environs of that structure, including all necessary services, facilities equipment and device needed for the physical health and social well - being of the family and the individual. Apart from serving very crucial roles of protection against inclement weather, it provides privacy and security as well as according the owner an enhanced social status. For the poor, especially, it can also serve as a vital launching pad for entrepreneurship and income generation. To the average Nigerian, therefore, home ownership remains a dream he aspires to realize within his lifetime. For many, also, it will be the most expensive single investment ventured.

Unfortunately, the cost of housing delivery in the country has continued to rise beyond what the people can afford and thus made the dream of home ownership very elusive. As a result, demand for housing in Nigeria has constantly lagged behind supply thus creating annual short falls in housing which has presently reached an alarming level. While the housing need in the rural areas is mainly qualitative that of the urban areas is both qualitative, and quantitative. This paper, however, will focus on the issue of urban housing in the country with specific concern for the poor. It will review urbanization trends in the country and its impact on housing. It will also highlight various interventions in housing situation and proffer reasons why such interventions failed. Finally, it will propose strategies that will ensure successful interventions in housing delivery in the country. At the heart of this strategy is a partnership between the public and private sectors.

2.0: URBANIZATION TRENDS

Urbanization is a major global phenomenon of our time. It is however more evident in developing countries where its growth is uncontrolled and outstrips any projections. Urbanization patterns in Nigeria follow the same demographic trend as in most developing countries, namely high birth rate combined with relatively low death rate. However the oil boom of the 1970s and 1980s witnessed an influx of not only adults but also young school leavers and even immigrants from other countries into the Nigerian urban areas in search of white-collar jobs. Proportion of immigrants in the Nigerian workforce thus rose from less than 1% in 1963 to about 6% in 1980/81 - the peak of the oil boom, (Eteng, 1999). Preference for urban areas in the location of industries and

provision of basic social amenities, as well as decline in price of the nation's cash crops at the international market led to massive abandonment of agriculture in the rural areas and further increased the tempo of rural - urban drift. Between 1970 and 1980, the urban population grew at a rapid rate of 7% per-annum. It was estimated that by 2000, 43.3% of the Nigerian population will be urbanized. This figure is expected to rise up to 61.6% in 2025, (Okunola: 1997).

Nigeria has the largest urban population in Africa. In 1952, only 52 towns had population of up to 20,000. By 1963, the figure had risen to 183 towns. As at 1996, Nigeria had seven cities with populations over one million people; 18 cities with over 500,000 people; 36 cities with over 200,000 people; 78 cities with over 100,000 people and 5,050 towns with over 20,000 people, (FGN 1996). Lagos, alone was projected to have a population of 15.6 million in 2000, and tipped to become one of the ten largest urban agglomerates in the world by 2020.

3.0: THE STATE OF URBAN HOUSING

3.1: Available Housing Stock

The problems posed by rapid urban growth in the country can easily be seen in the continued deteriorating housing conditions, inadequate infrastructural facilities, human poverty, environmental decay and over all decline in the quality of life of the people. Both planners and policy makers appear overwhelmed by the magnitude of the problems that have neither been anticipated nor planned for. Besides, government lacks the funds and other resources needed to effectively tackle the problems. Successive government policies have also dampened private sector interest in housing development, especially for the poor. Nonetheless, 83% of urban housing in the country today is the result of private sector initiative (Nubi, 2000).

Sadly, available housing stock, especially for urban low- income households has continued to deplete due to several reasons. The 1967 - 1970 Nigerian Civil war and subsequent violent ethnic and religious crises in the country have resulted in the destruction of many residential units. In the 1970s up to early 1990s, government embarked on various slum clearance programmes as a means of ridding the urban areas of decay. Under these programmes, many of the houses occupied by low-income families were destroyed and several of such families rendered homeless, as they were not given alternative accommodation. The programmes therefore reduced available low-income housing and facilitated the growth of slums in other locations. Another

depleting factor is the conversion of residential buildings especially in prime locations to other uses. This practice became more rampant in the last decade with sudden growth in the commerce and banking sectors. The poor attitude to maintenance has also affected the quantity and quality of housing units in the country. After paying exorbitant rents, tenants are usually unwilling to shoulder the added responsibility of maintenance. On the other hand, greed coupled with the high cost of labour and materials are some of the reasons why landlords do not maintain their buildings.

