



FEDERAL UNIVERSITY OF TECHNOLOGY MINNA

HOUSING FOR THE NIGERIAN URBAN POOR: A REALITY OR A MIRAGE?

By

Prof. Asimiyu Mohammed Junaid
B.Sc., MURP (Ibadan), PhD (Minna); MNITP, RTP
Professor of Urban and Regional Planning

INAUGURAL LECTURE SERIES 51

18TH MAY, 2017



FEDERAL UNIVERSITY OF TECHNOLOGY MINNA

HOUSING FOR THE NIGERIAN URBAN POOR: A REALITY OR A MIRAGE?

By

Prof. Asimiyu Mohammed Junaid
B.Sc., MURP (Ibadan), PhD (Minna); MNITP, RTP
Professor of Urban and Regional Planning

INAUGURAL LECTURE SERIES 51

18TH MAY, 2017

© Copyright: University Seminar and Colloquium Committee, 2017

This 51st Inaugural Lecture was delivered under the Chairmanship of:

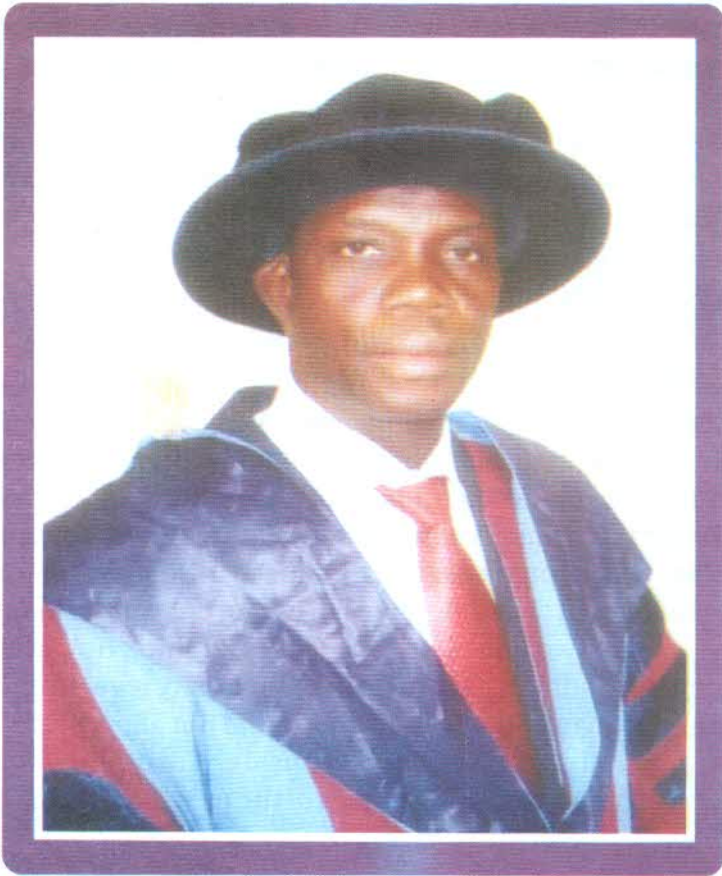
Professor M. A. Akanji, FNSMBM, FAS
Vice-Chancellor
Federal University of Technology, Minna

Published by:
University Seminar and Colloquium Committee
Federal University of Technology, Minna.

ISSN: 2550 - 7087

18th May, 2017

Design + Print:
Global Links Communications, Nigeria
☎: 08056074844, 07036446818



Prof. Asimiyu Mohammed Junaid

*B.Sc., MURP (Ibadan), PhD (Minna); MNITP, RTP
Professor of Urban and Regional Planning*

Preamble

In the name of ALLAH, the beneficent, the most merciful. In the beginning, there was housing and the housing was for mankind. Human beings are conceived and created in a house – the womb. They are born inside the physical houses. The creatures of Almighty Allah continue to live in houses throughout their life time. At the end of life, they are preserved in their final houses – the graves. I give glory to Almighty Allah who created the house in the beginning and created human beings to live in the house. I thank Almighty God who created me in a house, nurtured me in the house and provided me the opportunity to stand before you this afternoon, in this particular house, to deliver the 51st Inaugural Lecture of the Federal University of Technology, Minna on this glorious day.

The Vice Chancellor Sir, distinguished Ladies and Gentlemen, I considered this lecture a significant landmark in the history of my academic career. When I became a Professor in 2011, I was considered the youngest professor in the University and by extension, the youngest in Oke-Ogun (Oyo North) area of Oyo State in Nigeria. At that time, my plan was to deliver the inaugural lecture within two years of my Professorship. However, my engagement in administration at the University level from 2008 to date and so many other engagements did not allow me to fulfill that dream until now. Therefore, I consider the event of today, a fulfilment of my academic yearnings of the past 6 years. To God be the glory.

The Vice Chancellor and distinguished audience, I am here to deliver a lecture on the central role which housing plays in the life of man and the plight of the Nigerian urban poor. In specific terms, the title of my lecture is: “Housing for the Nigerian Urban Poor: A Reality or a Mirage?” I would like to commence this lecture by presenting a holistic view of the concept of housing and its evolution over time.

1.0 Introduction

1.1 The Concept of Housing

The conception of housing is broad depending on the elements or issues of concern. There is housing for everything. For non-living things such as manufactured products, housing is used to describe any covering material or casing that protects, shields or contains the component part(s) of any product. Thus, there is housing for your computers, handsets, cooking gas, reading glass and even the sachet of pure water to mention a few.

Housing for living organisms is conceptualized as any enclosure, shelter, dwelling or building in which human beings and animals live. The basic meaning of housing is shelter, which is referred to as a dwelling or a house that features enclosing walls and a roof to protect man against precipitation, wind, heat, cold and external attack (Jinadu, 2007). For animals, housing is simply an enclosed structure where they are sheltered to protect them from elements of weather. Housing for human beings are however complex in structure and often include different compartments such as living room, bedroom, kitchen, bathroom, toilets etc.

The conception of housing transcends the conservative view of four walls and a roof structure meant to protect man from the elements of weather (Jinadu, 1995). In broad terms, housing is defined as the totality of human biological, cultural and physical environments. The view of housing as a composite entity is reflected in the definition of Borne (1984) who considered housing as a packaged bundle of services. In this sense, housing is viewed as a bundle of services or a basket of goods which include the physical structure itself, the ancillary facilities and services within the house as well as the general environmental qualities and amenities that surround the building (Jinadu, 2007). Thus, Agbola and Alabi (2000) opined that the occupancy of housing involves the consumption of neighbourhood services (e.g parks, schools and hospitals); a location (e.g. accessibility to jobs and

amenities) and the proximity of certain neighbours (social environment). The different ramifications of the conception of housing could be streamlined into three basic themes that define housing. These include:

- i. **Housing as the creation of special environment where human beings are created, into which people are born, live and grow.** Under this thematic view of housing, the female wombs of humans and mammals are regarded as houses where babies are conceived and nurtured. In Quran chapter 77 verses 20 and 21, Almighty ALLAH said "did we not create you from a despised water (semen)? Then we placed it in a place of safety (womb)." After the birth of a baby, Igwe (1987) argued that housing represents an extended womb during the formative years of a child's physical, psychological, educational and emotional development. In this sense, housing is a shelter, a place of safety where human beings are created, a comforter of the occupants and a molder of human identity because socialization takes place in the house.
- ii. **Housing as a social symbol.** Here, housing is seen as a symbol of human dignity and respect. The concept of housing as a social symbol expresses the importance attached to housing as a cultural or social asset that every member of the society desires to own. It is a source of prestige, self-recognition, self-respect and self-satisfaction. Grigsby and Rosenburg (1975) viewed housing as a symbol of man's status, an extension of his personality, a part of his identity and a determination of many societal benefits and disadvantages that will come to him and his family. In this context, housing could be defined as a valuable cultural asset that bestows dignity, respect and psychological satisfaction on the home owners.
- iii. **Housing as an economic process and product.** As an

economic process, housing is seen as the systemization of series of connected activities that produce an object of economic value. It is the ways and means by which housing goods and services are produced through the interactive production processes of land acquisition, housing finance, mobilization and assemblage of materials and labour as well as the actual construction of houses (Turner, 1976). As an economic product, housing is seen as the final commodity produced through the construction process. It has a market value and can be traded in the market. Housing, in this sense is an investment product and a means of income generation (Jinadu, 2007).

The different conceptions of housing discussed above show that housing is everything about human existence. Housing plays a central role in human life and it is the dominant element of the cultural landscape and the most cherished heritage in all human settlements.

1.2 Evolution of Housing

The history of housing predates human creations and the evolution of housing could be traced back to the creation of the Heavens and the Earth by Almighty Allah. Perhaps, the first heavenly house is the Paradise where the first humans lived before their sojourn to the earth planet. In the Holy books, God created the Paradise (*Aljanatul Firdaus*) as the first house for Adam and Eve and the last (eternal) house for the righteous beings who lived according to the commandments of Almighty God. The creation of heavenly houses is reflected in the following verses of the Holy Quran and the Bible:

“– and for **Paradise** as wide as the heavens and the earth, prepared for the pious.” (Quran chapter 3, verse 133) “but for those who fear their Lord, are **Gardens** under which rivers flow (in **Paradise**); therein are they to dwell (forever)” – Quran chapter 3 verse 198.

“And Lord God formed man of the dust of the ground ...” (Genesis 2, verse 7). The Lord God planted a **garden** eastward in Eden, and there He put the man whom He had formed” (Genesis 2, verse 8).

The Almighty Allah also created the Hell Fire (*Jahanama*) as the abode for the devil (*Shaitan*) and all his followers who disobeyed God, their creator. Allah said in the Holy Quran; “Truly, **Hell** is a place of ambush – a dwelling place for those who transgressed the boundary limit set by Allah” (Quran chapter 78 verses 21 – 22).

The Paradise and the Hell are the earliest forms of housing created by God in the world beyond. On the earth's surface, shelters became personal expressions of humankind, possessing socio-cultural, architectural, aesthetic and psychological meanings (Encyclopedia Britannica, 2001). The earliest earthly homes were caves, trees and mobile tents (Plates I, II and III) used by the hunter-gatherers of the Stone Age who moved around in search of fruits and edible roots (Jinadu, 2007). Before man acquired the skill of house building in the Stone Age, the natural environment was used as shelters. Thereafter, man began to build houses and the history of housing construction dates back to the Agricultural Revolution of the 10,000BC (Encyclopedia Britannica, 2001) when the early men domesticated plants and animals in the Neolithic period and erected temporary huts with stones, bones, tree branches, leaves and animal hides.

The ancient civilization saw to the evolution of more permanent housing structures around 3100BC when the ancient Egyptians and Greek built flat-topped and slanted roof houses with stones, mud, clay bricks and wood (HubPages, 2011). The Romans also adopted part of the Greek building technology and build houses with central court yards. Some of these houses of the ancient period developed into the fortified castles of the Middle Ages, with thick stonewalls. (HubPages, 2011). In the 15th century, Europeans began the building

of half-timbered houses, with stone or brick foundations (Plates IV, V and VI).



Plate I: A cave used as shelter



Plate II: Shelter made of bones



Plate III: Temporary huts



Plate IV: 14th C Mud house



Plate V: Roman Architecture



Plate VI: Half-timbered house

The early modern period and the contemporary time witnessed the Renaissance as well as the Industrial Age architecture (HubPages, 2011) with evolution of modern housing aided by mass factory production of modern building materials. The production of cement, sandcrete blocks, reinforced concrete, glass, iron frames, swan timber, roofing sheets, ceramics, etc. have brought revolution into the construction industry leading to the production of modern structures ranging from bungalow to high-rise houses in all parts of the world (Plates VII and VIII).



Plate VII: Modern Bungalow



Plate VIII: High-rise building

The history of housing evolution considered above established the fact that houses have changed a lot over the last three to five hundred years. According to Mason (2016), availability of construction materials, development of indoor plumbing and heating systems, advances in architecture, governmental incentives, technology and a general rise in living standards are the few of the factors that have played a role in the evolution of homes.

In Nigeria, the evolution of housing in the pre-colonial period corresponds with the global picture painted above. Housing in the country has evolved from the simple huts made of grass

through the mud houses (Plate IX) of the 17th and 18th Centuries to the more modern houses of the 19th to the 21st Centuries. Although the relics of the early houses are still abundant in the villages and the core areas of old cities, housing transformations featured prominently in the colonial era. Modern houses were built by the colonial masters and the Christian missionaries in the early 19th century. For instance, the first storey building in Nigeria (Plate X) was built by the missionaries in 1842 at Badagry, Lagos State (Daily Trust, 2016). Since that time, housing of different types and scales have evolved, ranging from the traditional architecture of the major tribes in Nigeria to the architectural master pieces of the modern era (Plate XI).



Plate IX: Simple thatched roof hut



Plate X: First Storey Building in Nigeria, 1842



Plate XI: Modern NITEL Building, Lagos

1.3 The Importance of Housing

Housing plays a central role in the life of living organisms. It provides the basic platform for the life supports systems in human settlements. Housing is generally regarded as a basic necessity of life which is second only to food and clothing. This popular world view is supported by the fact that everything in this world begins and end with housing. Housing is the pivot of all socio-cultural, religious and economic activities of man. The illustrations in Figure 1 show that all socio-economic and religious activities in human settlements are connected to the house. All return trips in our towns and cities begin from and terminate in the house. Thus, everything about human life begins and ends in the house. This shows that housing is the life wire of human existence.

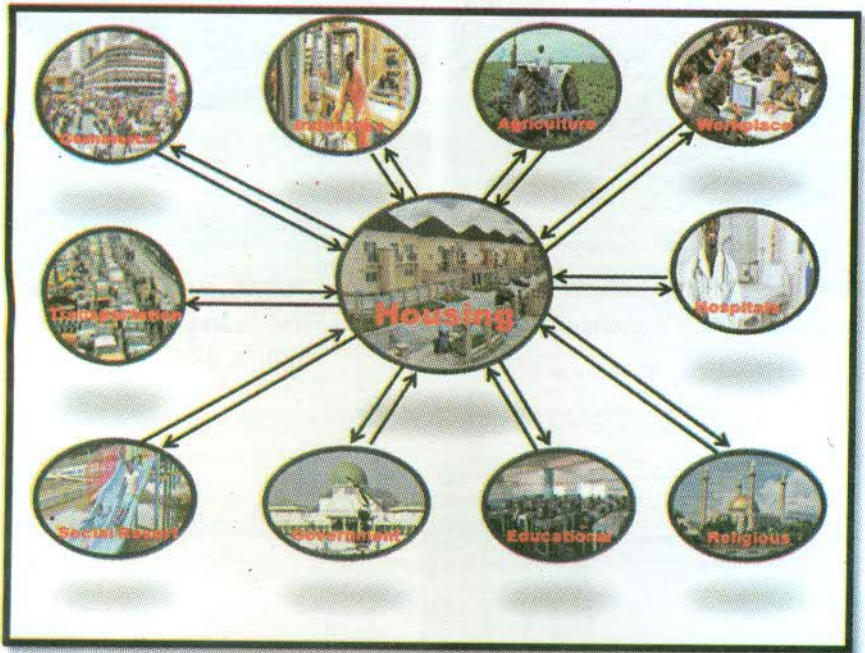


Figure 1: Housing as the Pivot of Human Activities

Source: Author, 2017

The concept of housing as a basic necessity of life is further illustrated in Maslow's theory of Hierarchy of Needs propounded in 1943 (Figure 2). McLeod (2016) gave account of Maslow's five hierarchies of basic needs for human survival and identified psychological, safety, belongingness and love, esteem and self-actualization as the basic requirements that allow the moving through of human motivations. Psychological need is said to be the most important and is the first in the ladder of needs. According to Maslow (1943), food and **shelter** are the most important psychological needs of man. The safety need includes personal (physical and psychological) safety, financial security, health and wellbeing which are all guaranteed by adequate housing. The third level of hierarchy of needs is love and belonging which are elements of social safety net built and

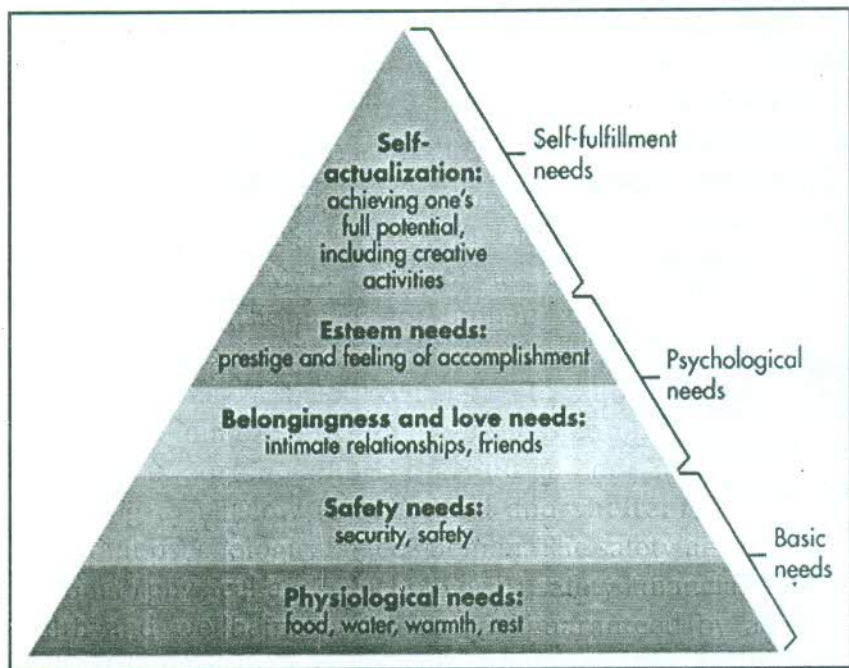


Figure 2: Maslow's Hierarchy of Needs

Source: Adopted from McLeod, 2007

nurtured by families and communities within the housing environment. The love and belongingness need is important because it creates affections and relationships which are required to prevent depressions, social ills and crimes in communities.

The Maslow's esteem and self-actualization (fourth and fifth levels of need) are part of the requirements for gaining societal value and acceptance as well as the realization of individual's potentials. Self-esteem makes individuals feel good about themselves while self-actualization allows people to achieve their goals. Access to adequate housing guarantees self-esteem, societal acceptance and provides the opportunities for realizing self-potentials.

It is clear that the fulfillment of the basic needs of life is embedded in the consumption of good housing. Inadequacy or lack of good housing is associated with insecurity, poor health and wellbeing, poverty and all forms of deprivations. According to Tshitereke (2008), lack of adequate housing constitutes a security threat from myriad of social ills that arise from homelessness and exposes people to the structural violence of poverty, its severity and associated complexities of despair and deprivation. Inadequate housing and/or living in extremely unsanitary housing environment compromises the health of the people, reduces productive opportunities and increases physical and psychological stress. Above all, inadequate housing predisposes human settlements to the risk of hazards and disasters.

The importance of housing in the lives of human beings makes it an indispensable element of human settlements. Housing is so central to the well-being and survival of man such that, it is considered a social service and a basic right. Article 25 (1) of the United Nations Declaration of Human Right recognizes housing

as a basic right that must be provided for all citizens to ensure good life and security (Jinadu, 2007). According to Human Rights and Housing (n.d), human right to adequate housing guarantees all people the right to live, security, peace and dignity. It involves more than the right to access to shelter and includes rights to adequate standard of living, safe and healthy environment, privacy, legal security of tenure and protection from forced evictions.

The above discussions on housing as the focal point of all human activities and as the provider of basic needs underscore the importance of housing. Therefore, every country in the world is expected to treat housing as basic social service and to guarantee the right of all citizens to adequate housing in all its ramifications. Section 16(2) paragraph (d) of the 1999 constitution of Nigeria indicates that the State shall direct its policy towards ensuring that suitable and adequate shelter is provided for all citizens (Federal Republic of Nigeria, 1999). If we accepted the fact that housing is a social service as well as a basic right, then the question is: do all countries, in particular Nigeria, treat housing as a social service and as a basic right? The answer to this question will be determined in the course of this lecture.

1.4 Who are the Urban Poor?

Poverty is a universal term used to describe situations of the inability of individuals or households to acquire the basic needs required to live a healthy and minimally comfortable life. It is a situation in which people have little money and not many possessions (Longman Dictionary, 2007) to cope with minimum daily requirements for a normal life. Therefore, poverty can be described as a situation of human deprivations with respect to inadequate access to basic needs such as food, shelter, safe water, health, education, productive assets and employment opportunities, amongst others. This is different from the poverty of the mind.

One basic question which has not produced a generally accepted answer is: who is an urban poor? This is because the definition of poverty is complex and relative, making it very difficult to unravel the identity of the urban poor.

Irrespective of the difficulty in definition, the people categorized as low income earners in all societies are generally regarded as the poor. The 2012 National Housing Policy of Nigeria categorises the low income group as those whose monthly income range between N4,500.00 and N18,000.00. This category of people earns an average of N375.00 per day. Given the recent high Dollar to Naira exchange rate of between N455.00 and N550.00 to \$1.00 and by international standard, the low income group in Nigeria live on less than US\$1 per day. As observed by the National Bureau of Statistics (NBS), 61% of Nigerians lived on less than a dollar per day in 2010. This category of people is the urban poor and they live below the poverty line.

The NBS statistics show increases in poverty incidence over the years and a swell in the ranks of the urban poor. While the percentage of the non-poor decreased from 72.8% in 1980 to 31.0% in 2010, those of the moderately and extremely poor have increased from 21.0% and 6.2% respectively in 1980 to 30.3% and 38.7% in 2010 (Table 1). These statistical estimates must have changed significantly in the current period of economic recession in Nigeria, meaning that more Nigerians are now living in poverty. According to Olotuah (2015), the vast majority of urban dwellers are in low-wage and irregular employment in the private sector. These are the urban poor who constitute between 33 and 67 percent of the urban population in many of the Less Developed Countries and they are often under-employed or sometimes, in no employment at all.

Table 1: Categories of Relative Poverty, 1980-2010

Year	Non-poor	Moderately poor	Extremely poor
1980	72.8	21.0	6.2
1985	53.7	34.2	12.1
1992	57.3	28.9	13.8
1996	34.4	36.3	29.3
2004	43.3	32.4	22.0
2010	31.0	30.3	38.7

Source: NBS Harmonized Nigeria Living Standard Survey, 2010

In terms of housing, the urban poor are those who spend a significant proportion of their income on housing. The maximum housing expenditure for households as canvassed by the International Labour Organization (ILO) is 1% - 30%, which is considered as normal to allow households to meet other obligations for a healthy living. However, the urban poor spend 50.1% - 100.0% of their income on housing and they are often located in the zone of housing affordability stress. Such individuals are considered cost burdened and may have difficulty in affording basic necessities of life such as food, clothing, transportation and medical care. The urban poor are under a heavy burden of housing affordability and they experience 'shelter poverty'.

2.0 Urbanization and Housing Deficit in Nigeria

2.1 Urbanization and Urban Development

In spite of the problems of inadequate infrastructure and services, poverty, war, terrorism and disasters, amongst others, cities of the world, most especially in the developing countries, have continued to urbanize at a fast rate. The world is witnessing rapid urbanization. More than half the world's people (54%) lived in cities in 2014 and this proportion is expected to increase to 66% by 2050 (United Nations, 2014). Over 90 percent of urban growth is observed to be occurring in developing countries.

These countries add an estimated 70 million new urban residents each year and by year 2030, it is estimated that all developing regions, including Asia and Africa, will have more people living in urban areas than in rural areas (World Bank, 2009).

Nigeria is one of the rapidly urbanizing nations of Africa with a percentage of urban population higher than 37% which is the average for sub-Saharan Africa. According to the World Bank (2016), around 85 million Nigerians, approximately half of the total population, were living in urban settlements in 2016. The country's urban population increased by an average of 4.8 percent a year between 2000 and 2013 and within the next 20 years, the number of people living in towns and cities is expected to reach 295 million by 2050.

The rapid rate of urbanization in Nigeria corresponds with massive physical development and the growth of towns and cities. The rapid urban expansion, driven by population growth has led to the emergence and increase in the number of large and medium sized settlements in Nigeria. Currently, there are four population clusters with massive urban spatial development (Figure 3) that define the Nigerian urban system (Bloch *et al.*, 2015). These are:

1. The Northern spatial conurbation axis centred on Kano, Katsina, Zaria and an East-West axis running roughly from Funtua to Hadejia;
2. The emerging Central conurbation running from Abuja, Karu, Yanyan and Mararaba in the heart of Nigeria to Jos in the Northeast;
3. The South-Western conurbation stretching from Lagos, Ibadan to Ilorin and Akure; and;
4. South-Eastern conurbation covers Benin, Port Harcourt, Calabar and Enugu zone.