The 1991 National Housing Policy identified an urban housing deficit which required an estimated 5 million new housing units by the year 2000. This figure was reviewed upwards by 75% in the nation's report to Habitat II Conference in 1996 (FGN 1996). Today, the deficit is over 9 million housing units.

3.2: Housing Condition and Quality

The Third National Development Plan (1975 -1980) noted regrettably that housing is one area of social service where urban workers in the country desperately yearned for relief. Similarly, in the country's report to the 1976 Habitat 1 Conference in Vancouver, government acknowledged her neglect of the physical and environmental aspects of planning in past development plans. Despite the foregoing public acknowledgement, housing continued to receive little attention from government. In 1994, for instance, funds allocation to the housing sector amounted to only 2% of total national expenditure, (FGN: 1996).

TABLE 1: % OF HOUSEHOLDS OCCUPYING ONE ROOM IN SELECTED URBAN AREAS

S/N	TOWN	% OF HOUSEHOLDS OCCUPYING ONE ROOM
1	Lagos	72.5
2	Port Harcourt	51.5
3	Benin	48.0
4	Warri	59.9
5	Kaduna	63.9
6	Kano	69.1
7	Ilorin	23.9
8	Ibadan	47.3

Source: Adapted from Ismail: 2000.

Urban housing in Nigeria is characterized by serious overcrowding. Many of the poor households occupy only one room (Table1) while they share other facilities like toilet kitchens, etc with other households of similar status. Average household size is 6.7 persons, while persons / floor area ratio range from 2.76 persons/ m² to 9 persons / m² depicting severe overcrowding and lack of privacy. A national survey published in 1997 revealed that almost a third (31%) of urban households source water from unsatisfactory places; 33% of urban households use unconventional toilets; 87% of urban households dispose refuse in unsatisfactory places; and 67% of urban households are not connected to electricity supply, (Table2).

TABLE 2: SUMMARY OF HOUSING INDICATORS By STATE

SN	Nigeria	Provisional % Population Distribution 1991	Average Persons Per HH	% of HHs Using Streams, Ponds and Others,	% With Unconventi onal Toilets	% With Unsatisfact ory Refuse Disposal	% Without Electricity
	Nigeria	100	4.8	31.3	33.2	87.1	66.4
1.	Abia	2.6	4.7	54.3	20.2	87.6	56.9
2.	Adamawa	2.4	5.0	38.6	39.5	88.7	81.4
3.	Akwa-Ibom	2.7	4.7	70.4	4.5	92.6	86.7
4.	Anambra	3.1	4.4	64.9	9.2	78.5	42.4
5.	Bauchi	4.9	5.4	21.0	22.2	92.0	82.2
6.	Benue	3.1	5.2	48.1	55.2	92.8	86.8
7.	Borno	2.9	4.5	13.0	23.0	90.2	80.9
8.	Cross-River	2.1	4.9	70.1	42.1	92.0	75.4
9.	Delta	2.9	4.4	25.4	37.2	91.5	51.5
10.	Edo	2.4	4.7	37.7	19.1	94.3	40.0
11.	Enugu	3.6	5.2	53.0	57.5	85.5	71.7
12.	Imo	2.8	4.7	63.7	13.4	92.3	75.3
13.	Jigawa	3.2	5.5	5.1	32.0	98.0	93.4
14.	Kaduna	4.5	5.4	9.9	15.2	90.8	60.3
15.	Kano	6.4	5.5	4.6	12.7	73.4	70.8
16.	Katsina	4.4	5.4	25.6	13.6	93.0	90.1
17.	Kebbi	2.3	4.9	11.0	34.2	91.8	92.9
18.	Kogi	2.4	5.1	55.4	57.3	97.2	67.7
19.	Kwara	1.8	4.3	20.6	57.0	91.8	40.0
20.	Lagos	6.4	3.9	6.0	16.5	34.0	2.7
21.	Niger	2.8	4.8	39.7	51.3	92.7	69.6
22.	Ogun	2.6	3.3	32.2	33.3	80.1	37.5
23.	Ondo	4.4	3.6	39.7	44.9	97.4	47.3
24.	Osun	2.5	3.9	29.1	94.2	94.2	41.2
25.	Oyo	3.9	4.0	18.3	47.6	77.9	37.8
26.	Plateau	3.7	5.6	39.5	51.2	92.4	70.3
27.	Rivers	4.5	5.1	34.8	65.6	90.9	70.2
28.	Sokoto	5.0	4.4	15.9	23.6	88.5	93.1
29.	Taraba	1.7	5.1	64.1	44.6	98.4	94.9
30.	Yobe	1.6	4.5	7.1	48.3	91.5	87.6
31.	FCT(Abuja)	0.4	4.3	46.4	39.8	71.1	56.9