These four major population clusters host a number of urban

settlements in Nigeria. Cities in these areas and many other States in the country have continued to grow both in population and spatial extent over the years. Today, the Nigerian urban system is composed of one megacity (Lagos), seven metropolitan areas with over 1 million population, 15 large cities with populations between 500,000 and 1 million, 19 medium-sized cities with populations between 300,000 and 500,000, and a network of hundreds of smaller towns (World Bank, 2016).

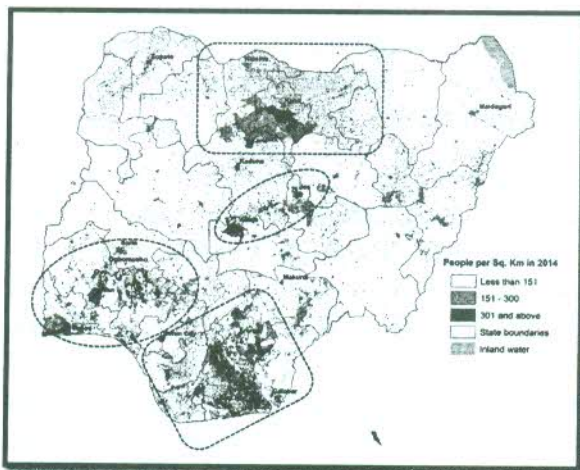


Figure 3: Population/City Clusters in Nigeria
 Source: World Bank, 2016

Urbanization and the growth of urban settlements in Nigeria is fraught with a lot of problems. Many of the towns and cities have grown without proper physical planning. The peri-urban areas of many cities have witnessed haphazard development

without basic infrastructure and services. As the low income citizens continue to migrate into cities in search of opportunities, the demand for housing and other urban basic services has aggravated creating a huge backlog of unmet needs in urban areas. Amongst others, the demand for housing by new entrants to the towns and cities has created huge housing deficit which led to the emergence of spontaneous slum settlements with substandard housing.

2.2 Housing Deficit

The magnitude of housing deficit in Nigeria is depicted by the huge expression of housing need by the citizens. The emergence of squatter and slums settlements as well as the prevalence of substandard housing, built of ramshackle materials are all expressions of housing deficit. According to Jinadu (2007), human expression of the desire for decent and affordable accommodation is both quantitative and qualitative in nature. While there is a shortfall in the number of houses required by Nigerians, quite a significant proportions of the citizens who have roof over their heads still express housing need in terms of inadequate privacy, space, materials and basic ancillary services – light, water, sanitation facilities, etc.

There is no doubt that the rate of housing supply in Nigeria is far below the demand for the commodity. It is estimated that housing construction is about 100,000 units per year while the demand for housing in major cities like Lagos, Abuja, Ibadan and Kano is growing at about 20% per year (Global Property, 2014). Nigeria has a housing deficit of about 17 million units (International Finance Corporation, 2017) and needs about 700,000 additional units each year for the next 20 years to off-set the deficit. The financial implications of housing deficit in the country are huge. In 2015, the former Minister of Works, Arc. Mike Onolemen observed that the housing sector needs N300 billion investment over the next 30 years to resolve the deficit (National Mirror, 2016).

The level of housing deficit in Nigeria has raised concerns among individuals, corporate groups and the government. The yearnings of Nigerians for housing and governments efforts to provide accommodation for all citizens brought about the enactment of housing policies and the implementation of several housing programmes in the country. In its policies and programmes over the years, the government has focused on the provision of decent and affordable housing for the low income

group – the urban poor. The next section of the lecture is focused on the government's efforts at providing affordable housing for the Nigerian low income group.

3.0 Low Income Housing for the Urban Poor

Low income housing are generally the houses built and meant to be occupied by low income group in the society. They are housing with low prices for those categorized as low income earners or the poor people. The concept and principles of low income housing are centred on availability, accessibility and affordability. Most nations of the world implement programmes of low income housing through a variety of subsidy regimes and financial instruments that are targeted towards the low income citizens or the urban poor.

3.1 Low Income Housing Policies and Programmes in Nigeria

Nigeria as a nation has instituted several housing policies and programmes in response to the housing demand and the yearnings of the people. The history of public housing intervention in Nigeria could be traced to the establishment of the Lagos Executive Development Board (LEDB) in 1928 as a result of the outbreak of bubonic plague that affected part of Lagos. The LEDB was mandated to carry out urban renewal and housing programmes and the intervention of the Board led to the construction of 12,930 houses by 1931, development of 3,647 houses in Surulere, Yaba and Apapa areas between 1947 and 1960 as well as the construction and sale of 3,242 owner-occupier houses between 1960 and 1966. Following from these initial efforts, several other public housing provisions in form of staff quarters were made in the colonial and post-independence era.

Over the years, the Nigerian Government has made its intentions on public housing very clear. The focus has been on affordable housing for the low income people. This policy thrust is evidently

clear in all the housing policies and programmes formulated since independence. The summary of the goals and objectives of successive National Housing Policies in Table 2 shows a high level of commitment to the provision of accessible and affordable housing for all Nigerians, most especially, the low income group.

The policy commitment of the government has been matched with series of housing delivery programmes. The main areas of intervention include the provision of serviced plots of land, direct construction and sale of owner occupier houses as well as mortgage loan financing. Some of the housing programmes implemented since independence up to date include the following:

1. National Low-Cost Housing Scheme (1975-1980)
2. Shagari Low-Cost Housing Programme (1980-1985)
3. Federal Site and Services Scheme (1993-1995)
4. National Housing Programme (1994-1995)
5. National Prototype Housing Programme (1995-2000)
6. Mass Housing Programme (2000- 2009)
7. Public Private Partnership Housing Programmes (2000-2015)
8. Presidential Housing Mandate Scheme (2010-2015)
9. Federal Integrated Staff Housing – FISH (2016 – to date).

The housing programmes listed above are by no means exhaustive. These and many other programmes at the Federal level were complemented by other housing delivery programmes at the State and Local Government levels. The private sector has also implemented series of housing programmes, some of which are targeted at the low income group. It should be noted that there is no clear boundary in the commencement and end of specific housing programmes implemented. While some of the programmes were still running, others were introduced by new governments. Thus, housing programme implementation in Nigeria is characterized by multiple projects running concurrently over a number of years.

Table 2: Summary of Housing Policy Goals and Objectives

Housing Policies	Goals	Summary of Key Objectives
1980 National Housing Policy	To provide suitable and adequate shelter for all citizens.	Construction of 40,000 low income houses between 1980 and 1983 at the rate of 2,000 units per year.
1991 National Housing Policy	To ensure that Nigerians own or have access to descent housing accommodation at affordable cost by year 2000 A.D.	1. Encourage and promote active participation in housing delivery by all tiers of government. 2. Emphasize housing investments that satisfy basic needs.
2006 National Housing Policy	To ensure that all Nigerians own or have access to descent, safe and healthy housing accommodation at affordable cost.	1. Develop and sustain the political will of government for the provision of housing for all Nigerians. 2. Strengthen all institutions involved in housing delivery at the Federal level. 3. Encourage and promote active participation of other tiers of government in housing delivery.
2012 National Housing Policy	To ensure that all Nigerians own or have access to descent, safe and sanitary housing in healthy environment with infrastructural services at affordable cost, with secure tenure.	1. 1. Develop and sustain the political will of government for the provision of housing. 2. Provide adequate and affordable housing finance to all Nigerians by developing efficient primary and secondary mortgage markets. 3. Add 10 million new homes to the national housing sector stock.

Source: Compiled from Jinadu (2007) and National Housing Policy (2012)

3.2 Low Income Housing Delivery: The Targets and the Gaps

Available statistics show that the different housing delivery programmes have produced quite a number of housing units. The record of housing delivery by the Federal Housing Authority (FHA) shows that a total of 9,926 serviced plots have been delivered to beneficiaries in FCT, Lagos, Rivers, Kano, Kaduna, Benue, Sokoto and Imo States under the Federal Site and Services Scheme. As at 2016, the FHA has completed and sold a total of 28,251 housing units across the country. The agency has also sold a total of 5,749 uncompleted houses to various State Governments while a total of 1,269 housing projects are on-going in Maiduguri, Katsina and Lokoja towns. As of today, there are

several on-going public housing projects across the country. Under the Mass Housing Programme, the FHA is involved in partnership with private housing construction firms like CITEC International Ltd, ADKAN Services, Prince & Princess Ltd, Good Homes Ltd, Sun City, Sher Energy Ltd, etc., to deliver 10,955 housing units to Nigerians. A more comprehensive account of low income housing delivery by the Government is presented in Table 3. The statistics in the table show that a total of 653,271 housing units were proposed by the Government under the various low income housing programmes and 95,594 units have been delivered in the 1962 - 2010 period.

Table 3: Low-cost Housing Delivery in Nigeria (1962 - 2010)

Period	Proposed units	No. of units produced	% achievement
1962-1968	81,000	500	0.81
1971-1974	59,000	7,080	12.00
1975-1980	202,000	30,000	14.85
1981-1985	180,000	47,234	26.24
1986-1999	121,000	5,500	4.55
2000-2003	20,000	-	-
2004-2006	18,000	840	4.87
2006-2010	10,271	4,440	43.23
Total	653,271	95,594	14.83

Source: Egidario et al., 2016

An assessment of the performance of Government's housing policies and low income housing programmes in Nigeria reveals very little achievements amongst several setbacks. Most of the housing policies were marred by the inability of Government to actualize most of the tasks set up under the strategies for policy goal accomplishment. As a result, most of the targets of the various housing programmes were not met. Under the First National Development Plan (1962-1968), for instance, only 500 units (0.8%) of the target was realized. In specific terms, the popular low income housing scheme of the Alhaji Shehu Shagari era (1979 - 1983) suffered significant setback arising from high rate of project abandonment (Jinadu, 2007) as only 32,000 units

(22.9%), out of the targeted 140,000 units was realized (Ozurumba, 2011). Also, only 5,500 (4.5%) of the 121,000 housing units proposed under the National Housing Programme launched in 1994 was realized.

Findings from several assessments of low income housing programmes in Nigeria show a wide gap between targets and achievements. As shown in Table 3, the overall success rate of Government's housing programme in 48 years (1962 - 2010) is 14.83%. It is therefore clear that the level of achievement is not commensurate with the efforts and finances put in and the programmes have not met the housing needs of the common man (Jinadu, 2007).

3.3 Access to Low Income Housing and Affordability Problem

The problems of access to and affordability of the few low income housing delivered in Nigeria are major issues of concern. The urban poor in the country face a huge problem of housing deprivation as decent and affordable accommodation continue to elude the majority of the low income group. With respect to access to the houses delivered, Jinadu (2007) observed that the Shagari low cost houses are largely not accessible to the target group due to poor/remote location. Thus, as of today, about 80% of completed units are unoccupied and are in their various stages of dilapidation across the country. Ozurumba (2011) also observed that the low income lost out almost completely in the allocation of the low income housing scheme. According to the author, the low-income group who were to receive 55% of the 11,000 Federal Government housing units constructed in Festival Town, Lagos were said to lose out completely in its implementation. Also, the Federal Site and Services Scheme was marred by allocation problems as most of the targeted low income earners did not benefit from plot allocation. A study conducted in Lagos and Akure by Musari (1993), showed that the

beneficiaries of the scheme were the middle and the high income groups.

The Mass Housing Scheme executed by the Federal Government under the Public Private Partnership (PPP) arrangement, which is intended to favour the low income group, also excluded the urban poor in implementation. The housing targets under the scheme are 50%, 30% and 20% for the low, medium and high income groups respectively. The housing targets at the CITEC, Sun City, Prince & Princess and Abuja Model City Estates were 1107, 664 and 442 for the low, medium and high income groups respectively. However, field investigation of the number and categories of housing delivered in the four estates in 2016 reveals that none of the houses built in the CITEC (308 units), Abuja Model City (350 units), Sun City (450 units) and Prince & Princess (1105 units) Estates were for the low income group.

The problems of high cost of houses and high rent make housing unaffordable to the poor. According to Olotuah (2015), the cost of 1-bedroom unit in the Federal Low Cost Housing Estate in 1985 was N6,000.00 while 3-bedroom unit cost N15,000.00. The author observed that the low-income earners in the public service (GL 01 to GL 06) who earned a maximum pay of N2,772.00 per annum could not afford the cost on a lump sum basis. Also, the purported cheap houses delivered under the National Housing Programme launched in 1994 became unaffordable when the Government announced an increase in the price of the least expensive house from N70,000.00 to N385,000.00 in 1996 (Jinadu, 2007). At the CITEC, Sun City, Prince and Princess and Abuja Model City Estates the cost of a Bungalow as at 2016 is between N10 and N15 million; a Duplex cost between N30 and N40 million; Block of Flats cost between N40 and N45 million while a Multi-Storey Building cost between N50 and N65 million. These houses are far beyond the reach of the majority of the low income Nigerians who live and work in the Federal Capital Territory.

While affordability of houses supplied by the public sector is a problem to the low income group, the situation is worse for the private sector housing. A study of housing affordability amongst 1,950 households in 12 States in the six geo-political zone of Nigeria conducted by Adegoke (2016) indicated that private sector housing is beyond the reach of the majority as 74% of the low income earners were found to be under varying degrees of housing affordability stress or burden.

House construction is a capital intensive venture. For the low income earner to own a house, there must be a solid financial support from the government and/or the private sector. However, majority of the low income people are underemployed or are in no employment at all. They do not have access to mortgage finance. In year 2004, for instance, only 0.1% of the 1,728,222 contributors of the National Housing Fund (NHF) were able to access mortgage loan (FMBN Status Report, 2005). The problem of poor access to finances is huge for the low income earners in Nigeria. Thus, the desire to own a house remains a life-long ambition for the urban poor.

The problem of housing affordability is compounded by the increases in housing rent over the years. The widening gap between housing demand and supply, economic recessions, fall in foreign exchange rates and the attendant inflation have resulted in sharp increases in housing construction costs over the years. Accordingly, costs of houses and rents have skyrocketed in the urban centres. For instance, the average price of 3-bedroom bungalow rose from N6,000.00 in 1970 through N40,000.00 in 1980 to N150,000.00 in 1991 and N400,000.00 in 1995 (Jinadu, 2007). The price of 3-bedroom bungalow (*Bakasi type*) built by FHA in Abuja also rose from N1.65 million in 1998 to N3.5 million in 2003.

In Lagos, average rents for a 3-bedroom apartment rose by 17.7% to reach N6,889,167.00 in 2012 (Global Property Guide,

2014). The average housing rent for 3-bedroom bungalow in medium density areas of Minna in Niger State also increased from an average of N13,500.00 in 1991 to an average of N65,000.00 in year 2000 (Jinadu, 2007). Analysis of the trend in Lagos and Minna shows that housing rent has maintained an upward rise. As shown in Figure 4, the trend in Lagos show sharp increase in rent (from N82,500.00 in 2004 to N350,000.00 in 2013) and thereafter maintained a steady increase between 2013 and 2014. Unlike the Lagos case, the average rent in Minna, Niger State maintained a steady increase, rising from an average of N160,000.00 in 2007 through N210,000.00 in 2012 and to N275,000.00 in 2016.

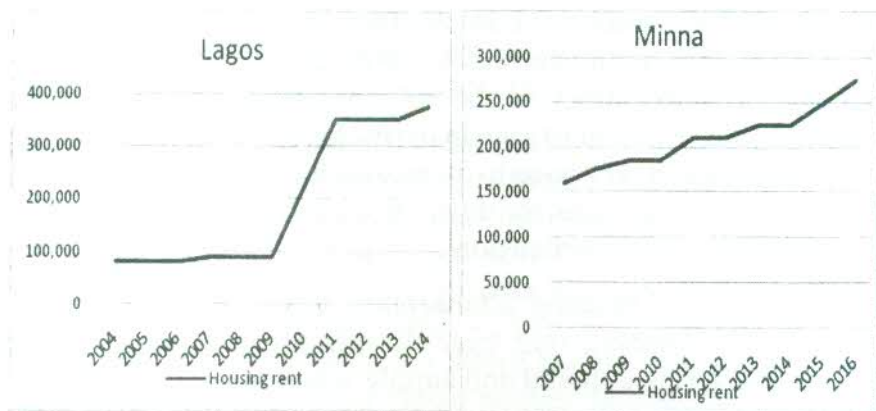


Figure 4: Trend in the Rent of 3-bedroom Bungalow in Lagos and Minna

Source: Derived from the records of Timi Kemiki & Co, 2016

The foregoing discussions clearly show that majority of the low income people in Nigeria do not have access to decent and affordable housing. It is noteworthy that most of the facts and figures presented in the discussion of accessibility and affordability describe the situation of the low income group in the formal employment sector. The situation is worse for the majority of the urban poor who are in the informal sector. This set of people is completely not considered in the conception,

production and allocation of low income housing. Thus, for the core urban poor, securing accommodation in urban centres is a nightmare. The fact is that the core poor are completely priced out of the formal housing market. Thus, they only depend and survive outside the formal and legal housing market in our towns and cities. **The big question is: Where is the housing for the urban poor?**

4.0 The Housing of the Urban Poor

The necessity of housing and the exigencies surrounding its provision, accessibility and affordability left the urban poor with no other option than to survive outside the formal housing market and the law. In most settlements, the urban poor occupy and squat on vacant, undeveloped land, either in the heart of the city or at the periphery. They build spontaneous, informal settlements that are devoid of basic infrastructure and services –slums. The housing of the urban poor are found in the slums and they constitute a significant proportion of houses in the urban centres. According to Bobadoye and Fakere (no date), 75% of the dwelling units in urban centres in Nigeria are substandard and the dwellings are sited in slums.

4.1 The Emergence and Growth of Urban Slums

The emergence and growth of slums worldwide are attributed to the inability of the low income people or the urban poor to have access to decent and affordable accommodation in the urban centres. The slums are problem areas of the city where the urban poor live. A slum is an area of physical deterioration, congestion and poor facilities where social vices exist (Jinadu, 2007). The UN-Habitat (2007) defines a slum household as a group of individuals living under the same roof in an urban area who lacked durable housing of a permanent nature, sufficient living space, easy access to safe and sufficient amounts of water, access to adequate sanitation and security of tenure that prevents them from forced evictions.

Generally, a slum is an area of substandard, makeshift housing with poor infrastructure and sanitation. According to UN-Habitat (2007), 18% of all urban housing units (some 125 million units) worldwide are built of non-permanent structures and at least 25% of all housing (175 million houses) does not meet urban construction codes. Most of these substandard housing are found in the slums and more than 10% of the urban population in Sub-Saharan Africa live in non-durable housing.

According to UN-Habitat (2015), 1.6 billion people are inadequately housed worldwide. The majority of the urban poor in the world live in the slum. The number of slum dwellers has increased over the years and approximately a quarter of the world's urban population lives in slums. In 2014, the UN-Habitat statistics indicated that the number of people living in slum conditions increased from 650 million in 1990 to 760 million in 2000 and 863 million in 2014. Today, around one billion people or one in every eight people lives in slum conditions. At least 600 million urban dwellers in Africa, Asia and Latin America live in overcrowded and poor quality housing with inadequate provision for water, sanitation, drainage and garbage collection (UNCHS, 1996). In Africa it is estimated that over half of urban population (61.7%) live in slums (UN-Habitat, 2016). Among the sub regions of the world, Sub-Saharan Africa is said to have the highest proportion of population living in slums. It is estimated that 59 percent of urban dwellers in Sub-Saharan Africa live in slums.

Nigeria is one of the Sub-Saharan African countries with high population of slum dwellers. The high rate of urbanization in the country has brought about the formation and growth of slums in towns and cities. As cities like Lagos, Ibadan, Port Harcourt, Onitsha, Abuja, Sokoto and Kano continue to grow in size, so is the population and spatial extent of slums. Two major factors have been attributed to the growth of slums. First is the

continuous deterioration of city core areas and other neighbourhoods due to age and inadequate maintenance of infrastructure. The second factor is the high rate of in-migration of low income people, who have no means of accommodation and who are not adequately provided for, into the urban centres. As a result of these, slum areas and their population have grown over the years.

Although the percentage of population living in slums in Nigeria has declined over the years, the aggregate of urban population living in slums has increased (Table 4). The statistics in the table show that the population of urban dweller who live in slums increased from 25, 753,000 in 1990 to 36,930,000 in year 2000 and 48,805,000 in 2010. As at 2010, 61.9% of urban dwellers are said to live in slums. However, there are indications that the number of people living in slum has increased in the last half a decade. Today, it is estimated that nearly 80% or 41.6 million urban dwellers in Nigeria live in slum housing.

Table 4: Urban Slum Population in Nigeria (1990-2010)

Year	Urban Population (thousands)	Urban slums Population	Percentage living in slums
1990	33,325	25,753	77.4
1995	42,372	31,127	73.5
2000	53,048	36,930	69.6
2005	65,270	42,926	65.8
2007	70,539	45,309	64.2
2010	78,845	48,805	61.9

Source: UN-Habitat, 2010

The existing slums and the housing situation of their residents tell a story of woe in Nigeria. The situation in the slums is appalling, painting a picture of unmet housing needs and a loss of hope for the urban poor. The next section considers the character of the Nigerian urban slums and living condition.

4.2 Characterization of Urban Slum in Nigeria

Slums are problem areas of the city. They occupy marginal or illegal areas of cities and contain dilapidated, poor quality housing structures that contravene the building codes of the country. They are characterized by overcrowding, poor sanitary conditions, and absence of basic facilities like potable water, health facilities, sanitary facilities, electricity, schools, roads and drainage. The general environmental condition of the slum is poor and they are poverty enclaves with high level of social and economic deprivations associated with exposure to disease, violence, insecurity, and low livelihood opportunities. The physical characteristics of slums in Nigeria and elsewhere in the world are appalling and they portray sub-human living conditions. The slum environment is not good to behold. Plates XII – XV tell the sad story of housing inadequacy in the slums and the poor living conditions of the urban poor.



Plate XII: Mpape Slum in Abuja



Plate XIII: Maroko Slum in Lagos



Plate XIV: A Slum area in Enugu



Plate XV: Slum area in Port Harcourt

Several case studies have been conducted to characterize slums and their living conditions in Nigeria. For instance, Jinadu (1995) studied the eviction of Maroko Slum in Lagos. His findings showed that Maroko had a built-up area of 285.5 hectares of land, 95% of which was residential buildings built in contravention of the urban planning law. It was characterized by high density development with as much as 35-roomed face-to-face compound apartments. The findings of Ayeni (1977), Adetunji (1982) and Makinde (1986) reported by Jinadu (1995) indicated that housing support services such as electricity, pipe-borne water, sewage and sanitary facilities were poor and highly inadequate. With respect to toilet facilities, 87.3% of the residents who had toilet facility in Maroko, used bucket and pit latrine while only 2.1% had modern water closet toilets.

Jinadu (2004a) also studied urban expansion and physical development problem in Abuja and ten satellite settlements. The study noted that rapid, unplanned physical development resulted in large scale and localized slum development in Abuja, Karu, Nyanyan, Lugbe, Idu-Karimo, Kubwa, Zuba, Gwagwa and Sabon Karimo amongst others. The slum areas were characterized by substandard, small, congested and poorly ventilated houses built of assorted materials. The general housing environment was found to be poor with heaps of refuse overtaking the few access roads and residential properties.

A more recent study of four slum areas of Garki Village, Utako, Jabi and Durumi in Abuja metropolis conducted by Abuku, Salihu and Kure (2016) revealed that about 93% of the respondents do not have pipe borne water in their houses and are at the risk of contracting water borne diseases while 75.58% do not have toilet facilities. The sizes of the rooms were found to be small ranging between 6.25 m² and 10 m² with between 3 and 10 persons per room. The authors reported that environmental problems such as overcrowding, water pollution, excessive noise,

waste pollution and air pollution were encountered during the field investigation.

4.3 Forced Eviction, Slum Demolition and Homelessness in Nigeria

According to the Committee on Economic, Social and Cultural Rights (General Comment No. 7 of 1997 on the right to adequate housing: forced evictions), eviction is defined as “the permanent or temporary removal against the will of individuals, families and/or communities from the homes and/or lands which they occupy, without the provision of, and access to, appropriate forms of legal or other protections” (United Nation, 2014). It is an involuntary or forceful removal of people from their homes by whatever means (Agbola and Jinadu, 1997). Eviction is often characterized by the use of force that brings about injury, trauma and even death of affected people. It is a major housing issue worldwide which has inflicted severe pains on the evictees who are often left landless and homeless. Every year, millions of people around the world are threatened with evictions and it is estimated that 100 million people are rendered homeless due to forced evictions (United Nation, 2014; Kothari, 2015).

The consequences of forced eviction and slum demolition are severe on the affected people. Forceful ejection of people and demolition of their homes bring about grief, trauma, broken community and family ties, loss of properties, livelihoods and, above all, homelessness. At their worst, evictions can be extremely violent, brutal procedures, in which people's houses, personal properties, communities, livelihoods and support structures are all destroyed (UN- Habitat and UNESCAP, 2008).