Source: FOS; 1997

It is important to point out here that even where households have access to the above facilities like water and electricity supply, they have been unreliable in several cases. Over 70% of urban dwellers rent their accommodations, (Nubi: 2000), while majority of the building owners lack security of tenure which is considered as a vital catalyst for housing development and improvement.

3.3: Poverty Level

With the minimum monthly wage at N7,500 (~\$55), it is not surprising that poverty is widespread in the country. The incidence of poverty soared from 22% in 1960 to 70% in 1991 and 80% in 1998 (Eteng, 1999). In Lagos, for example, it is reported that 90% of the urban population live below the United Nations accepted poverty line. A significant feature of the Nigerian urban housing scenario is the predominance of the poor. Eteng (1999) noted that various deregulatory policies and measures implemented by government under the Structural Adjustment Programme, Privatization and Commercialization Programme, etc have afflicted poverty on the masses. Under such programmes, the national currency depreciated; inflation rates were unprecedentedly high; the manufacturing and other production processes operated at very low levels; workers were laid off in both the private and public sectors; and wages remained almost static. This resulted in mass unemployment, underemployment and severe economic hardship. The middle class was wiped out, thus leaving a few very rich people on the one hand and the impoverished majority on the other hand. Faced with such daunting poverty, most Nigerians are scarcely able to sustain themselves and their dependents, let alone saving towards home ownership.

3.4: Housing Price to Income Ratio

A study of some major towns in the country showed that on the average over 25% of urban household income is spent on house rent (Nubi: 2000). In places like Lagos and Onitsha, the figures are as high as 33.3% and 40% respectively. However, figures are expected to be higher in Abuja, Warri and Port Harcourt that are reputed to have the highest cost of living in the country. Unfortunately, attempts at rent regulations via rent control edicts and similar policies have generally not been successful. Average house-price to household income ratio ranges from 6.81:1 to 10.00:1, (FGN: 1996). The ill fated 1994 National Low-cost Housing Programme supposedly aimed at making housing affordable, had even higher house-price to household income ratios as shown in Table 3.

TABLE 3: HOUSING PRICE TO HOUSEHOLD INCOME RATIO

S/N	HOUSE-TYPE	COST (US \$)	AVERAGE ANNUAL INCOME (US\$)	HOUSE PRICE TO INCOME RATIO
1	Low-income	2,850.00	468.00	6.09:1
2	Medium- income	7,730.00	601.00	12.75:1
3	Medium/high-income	12,890.00	1,011.00	12.75:1
4	High	38,659.00	1,133.00	34.12:1

Source: Hemuka: 2000. (US\$ = N 112.00 as at 1994)

The above shows that the legitimate income of most Nigerians cannot support homeownership. In government housing programmes, the effect has been hijacking of houses meant for lower income groups by high-income earners. The low-income people are compelled to provide housing for themselves. These are often in cheap but hazard prone locations at the urban fringes. The houses are often below acceptable standards in terms of design, construction and overall quality.

4.0: PREVIOUS INTERVENTIONS IN THE NIGERIAN URBAN HOUSING

4.1: Private Sector Participation

Over the years, the private sector has contributed significantly to urban housing development in the country. Up till 1980, 80% of urban housing stock in the country was as a result of various private sector initiatives (Eteng: 1999 & Ismail: 2000). However, private sector investment in housing has been growing too slowly to be able to meet demand because of problems and bottlenecks such as insufficient private savings; inadequate credit facilities; the high cost of; and difficulties in obtaining land in urban areas; sharp increase in the cost of building materials and labour; as well as a dearth in competent artisans.