The negative socio-economic and health implications of forced eviction have become major human rights issues. The international community viewed the continuous eviction of the urban poor from their homes as a gross violation of human rights, in particular, the right to adequate housing. The idea is that, the violation of the housing rights of people make them vulnerable to other forms of abuses and deprivations. As observed rightly by

United Nations (2014), eviction with no adequate alternative housing put the victims of forced evictions in life- and health-threatening situations, bringing about loss of access to food, education, health care, employment and other livelihood opportunities. Therefore, the United Nations Commission on Human Rights resolutions 1993/77 and 2004/28 condemned forced eviction and recognise the housing rights of the citizens.

Despite the international condemnation of forced eviction and its severe consequences on the victims, nations across the world have continued to displace citizens and demolish their homes for 'public interest' – development of major projects, recovery of lands from squatters or renewal of blighted areas of the city. In Nigeria, the early experiences of forced eviction and demolition of houses dated back to the 1920s when the Lagos Executive Development Board demolished some blighted areas of Lagos as a result of the Bubonic Plague that broke out at that time (Agbola and Jinadu, 1997). According to the authors, the pre-independence demolitions witnessed the celebrated Isale-Eko slum clearance, which was done to give the visiting Queen of England a pleasant view of the area. Series of slum clearance exercises conducted in the 1980s culminated into the devastating eviction of 300,000 residents of Maroko in Lagos and the demolition of their homes on the 4th of July, 1990.

There were several cases of evictions and slum demolitions in Nigeria. Agbola and Jinadu (1997) documented 36 eviction cases in which over 569,000 people were displaced between 1973 and 1995. Jinadu (2014) also documented the demolition of 12,852 structures in Abuja between 2003 and 2005. In the year 2006 alone, the Development Control Department of the Abuja Metropolitan Management Agency (AMMA) removed six squatter settlements and demolished 44,500 structures (Table 5), including residential houses, schools and religious buildings. Although detailed official records of series of demolition that took place within the Federal Capital Territory between 2010

and 2014 were not available as at the time of his research, Jinadu (2014) documented the demolition of 2,158 illegal structures and shanties in Katampe District, Chikakore, Jabi, Kafe District, Durumi, Kugbo and Nyanyan areas of the FCT in 2014 as shown in Table 6.

Table 5: Demolition of Squatter Settlement in FCT, January - July 2006

Month\Year	Location\District	No. of Structures
Jan. - March, 2006	Idu-Karmo	19,350
May, 2006	Kado (Angwan Tiv)	1,060
May, 2006	Kugbo (Wise Man's Village)	30
July, 2006	Jabi	8,500
July, 2006	Nnamdi Azikiwe (Abattoir)	451
July, 2006	Utako	5,500
July, 2006	Panyan Village (Jabi)	251
July, 2006	Mabushi	3,858
Total	-	44,500

Source: Culled from Jinadu, 2014

Table 6: Demolition of Illegal Structures/Shanties, 2010 - 2014

S/No.	Location/District	Number of Structures Demolished
1	Katampe District	200 illegal structures
2	Chikakore	500 illegal houses
3	Jabi	300 structures and shanties
4	Kafe District	82 shanties and 58 fence walls
5	Durumi	480 shanties and illegal structures
6	Kugbo and Nyanyan	336 shanties and 2 fence walls
7	Wining Clause Estate Gwarinpa	200 houses
	Total	2,158

Source: Jinadu, 2014

One of the most recent cases of eviction is the demolition of the Otodo Gbame slum in Makoko located in Lekki area of Lagos on the 12th of November, 2016. The Amnesty International estimated that not less than 30,000 people were rendered homeless after their

community was set ablaze and demolished by Lagos State Government. Currently, the entire Makoko waterfront slum in Lagos is threaten with further eviction and demolition of the houses of the urban poor. It is estimated that the eventual demolition of the entire Makoko slum will render over 300,000 people, who have lived in the area for more than hundred years, homeless. Also on the 16th of December 2016, Lagos State Government evicted the residents of Olokonla Gardens Estate and demolished over 200 out of the estimated 1,000 buildings worth over N15 billion (Nigeria Today, 2016).

As in other parts of the world, evictions and slum demolition exercises in Nigeria carry a lot of agonies, grief, frustrations as well as feelings of rejection and abandonment of the citizens by the authority. Court orders against evictions and demolitions are disobeyed. The evictions are done forcefully, with claims of insufficient notices. A typical demolition scenario is characterised by protest, hues and cries, hopelessness and helplessness. The aftermath normally leaves behind rubbles of ruined houses of the urban poor, large population of homeless citizens and above all, psychological trauma. Plates XVI–XIX show the scenario of the aftermath of eviction and slum demolition in some parts of Nigeria.

One serious bane of eviction and slum demolition exercises in Nigeria is poor relocation programme. In few cases, the relocation programmes are inadequate and are fraught with irregularities while in most cases no alternative accommodation is provided for the evictees. In the Maroko case, 10,000 houses were said to have been demolished. However, only 3,000 Landlords were resettled at Epe, Ilasan and Ikota estates while the remaining 7,000 landlords are still waiting to be resettled. The situation is such that, thousands of the urban poor evicted from their houses many years back are still grieving for a lost home. As of today, the Maroko residents evicted in 1990 under Governor Raji Rasaki over 26 years ago and those of 2004 Estate



Plate XVI: Typical slum demolition in Lagos



Plate XVII: Demolished houses in Lekki Lagos, 2016



Plate XVIII: Mpape slum demolition in Abuja, 2012



Plate XIX: Slum demolition in Kaduna

in Lagos evicted in 2005 are still in court, seeking for justice (See Guardian Newspaper, September 2nd, 2012).

In a country with high level of urban population, majority of whom are poor. In a country where decades of Government's efforts to provide housing for all have yielded infinitesimal results. In a nation where decent and affordable housing accommodation continue to elude majority of the urban poor. In a country where the only housing option available to the poor (slum houses) are considered as substandard, poor and illegal by the rich and the Government. In a country where eviction and demolition, without adequate relocation programme, is considered as the solution to slum housing. **The big question, again, is: where is the housing for the urban poor?**

4.4 How bad is the Urban Slum?

For every eviction case, many unanswered questions fill the lips of the sympathizers. Few of the questions are: How bad is the slum? Is slum demolition the solution to poor housing development? Where will the victims of eviction and slum demolition go? Attempts to provide answers to some of these questions bring to the fore, the dilemma in the Nigerian housing sector.

First, how bad is the urban slum to warrant its demolition despite the huge loss and humanitarian crises associated with eviction? To some of us in the field of housing, a slum is not only a poor residential environment with inadequate facilities for a decent living, it has a positive side. It has human and material resources as well as economic potentials. Jinadu (2004b) viewed the slum as not only a liability, but as part of the asset of the city. The slum contains a sizable proportion of the houses in the city and provides accommodation for the majority of the urban poor. The accommodations in the slums are not totally deficient in facilities. For instance, the study of Abuku, Salihu and Kure (2016) found out that electricity and schools were provided in Abuja Slums as 94% and 95% of the respondents confirmed that they had electricity and government schools in their slum neighbourhoods. In fact, not all the houses in the slum are substandard and poor as modern houses with basic facilities are often found in slum settlements.

According to Cities Alliance (2012), slums are often economically vibrant and today, about 85 percent of all new employment opportunities around the world occur in the informal economy. The huge population of the slum has vast human resources with diverse skills and human ingenuity. This population drives the economy of the city and provides a big market for the city. The available labour force in the slum service the city industries and its residents. Majority of the low income civil servants, factory workers, water vendors, market traders, gardeners, shoe

shiners, nail cutters, etc. who service the city live in the slum. As observed by Jinadu (2004b), two-third of the population that service Abuja city lives in the nearby slum or squatter settlements.

The slums are melting pots of culture and human relations. They provide the base for cultural relations and the development of social safety nets in the city. The slum provides the base for mutual human relationship and good neighbourliness. It provides the cultural mix that brings social dynamism to the city.

There are many positive aspects of the slum and according to Jinadu (2004b), the slum is an invaluable asset of the cities. Several researches have established that slums are highly resourceful social, economic and political enclaves with all sorts of complex human life-support systems. For some policy-makers and professionals, slums represent an embodiment of negative things like disease, poverty, crime, social vices and ignorance. Contrary to this popular belief and when you look beneath the outer layer of the slums, you will find energy, creativity, resourcefulness and entrepreneurial skills, not hopelessness (UN-Habitat and UN-ESCAP, 2008)

4.5 Is Slum Demolition the Solution?

A slum is an inevitable child of circumstance born out of the policy of housing exclusion or inadequate/non- provision for the urban poor. In the first place, slum germinate and grow as a result of the desire of the urban poor to make a living in the face of little or no access to decent and affordable housing. If it is true that the urban poor have a right to housing; if it is established that the Government has not been able to provide decent and affordable accommodation for the low income group in Nigeria; if we accepted the fact that the slums provide accommodation for the majority of the urban poor; if we are deeply convinced that the slum is a place with complex human life-support systems, full of energy, creativity, resourcefulness; and above all, if we realized

that slums are invaluable asset of cities; **then, the big question is: should we continue to demolish the slums?**

Experiences have shown that slum as an inevitable child of circumstance does not die. In the first place, slums exist because the urban poor have been priced out of the formal land and housing market in the cities and that the poor have no option than to build or rent low quality houses in marginal areas of the city. They must live in anything called a house. So, if you demolished a slum today, several other slums will germinate in nearby neighbourhoods tomorrow. No matter what, never say die to a slum. Slums are living realities of the world. They have been with us from the beginning, and they will continue to be with us. Amen.

Population displacement and housing demolition has not been and will never be a sustainable solution to the problems of urban slums in any part of the world. The basic fact is that, evictions and demolitions are socially and economically costly (Jinadu, 2004a). Socially, slum demolition destroys social networks of the city which enable people to cope with difficult situations and which offer a sense of identity and belonging. Economically, demolition results in huge financial loss as decades of housing investments and assets are destroyed. Perhaps, one difficult poser to resolve is: why demolish houses in an economy that contends with a deficit of over 17 million housing units and which requires N300 billion investment to resolve the deficit over the next 30 years?

The Vice Chancellor and distinguished ladies and gentlemen, it is evidently clear that slum demolition is not the answer to the housing problems of the urban poor in our towns and cities. As rightly observed by UN-Habitat and UN-ESCAP (2008), “forced eviction may eliminate the slums nobody wants to see, but they do nothing to resolve the housing problems of the people who were forced to leave, but make the problem worse ...” Resolving the housing problems of the urban poor lies in the institution of pragmatic measures of collective efforts to make life better in the

slums. These measures will be considered under my recommendations in this lecture.

5.0 My Research Contributions

The Vice Chancellor, distinguished ladies and gentlemen, let me, at this point, mention few of my research contributions.

5.1 Academic Research

The focus of my academic research is on housing and human settlement development even though I have ventured into disaster management in recent times. Some of my key contributions in the areas of housing and human settlements development include the following:

5.1.1 Researches on Housing and Human Health

1. Hostel Accommodation and Students' Health

Jinadu (2000) examined the health implications of hostel accommodation at the Federal Polytechnic, Bida using the 1990, 1991 and 1995 student's sickness statistics collected from the Health Centre of the Polytechnic. The study observed that, out of all the 32 diseases recorded among the students, those related to poor housing and environmental conditions (abdominal pain, dysentery, typhoid/malarial fever, respiratory tract infection, boils and abscesses, etc.), were of higher frequency. It was also established that the highest incidence of sickness was recorded in the 1990/91 academic session. However, the incidence of sickness fell in 1992/93 when 150 new hostel rooms and 680 bed spaces were provided though the student's population rose from 1,658 in 1990/91 session through 3,747 in 1991/92 session and to 5,095 in the 1992/93 session. Thus, it was found out that the period of lower incidences of students' sickness corresponded with that of improvement in students' housing. The study established a relationship between housing and health of students in the institution.

2. Relationship between Housing Environment Quality and Disease Occurrence in Minna

Baba and Jinadu (2008) examined the spatial pattern of urban

quality using the mean scores of 23 housing quality variables and three quality classes which are low quality (< 64.26 mean score), medium quality ($64.26 - 73.77$ mean score) and high quality (>73.77 mean score). The findings classified Bosso I, Minna central, Minna peripheral areas and Maitumbi (< 64.26 mean score) as low quality zones; Tunga I, Tunga II and F-layout zones (with 9.51 standard deviation above $64.26 - 73.77$ mean score) as medium quality zones and Bosso II (Bosso estate), GRA and 123/Oduoye as high quality zones.

The spatial pattern of urban quality was correlated with incidences of diseases in the area using 4,607 infectious clinic cases collected between 1999 and the year 2000. The analysis focused on housing environment related diseases which were categorized into vector (those spread by vectors), faeco-oral (those associated with poor hygiene and poor water supply), droplet (those spread using the respiratory tract as port of entry) and contact (those contacted through sexual and skin-to-skin contact) for analysis.

Analysis of the spatial pattern of incidences of the diseases show that the high density areas such as Bosso 1 (712), Minna central (1,311), and Minna southwest peripheral (992) recorded relatively high incidence of diseases. The result of a simple linear regression test performed to examine the relationship between the quality of housing environment and the rate of disease occurrence yielded a regression (r) value of 0.688559 (appropriately 0.69) to show that there is a strong association between the two variables. It was found out that 69% of disease occurrence in Minna is explained by housing environment quality. The linear graph plotted for the regression equation shows an inverse relationship between disease occurrence and environmental quality. Thus, as environmental quality increases, the incidence of diseases recorded in the study area decreases (Figure 5).

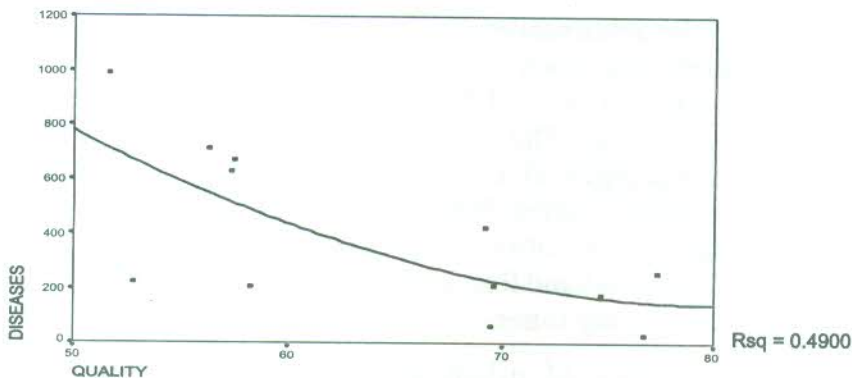


Figure 5: Relationship between Housing Quality and Disease Occurrence
 Source: Baba and Jinadu, 2000

5.1.2 Urbanization and Slum Development

My works on rapid urbanization in Nigeria, the consequent poor physical development and the implications for urban planning are focused on the settlements in the Federal Capital Territory (FCT). Some of my contributions in this area are as follows.

1. Spatial Pattern of Settlements in FCT

A casual inspection of the spatial distribution of settlements in the FCT suggests a fairly even spread. Jinadu (2008a) conducted a study on the spatial pattern of settlements in the FCT. A 16km² size quadrats was imposed on the settlement map of FCT and quadrat count analysis was computed. The variance (σ) and the variance mean ratio (VMR) were calculated and the result yielded a VMR value of 1.34 to show that the distribution pattern is clustered in space.

The result of the quadrat count analysis statistically established that the settlements in the FCT are clustered in space. However, the analysis did not provide information on the degree of closeness or dispersion amongst the settlements. The Nearest Neighbour Analysis (Rn statistics) was performed to determine the probability of finding a given number of settlements within a given distance radius. The results of the analysis are contained in

the eight- column output table (Table 7).

It was found out that, for 80% of all settlements in the point map, one nearest neighbour can be found within a radius of 2 kilometres. Also, for 68% of the settlements, three nearest neighbours can be found while for 60% of the settlements, six nearest neighbours can be found within a radius of 2 kilometres. The value in the probability of all points (ProbAllpnt) column (0.2390) indicates that, 23% of all settlement pair has a separation of less than 2 kilometres. The calculated standard deviation values of between 0.3473 (1) – 0.4598 (2) establish 68 – 95% confidence limit for the Nearest Neighbour statistics performed.

Table 7: Summary Statistics Calculated for the Nearest Neighbour Analysis

	Distance	ProbAllpnt	Prob1pnt	Prob2pnt	Prob3pnt	Prob4pnt	Prob5pnt	Prob6pnt
Min	0.0	0.0000	0.0211	0.0000	0.0000	0.0000	0.0000	0.0000
Max	1.3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Avg	0.2	0.2390	0.8041	0.7269	0.6831	0.6501	0.6240	0.6044
Std	0.3	0.3473	0.3183	0.3932	0.4219	0.4391	0.4513	0.4598
Sum	14.6	14.0996	47.4444	42.8844	40.3011	38.3538	36.8146	35.6569

Source: Jinadu, 2008a

The distance at which the probability of finding neighbours becomes 1 (i.e. 100% probability) is determined by preparing a graph of the distance against the probability columns. As shown in Figure 6a the probability of finding six neighbours becomes 1 at a distance of one kilometre. This indicates that, we are 100% sure of finding 6 nearest neighbours within a distance of one kilometre radius on the map. For the ProbAllpnt, the probability becomes 1 at 11 kilometres (Figure 6b), meaning that we are 100% sure that a randomly selected settlement pair in the area will have a separation of less than 11 kilometres.

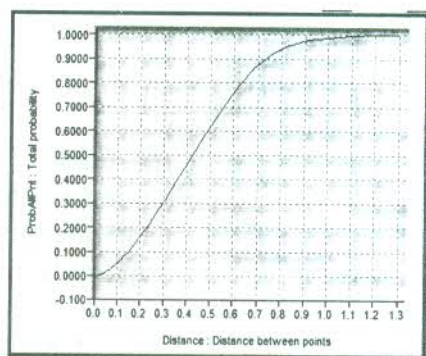
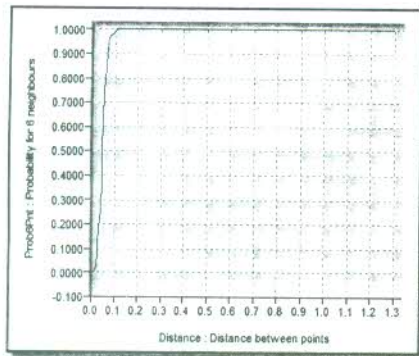


Figure 6a and b: Probability and Distance of Finding Nearest Neighbours

Source: Jinadu, 2008a

The findings of the study gave empirical statistical validity to the subjective assertions of some authors like Doxiadis Associates (1983) and disprove the submissions of Gaza (1990) and MFCT (1999) that the settlements in the FCT are evenly spread, suggesting a regular pattern (Jinadu, 2008a).

2. Settlement Interaction in the FCT

Doxiadis Associates (1983) examined the nature of settlement interaction in the FCT prior to the development of Abuja city and opined that the nature of interaction at that time was such that the interaction fields of the sub-system were detached and independent from one another. Jinadu (2008a) examined the submissions of Doxiadis Associates (1983) and argued that this kind of relationship could not have existed bearing in mind that the 1981 consultant survey in FCT confirmed that there were limited central services such as health and secondary schools located in few centres in the FCT. Thus, Jinadu (2008a) asserted that the situation presented on the map prepared by Doxiadis Associates (1983) rarely exist in the real sense of the world and it represents an over simplification of the nature of interactions that existed at that time.

In order to understand the level of settlement interaction in the

post FCC period, Jinadu (2006) mapped the mean interaction field of the FCC (Abuja city). The public bus service commuting range was used to delimit the mean interaction field of the FCC. The study found out that FCT accommodates about 488 settlements of various sizes, which have undergone series of development processes—disintegration, migration, amalgamation, displacement and relocation. The settlements are clustered in space and they interact with one another at the regional scale. The urban field mapping result in Figure 7 revealed that the zone of intensive interaction of the FCC at the time of study covered a total of 1,678.17km² with 128 settlements located within the mean field. The population of the settlements in the mean interaction field was estimated at 313,535 people. The 128 settlements and Abuja were found to function interdependently with daily and hourly flows of people, goods and services. The study asserted that developments within the mean field have implications for the entire spatial entity and as such infrastructure provision and physical planning in Abuja should be done in cognisance or along with all the settlements within the urban field (Jinadu, 2006).

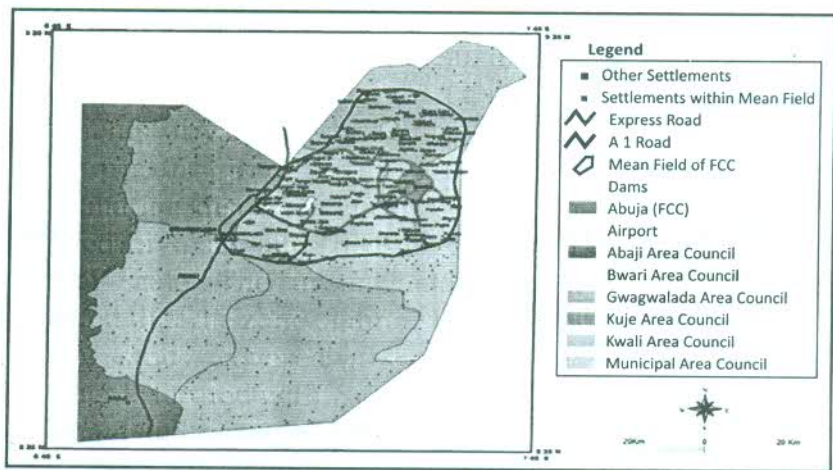


Figure 7: Zone of Intensive Interaction of the FCC
Source: Jinadu, 2006

post FCC period, Jinadu (2006) mapped the mean interaction field of the FCC (Abuja city). The public bus service commuting range was used to delimit the mean interaction field of the FCC. The study found out that FCT accommodates about 488 settlements of various sizes, which have undergone series of development processes—disintegration, migration, amalgamation, displacement and relocation. The settlements are clustered in space and they interact with one another at the regional scale. The urban field mapping result in Figure 7 revealed that the zone of intensive interaction of the FCC at the time of study covered a total of 1,678.17km² with 128 settlements located within the mean field. The population of the settlements in the mean interaction field was estimated at 313, 535 people. The 128 settlements and Abuja were found to function interdependently with daily and hourly flows of people, goods and services. The study asserted that developments within the mean field have implications for the entire spatial entity and as such infrastructure provision and physical planning in Abuja should be done in cognisance or along with all the settlements within the urban field (Jinadu, 2006).

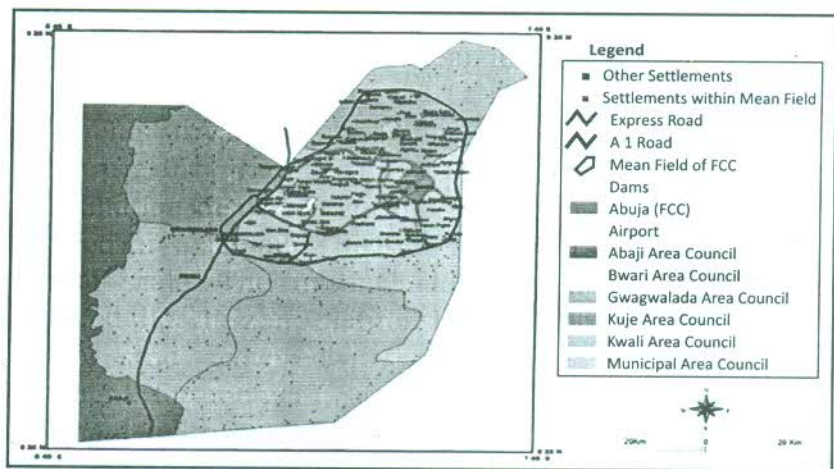


Figure 7: Zone of Intensive Interaction of the FCC
 Source: Jinadu, 2006

3. Monitoring of Urbanization and Urban Development in FCT, Nigeria

The Federal Capital Territory of Nigeria was designated in 1976. Jinadu (2004c) established the level of urban development at that time. Analysis of Landsat MSS image (80 meters resolution) and the Abuja Topographical Sheets (scale 1: 10,000) revealed that the 1976 land use/land cover map of the area shows the preponderance of small-sized settlements. There was little or no urban settlement in the area in 1976. Table 8 shows that the sizes of the existing settlements in the FCT were generally small in the formative years of Abuja city (1976 – 1987) as the land area of all the ten settlements studied were below 1 Km².