4.2: Public Sector Intervention

4.2.1: Pre-Independence Period (1914-1960):

Government intervention in housing during this period was mainly in the provision of quarters for the expatriate staff and few African staff in selected occupations like railways, police force, etc. However, after the bubonic plaque that ravaged Lagos in the early 1920s, the Lagos Executive development Board (LEDB) was created to handle effective planning and development of Lagos. It was only in 1954 that LEDB was granted approval to undertake public housing development in the Lagos metropolis, which was already experiencing deficiencies in housing. This resulted in the

development of some housing estates especially in the Surulere, Apapa, Ikeja and Ilupeju areas of the city. Unfortunately, the tempo of development by LEDB was not sustained due to poor funding and lack of needed executive capacity, amongst other reasons.

In 1956, the Nigerian Building Society was established to provide mortgage loans to the people. The same year, the African Staff Housing Fund was established to encourage homeownership by African civil servants. However, both schemes failed because of limited financial backing and the people's poor attitude to savings. Between 1956 and 1960, three housing corporations were established to build houses and provide mortgage loans for the urban populace at the regional level. These organizations were inadequately structured and had very unstable financial base, as a result of which they could not significantly impact positively on housing delivery in the country. Evidence also show that the poor households did not benefit from their services due operational conditionalities that the poor could not meet.

4.2.2: Post-Independence Period (1960-2002):

Between 1960 and 1970, the housing sector suffered much neglect, except for the creation of additional housing corporations. The 1967-1970 civil war depleted existing housing stock, especially, in the war affected areas. In 1971, however, the National Council on Housing was convened to deliberate on the issues of housing development in the country. One outcome of the meeting was a massive national housing programme that took off in 1972. Government intended to build 59,000 housing units under the programme. To this end, the Federal Housing Authority was established in 1973 to coordinate the scheme. However, by stocktaking time in 1974, only 10,959 units were completed as shown in Table 4.

Table 4: Distribution of Housing Units

S/N	INCOME GROUP	HOUSE TYPE	No. OF UNITS	OF COST (N)	% OF TOTAL No.	% OF TOTAL COST
1	Low	T1 – T2	5,980	68.20 million	54.57	25.86
2	Medium	T3 – T6	2,377	40.63 million	21.69	15.42
3	High	T7 - T10	2,602	154.90 million	23.74	58.72
		TOTAL	10,959	263.73 million	100.00	100.00

Source: Hemuka, 2000.

5.0: STRATEGIES FOR URBAN HOUSING

5.1: Public / Private Sectors Partnership

Evidence over the years show that government does not possess the capacities to effectively handle all aspects of housing delivery in the country. On the other hand, the private sector has demonstrated overwhelming potentials in tackling the housing problems, although its effectiveness has been hampered by policies and distortions in the housing market. It is the position of this paper that there is a need to harness the effectiveness of both parties. While the private sector concentrates on direct production of housing, government should work towards creating an enabling environment which stimulates and sustains private sector interest and participation in urban housing delivery in the country.

5.2: The Public Sector

In this new dispensation, government should play a regulatory role. Specifically, government should concentrate on the formulation of realistic policies and guidelines based on a thorough understanding of prevailing situations and future national aspirations. Such policies should aim at ensuring that the housing market runs freely, providing the private sector easy access to sufficient land, finance, building materials, labour and planning data. Policies should be broad-based so as to target other issues like poverty alleviation, creation of job opportunities, improvement of the affordability level of the people, redressing rural-urban migration, which have significant influence on the housing sector. Standards should also be reviewed to include those materials and construction methods that the poor can afford.

Furthermore, government should encourage R & D in the housing sector. Although there is a government funded R&D organisation in the sector, the Nigerian Building and Road Research Institute (NBRRRI). NBRRRI has done a lot of work relevant to low-cost housing. These include development of various alternative building materials and associated construction tools; evolution of design guidelines based on anthropometric studies, living pattern surveys, post-occupancy evaluations, etc. Unfortunately, these have rarely been used in government projects or those of the private sector because amongst other reasons, they have not been included in the country's building standards or codes. There is an urgent need for this in order for the country to reap from its R&D efforts. NBRRRI needs to be strengthened through adequate funding and patronage to effectively serve the sector.

There is a dearth of competent indigenous artisans. The trade centres and technical colleges that produced them in the past have either been closed down or rendered ineffective due to lack of requisite equipment and other training materials. There is an urgent need for government to resuscitate these institutions in order to improve the quantity of artisans as well as the quality of workmanship in the country.