Table 8: Settlement sizes in the FCT, 1976

S/No.	Settlements	Size in 1976 (Km ²)
1	Dutse Alhaji	0.011
2	Gwagwa	0.095
3	Idu	0.028
4	Karu	0.302
5	Kubwa	0.006
6	Kuchigoro	0.015
7	Lugbe	0.041
8	Nyanyan	0.109
9	Sabon Karmo	0.072
10	Zuba	0.065

Source: Jinadu, 2004c

Jinadu (2008b) used the information derived from Landsat TM of 1987, SPOT XS of 1994 and Landsat ETM+ of 2001 to estimate the growth of five satellite settlements in the FCT. Using the average growth rates of the settlements and their sizes in 2001, the rating method developed by Rao (1995) and regression analysis, the future growth of the settlements were predicted for year 2008 (Table 9). Regression analysis was computed for each of the settlements using the sizes as the criterion variables and the year

as the predictor variables. The regression values for the five settlements ranged between 0.906 and 0.945 and this shows a high positive relationship between the criterion and the predictor variables.

Table 9: Expected Future Increases in Settlement Sizes

Settlements	Area in 2001 (M ²)	Estimated Values for 2008 (M ²)	Future Increases (M ²)	Equivalent increases (Km ²)
Dutse Alhaji	1742682.38	2213206.62	470524.24	0.470
Gwagwa	3148687.00	4376674.93	1227987.93	1.227
Karu/Nyanyan	27965362.00	44744579.2	16779217.2	16.779
Kubwa	13564981.00	20483121.31	6918140.31	6.918
Lugbe	4594354.00	5880773.12	1286419.12	1.286

Source: Jinadu, 2008b

Based on the results, the growth prediction models were written for each of the settlements and the models were used to forecast the built-up areas (sizes) of the settlement for 2015 (Table 10). The results were significant at 95% confidence level to show the reliability of the two approaches used in settlement growth forecasting.

Table 10: Predicted Built-up Area of Settlements, 2008 and 2015

Settlements	Predicted Built-up Area	
	2008	2015
Gwagwa	3508675.839	4614915.239
Dutse Alhaji	1984153.20	2701933.9
Idu/ Sabon Karmo	6233076.20	8116582.3
Kubwa	15992605	21900924.4
Lugbe	7948499.20	10621302.9

Source: Jinadu, 2008b

The above baseline information on the pre- FCC (Abuja) development provided the background for the spatial and temporal analysis of urbanization and urban development in the

FCT. Jinadu (forthcoming) observed that gradual urbanization of the FCT became noticeable in the mid-1980s when development activities of the early 1980s culminated into mass construction efforts that took place between 1985 and 1987 under the military regime of General Ibrahim Babangida. Analysis of physical development and the growth of FCC, Kubwa and Nyanyan in the FCT indicated massive urban growth between 1987 and 2014. For Abuja, the growth statistics (Table 11) indicated that the size of Abuja in 1987 was 22.65 km². The size increased to 75.61km² in 1997, 133.03 km² in 2007 and to 149.03 km² in 2014. The statistics show that Abuja experienced massive urban development between 1987 and 1997 with 233.82% increase in urban development and a growth rate of 23.4% within the period. The progressive spatial growth of the FCC is shown in Figure 8. The study established the same high rate of urban development for Kubwa and Nyanyan in the FCT.

Table 11: Trend in the Development of FCC, 1987 – 2014

Year	Built-up Area (km ²)	Increases (km ²)	% Increase in Built-up Area (km ²)	Rate of Growth (%)
1987	22.65	-	-	-
1997	75.61	52.96	233.82	23.4
2007	113.03	37.42	49.49	4.9
2014	149.03	36.00	31.85	4.6

Source: Jinadu, forthcoming

In these and other studies on settlements development and growth, I have emphasized the physical development and planning implications of rapid urbanization in the FCT with reference to the problems of rapid urban growth. For instance, Jinadu (2004c) found out that urban sprawl and unplanned developments in the settlements like Karu, Nyanyan, Idu, Sabon Karmo, Gwagwa, Zuba, Lugbe, Kuchigoro, Dutse Alhaji and Biaji areas of Kubwa have manifested in the emergence of slums, where extensive housing areas have been built haphazardly with poor, unsanitary and polluted environment lacking in adequate access roads and services. Also, rapid urbanization has brought

about acute housing shortage, inflated housing prices\rents and the consequent problem of housing affordability has increased the number of slum dwellers and has swell the ranks of the homeless in the FCT (Jinadu, forthcoming).

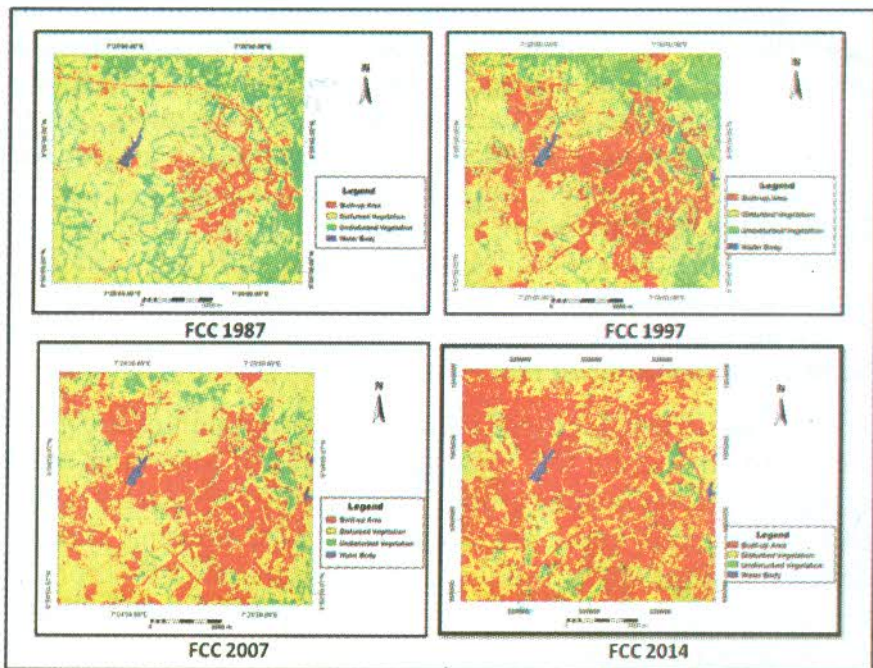


Figure 8: Urban Growth in the FCC, 1987 - 2014

Source: Jinadu, forthcoming

6.0 Conclusion

Supply of decent and affordable housing, in right quantity and at the required places, remained a major issue of concern in all nations of the world. In Nigeria, different housing policies have been formulated and several low income housing programmes have been executed as discussed in this lecture. These past efforts have been complimented by more recent housing programmes. For instance, in 2012, President Goodluck Jonathan convened a Roundtable on the Housing Sector and the Nigeria Mortgage Re-finance Company (NMRC) was established with

US\$300 million in January 2014 with the hope to deliver more than 75,000 new homes per year. In August 2016, President Muhammadu Buhari, also launched the Federal Integrated Staff Housing (FISH) scheme to provide 180,000 affordable housing for various categories of workers in the Federal Civil Service by 2019 (Vanguard, 2016). Several billions of Naira has been sunk into the Nigerian housing sector. In 2016, over N40 billion was budgeted for housing and according to the Minister of power, Works and Housing – Mr. Babatunde Fashola, the budget has provision for N10 billion for low income housing in all the 36 States of the federation and FC (National Mirror, 2016). Also in January 2017, the Federal Mortgage Bank of Nigeria (FMBN) signed a Memorandum of Understanding with Private Housing Developers to release a loan of \$10 billion to finance housing and build 10,000 housing units for Nigerians.

There is no doubt that these policies and programmes are giant strides to ameliorate the housing problems of Nigerians, most especially the low income group. However, the high level of policy and programme implementation shortfalls, housing finance deficit and affordability problems as well as the contradictions in the allocation of the few available housing units have compounded the housing problems of the low income group in Nigeria. While access to affordable public housing continue to elude the low income group, the situation of access and affordability of the private sector housing is worse. Thus, majority of the urban poor live under heavy burden of housing affordability stress.

In spite of the inadequacies in the provision, access and affordability of public and private sector housing, experiences have shown that the urban poor will always secure their own accommodation through rental or self-help method. However, the challenges they face has to do with poor housing environment, tenure insecurity and mass housing demolition which compound the problem of homelessness among the urban

poor. To me, the housing problem in Nigeria is becoming more difficult to solve than the most difficult mathematical problem. For instance, how could one balance the equation of insufficient/unaffordable housing and mass demolition of houses tagged illegal or substandard at the same time? Hence, the more the urban poor struggled for access to formal and informal housing, the less the access to adequate housing as a right and a basic necessity of life. Thus, contrary to provisions of section 16 (2) paragraph (d) of the constitution and the slogans of all the housing policies in Nigeria, access to decent and affordable housing, rather than being a reality, remains a mirage for the majority of the urban poor.

7.0 Recommendations

Provision of housing as a basic necessity of life remains a right of all citizens and a social responsibility of the government of Nigeria. Resolving the housing problem of the urban poor requires more pragmatic, non-traditional approaches capable of meeting the housing needs of the people. The innovative problem solving approaches that are required will have to be backed up and driven by high level of commitment on the part of the governments and their co-actors at all levels. The following general and specific measures are recommended for addressing the housing need of the urban poor in Nigeria.

7.1 General Recommendations

1. Review and completion of the existing numerous housing projects across the country. All abandoned low income housing projects should be rationalized, reviewed, completed and made available to the targeted low income people of Nigeria. A high powered Housing Allocation Taskforce, with the mandate of ensuring that low income housing units are not hijacked by the middle and high income people, should be set up by the State and Federal Governments.

2. Investment in micro housing finance which encourages the major financial institutions to provide pro-poor housing financial support for individuals to build low income housing. Since the majority of the low income people do not benefit from the housing loans of the Federal Mortgage Bank of Nigeria, the Microfinance Banks should be granted special funds from the National Housing Fund pool to support low income people to build or rent decent accommodation.
3. Design and implementation of pro-poor housing programme by Federal, State and Local Government in Nigeria. The governments at all levels should embark on social housing by building public houses for rent to the low income citizens at subsidized rate. Cooperative housing should be promoted to facilitate access to housing.
4. Inclusive urban governance premised on pro-poor urban development and housing policy is required. The planning and development of our towns and cities should recognize the needs of the low income people and make special space provision for the informal sector housing and business activities in the design of towns and cities in Nigeria.
5. There is the need to educate and sensitize all tiers of government, policy makers, bureaucrats and urban managers to ensure a change of perception and a deeper understanding of the slums, their social and economic dynamics as well as their potentials. A positive attitudes towards the slum as an inevitable child of circumstance will facilitate the implementation of innovative slum management programmes in line with the international best practices in Nigeria.

7.2 Specific Recommendations

1. Enforcement of the housing rights of the urban poor. The existing no evictions policies and international covenants on the housing rights of the less privileged citizens should be fully and consciously enforced by the Nigerian government to ensure security of tenure. Any inevitable eviction to be done in 'public interest' should be preceded by a well planned and executed relocation programme.
2. The first step in ensuring security of tenure is the regularization of existing informal land titles in the country. Land title regularization will remove the fear of eviction from the property owners and arouse their interest in the improvement of their houses and environment. Investment in property improvement and environmental upkeep will improve living conditions in the slums.
3. The National Assembly should promulgate a law prohibiting mass demolition of housing in Nigeria. All medium and large residential areas built by error of omission or commission, and which have existed for **five years** and above, should be protected from demolition through dispute resolution, land title regularization and provision of alternative sites for parties in land dispute. The principle of *Quicquid plantatur solo, solo cedit*, which means whatever is affixed to the land becomes part of the land should be applied to legalise all properties occupying lands which are regarded as illegally acquired.
4. Institution of proactive Urban Planning at the peri-urban areas of cities to prevent the formation of slums. There should be urban planning presence at the urban fringe and commuter zones of big settlements to ensure

constant development control and monitoring to prevent the formation and growth of slums. Urban planners should be on the ground to plan with the communities at the peri-urban areas.

5. The government and private sector should embark on massive investment in innovative slum upgrading programmes across the country. Each State of the Federation should map and create a database of existing slums for priority attention. While the government should upscale the current level of isolated urban renewal projects to improve the poor conditions of slum neighborhoods, the private sector housing investors should be encouraged to shift focus and invest more in infrastructure development in low income neighbourhoods with a view to recouping their investments through the user-pay principle. The slum rehabilitation programmes to be carried out should be driven by high level of private sector and community participation to ensure sustainability. The upgrading programmes should also have the urban livelihood enhancement and poverty reduction components in order to stimulate the local economy of the slums and empower the residents to invest in the improvement of their neighbourhoods.

8.0 Acknowledgement

The Vice Chancellor, distinguished ladies and gentlemen, I give gratitude to Almighty Allah, WHO created me, nurtured me from childhood to adulthood, protected me from the turbulence of this world, bestowed on me abundant blessings and made me what I am today. Alhamdullilahi Robiliaalamin.