5.3 The Private Sector:

The success of the private sector can be attributed to the fact that housing, like any other business, is seen as an economic venture and pursued as such. As a result, they seek innovative ways of going about it, in terms of design, aesthetics, quality and cost effectiveness. Direct construction of housing should be left for this sector to handle. It is expected that through the partnership advocated, government will make available serviced sites and facilitate security of tenure for prospective allottees. To ensure that housing reach the low-income, the following concepts should be explored.

1. Harnessing the resources of the low-income people including women from the project inception to the upkeep / maintenance stage. Residents' associations in the country have demonstrated effectiveness in maintaining security and services in their areas. They can contribute even more if integrated into projects.
2. Locational aspects of housing should be carefully considered to avoid the strains often associated with unsuitable locations.
3. Design should take into consideration the target group, social structure living habits, preference etc. in determining space requirement and arrangement. NBRRI has done considerable work in this area. Variety of designs should be provided for people to choose.
4. Plot ratios of 1:3 - 1:5 have been found to be economic in provision of services. In addition, layout should be such that a group of households can share facilities like water and sewage connection.
5. To reduce cost to affordable levels, the core concept, whereby, only the basic core of wet area and a room are provided without fittings and even plastering should be used. Allottees will finish up their buildings according to their income, need and preference. This allows the allottees to make choices concerning the final outcome of their homes. It also meets the low-income peoples' psychological need to get away from the stigma of poverty, which is usually the case where identical homes are provided for the poor in same location.

6. Flexibility should also prevail at the construction stage. Where feasible and allottees opt to construct their houses by self-help, they should be assisted to do so.
7. The sector should target procurement processes that generate employment opportunities for the poor.
8. The private sector should also support the work of R & D via identification of needs and areas in need of R&D intervention, funding and commercialization of R & D findings, which will include cottage level production of proven alternative materials.

6.0: CONCLUSION

The need for partnership between the public and private sectors cannot be over emphasized. This partnership however can only flourish in an atmosphere of mutual trust and respect as well as commitment to a common goal - in this case housing delivery.

Government has not lacked ideas as can be seen from her variety of policies and programmes. What has been lacking has been the will to follow such policies through. It is hoped that as government relinquishes some of her traditional roles to the private sector, she will effectively reposition herself to undertake her role as an enabler and create the much-needed favourable environment for the private sector to thrive.

The private sector, on the other hand, should show more sympathy to the plight of the poor in their drive to make profit. The large number of these households and their peculiarities such as low and fluctuating income, lack of education and probably skills, lack of exposure, to mention a few, should challenge the private sector into discovering more innovative ways of meeting their needs. There is therefore, the need for the public sector to be very flexible in all stages of their operations.

REFERENCES

1. Bichi, K.M (2000); "Repositioning the National Housing Fund for Effective Housing Delivery in Nigeria" A paper delivered at the National Workshop on Housing Delivery in Lagos. October 2000.
2. Eteng, E, (1999); "Alternative Approaches to Mass Housing Delivery in Nigeria in the next Millenium" A paper delivered at the National Seminar on Mass Housing in Calabar, September 1999.
3. Falako, B (1999); "The Current Cost and State of Mass Housing Delivery" A paper delivered at the National Seminar on Mass Housing in Calabar, September 1999.
4. Federal Republic of Nigeria (1991): **The National Housing Policy**. FMWH, Lagos.
5. Federal Republic of Nigeria (1996): The Nigerian National Report to Habitat II Conference at Istanbul, Turkey.
6. Federal Office of Statistics (1997): **Major Social Indicators**. FOS., Lagos.
7. Hemuka, N,N (2000); "Affordable Mass Housing Delivery in Nigeria: problems and solutions" A paper delivered at the National Workshop on Housing Delivery in Lagos, October 2000.
8. Ismail T (2000)" Housing The Issues as I see them" A paper delivered at the National Workshop on Housing Delivery in Lagos, October 2000.
9. Nubi T. (2000) "Strategies for Effective Mobilization of Funds for Housing Construction" A paper delivered at the National Symposium on Development and Use of Alternative Building Materials held at Ota, November 2000.
- 10 Okunola, P. (1997); "The Spirit of Istanbul" in **The Urban Forum**, Vol.: Nos. 3& 4.