My sincere gratitude goes to my late parents Alhaji Abdullahi Junaid and Alhaja Sifau Agbeke Ogeleokun who brought me into this world and took good care of me. I will ever remain indebted to you for your moral upbringing and immeasurable sacrifices to ensure that I am educated to the point of national repute. May Almighty Allah grant both of you Aljannatul Firdaus (Amin).

Let me, at this point, appreciate the support and good wishes of my blood relatives. My brothers and sisters have been highly supportive of my endeavours in life. I sincerely appreciate Alhaji Muritala Alabi Junaid, Alhaja Asana Ayoka, Alhaja Hussaina Iyabo, Brother Ismail Junaid, Brother Alimi Junaid, Alhaja Medinat Titilayo Ishola, Mrs. Babatunde Aminat Aduke, Alhaji Yunus Junaid, Alhaji Bioku Rahman, Brother Razak Ishola, Brother Abdulkareem Zakariyah (Halifa), Late Mr. Muibi Junaid, Late Mr. Yakubu Attanda and a host of others too numerous to mention. I thank you all for your love and support.

One group of people who are very important in the life of an individual and who we must respect are the Teachers. Please permit me to pay tributes to my Teachers and Supervisors. I thank all my Primary School teachers, most of whom I cannot remember their names at this time. I also thank all my Secondary School Teachers, most especially the Principal – Pa Reverend Gabriel Oloniyo, who admitted me to Egba Owode Grammar School in 1979 during the second term. I am grateful to all my University Lecturers, most especially Late Prof. M. O. Filani who facilitated my admission into Master of Urban and Regional Planning at the University of Ibadan in 1992 when the first

semester was almost half-way and when all hope of admission was virtually lost. To all my supervisors and mentors including Prof. S. B. Agbola, Prof. Layi Egunjobi, Prof. Bola Ayeni (all at the University of Ibadan) and Prof. J. M. Baba, I say a big thank you for your academic mentorship.

In my academic career, one Polytechnic Rector and four Vice Chancellors have won my admiration. First, let me appreciate Prof. M. A. Daniyan for his objectiveness and fairness in the recruitment of Academic Staff. Prof. Daniyan employed me as a Lecturer III at the Federal Polytechnic, Bida in 1996 and also as Lecturer II at FUT Minna in 1999. His decisions to employ me were based purely on my performance, not any other sentiments. Prof. Tukur Sa'ad is a liberal individual whose simplicity breaches official protocols. I commend Prof. Tukur for his vision for the physical development of the Main Campus of the University. Prof. M. S. Audu is an embodiment of humility per excellence who widened the academic scope of FUT Minna. Prof. Audu withdrew me from my sabbatical term in 2010 and appointed me as the Director, Centre for Disaster Risk Management and Development Studies (CDRM&DS), a position I occupied for six years. Thank you very much sir. If I commended these three Vice Chancellors for their objectiveness, fairness, humility and great vision, then I wonder what I will say of the current VC of the University. Prof. M. A. Akanji combines all the attributes of the three Vice Chancellors earlier mentioned and he capped it all with transparency and accountability. Prof. Akanji never wanted me to leave CDRM&DS, even after spending six years, but had to let me go to become the Dean of my School for reason of my career advancement. Sir, I thank you for believing in me and for all the support. One more thing I have gained from working with you is respect for humanity, a principle that made you accessible to the high and the low and which made you the people's Vice Chancellor. I will like to also commend all members of the current University Management for the good job they are

doing to move the University forward.

To all my academic colleagues – my seniors, counterparts and juniors, I say thank you for your comradeship, patronage and support all these years. Let me mention some senior professors whom I respect and will continue to respect in life. They include Prof. K. A. Salami, Prof. M. A. T. Suleiman, Prof. A. O. Osunde, Prof. O. O. Fasanya, Prof. G. D. Momoh, Prof. Oladiran, Prof. Z. T. Adama, Prof. Galadima, Prof. S. Sadiku, Prof. S. B. Oyeleke, Prof. (Mrs.) V. I. Ezenwa, Prof. Adediran, Prof. S. L. Lamai, Prof. (Mrs.) Akanya, Prof. M. G. M. Kolo, Prof. S. O. E. Sadiku and many others. These are Professors who have occupied the position of fathers and mothers in the University and are always happy to see the younger ones grow and make progress. May we continue to tap from your wealth of experience (Amen). Other friends in the University worthy of mention include Prof. O. K. Abubakre, Prof. Y. A. Iyaka, Prof. Maaji, Dr. Kazeem Salako, Dr. A. O. Abdulganiy and all the members of the Soutul-Quran prayer group, FUT Minna.

My academic colleagues in the School of Environmental Technology have been wonderful, particularly Prof. O. O. Morenikeji and Prof. Y. A. Sanusi. I also thank other senior members of the School including Profs. (Mrs.) S. N. Zubairu, D. A. Muazu and I. J. Nwadiakor for their support for the School. I thank all Heads of Departments for their efforts and support to move the School forward. I thank all the young academic staff of the School particularly Dr. R. A. Jimoh, Dr. O. A. Kemiki, Dr. O. F. Adedayo, Dr. Oyewobi, Dr. (Mrs.) N. I. Popoola, Mr. Banji Adeleye and others. These are young progressive staff who always do the School proud. I also recognize the efforts of all the technical and non-academic staff of the School who provide engine oil for the smooth running of the School of Environmental Technology, FUT Minna. Thank you all.

I sincerely appreciate the companionship and support all my friends outside the University. They include Mr. Olayiwola

Shofela, Mr. Olumide Abodunrin, Dr. Kola Azeez, Mr. Taiwo Mustapha and Kehinde Mustapha, Mr. Alade Bello, Hon. Lanre Agoro. The members of Elite Club of Kisi have been very supportive. They are Alhaji Adewale Kazeem, Mr. Salawdeen Muritala, Alhaji Olaide Mohammed, Late Mr. F. L. Rufai, Cdr. Irekeola Muftau, Cdr. Adeyemo Rauf, Mr. Adediran Ilias, Alh. Shittu Fatai, Alh. Salam Raheem, Dr. Alafinju Mikail and others. I thank you all for your support.

Now, to my immediate family, my loved ones, I owe every member a deep appreciation for your love, care and understanding. First, I pray Almighty Allah to be pleased with my late wife, Mrs. Khadijat Ahmed Junaid, who suddenly left me in December 2004 to answer the call of her creator. This woman was very dear to me as she laboured with me to become a successful man in life. May Allah accept her into Aljannatul Firdaus (Amin). After the demise of my first wife, I had a brief bitter experience of marriage that made me realize that I lost a gem of a wife. However, that experience was not long before I found another rear gem, the apple of my eye, my one and only Mrs. Junaid Obafemi Rasheedat. This woman is my comforter, the mother of all my children, including the two from my late wife. Dear, I appreciate you and thank you for all your love and understanding. To all my children -Kafayat Junaid, Bashirat Junaid, Bashir Junaid, Abdul Azeem Junaid, Farida Junaid and Fawwas Junaid, I love you all. You are my hopes of life, you are my tomorrow. Thank you for tolerating my no nonsense posture as a disciplinarian in the house. It is not for hatred, it is to bring you up as disciplined and morally sound children.

Finally, my appreciation goes to Prof. Bisi Ayanwale and other members of the University Seminar and Colloquium Committee for organizing and managing this lecture to this logical conclusion. To the entire Student body and other distinguished well-wishers, I say thank you. God bless you all.

References

- Abeku, D.M.; Salihu, C. and Kure, M.A (2016). Housing Deficit, Urban Migration and Slum Development in Abuja, Nigeria. *International Journal of Economic Development Research and Investment*, 7(1).
- Adegoke, S.A.O (2016). Affordability of Organised Private Sector Housing Delivery in Nigeria. A PhD Thesis submitted to the Department of Urban and Regional Planning, Faculty of Social Sciences, University of Ibadan, Ibadan, May, 2016
- Agbola, T. and Alabi M.A (2000). Housing, Poverty and Environment: The Nigerian Situation. A Paper Presented at the National Seminar of the Nigerian Institute of Builders, held between 29th and 30th of March, 2000 at the Premier Hotel, Ibadan.
- Agbola, T. and **Jinadu, A.M** (1997). Forced Eviction and Relocation in Nigeria: The Experience of Those Evicted from Maroko, Lagos. *Environment and Urbanisation*, 2(23), 271–287.
- Amnesty (2016). Nigeria's slum demolitions leave 30,000 homeless, 12 November 2016. Retrieved from: <http://www.dailymail.co.uk/wires/ap/article-3929686/Amnesty-Nigeria-demolitions-leave-thousands-homeless.html> on the 7th of December, 2016
- Baba, J.M and **Jinadu, A. M** (2008), Analysis of Spatial Variations in the Occurrence of Housing Environment-Related Diseases in Minna, Nigeria. *ENVIRON, Journal of Environmental Studies*, 2 (9), 1 – 12.
- Bloch R., Fox S., Monroy J., and Ojo A. (2015). Urbanization and Urban Expansion in Nigeria. Urbanization Research Nigeria (URN) Research Report. London: ICF International. Creative Commons Attribution-Non Commercial-Share Alike CC BY-NC-SA.
- Bobadoye, S. A and Fakere, A. A (no date). Slum Prevalence in Nigeria: What Role for Architects? Department of Architecture, Federal

University of Technology Akure, Nigeria. Retrieved from: [www.nairaland.com/3110452/on 17th of December, 2016](http://www.nairaland.com/3110452/on-17th-of-December-2016)

- Cities Alliance (2012). Cities without Slums. Annual Report 2012. Retrieved from: [http://www.citiesalliance.org/sites/citiesalliance.org/files/Cities on the 7th February, 2017](http://www.citiesalliance.org/sites/citiesalliance.org/files/Cities%20on%20the%207th%20February%202017)
- Daily Trust (2016). Ghost stories, history haunt Nigeria's oldest storey building. Retrieved from: <http://www.dailytrust.com.ng/news/feature/ghost-stories-history-haunt-nigeria-s-oldest-storey-building/> on the 18th of November, 2016
- Doxiadis Associates (1983), *Regional Development Plan for the Federal Capital Territory*. Volume 1 Book 1; pp 639 - 739.
- Egidario, B.A; Patrick A. E and Eziyi O. I (2016). Urbanization and Housing for Low-Income Earners in Nigeria: A Review of Features, Challenges and Prospects. *Mediterranean Journal of Social Sciences*; 7 (3)
- Encyclopaedia Britannica (2001). Deluxe Edition CD ROM Federal Republic of Nigeria, (1999). Constitution of the Federal Republic of Nigeria 1999. Retrieved from: <http://www.nigeria-law.org/ConstitutionOfTheFederalRepublicOfNigeria>. On the 13th of March, 2017.
- Federal Republic of Nigeria, (2012). *National Housing Policy*. Federal Ministry of Lands, Housing and Urban Development, Abuja; 2012
- Global Property Guide (2014). Wealthy mansions abound in Nigeria, while the poor go without housing. Retrieved from: <http://www.globalpropertyguide.com/Africa/Nigeria/Price-History> on the 15th of December, 2016
- Grigsby, W.G and Rosenberg, L. (1975). *Urban Housing Policy*, New York; APS Publications, Inc.
- HubPages, (2011). History of Housing. Retrieved from: <http://hubpages.com/education/History-Of-Housing> on the 8th of March 2017

Human Rights and Housing (no date). What is the Human Right to Adequate Housing? Retrieved from: <http://www.pdhre.org/rights/housing.html> on the 17th of November, 2016

Igwe, J. (1987). The Urban Poor: Some Aspects of Residential Circumstances in Makinwa, P.K and Ozo, A.O (Eds.) *The Urban Poor in Nigeria*. Evans Brothers (Nigeria Publishers) Limited, Lagos

International Finance Corporation, (2017). Affordable Housing in Africa. Retrieved from: http://www.ifc.org/wps/wcm/connect/news_ext_content/ifc_external on the 8th of March, 2017.

Jinadu, A.M (1995), Forced Eviction, Relocation and Urban Poverty: A Case Study of Maroko in Lagos, Nigeria. Unpublished MURP Dissertation Submitted to the Centre for Urban and Regional Planning, University of Ibadan, Ibadan, August, 1995.

Jinadu, A.M (2000), Serviceability and Health Implication of Students' Housing in the Nigerian Tertiary Institutions: A Case Study of the Federal Polytechnic, Bida. *Nigerian Journal of Technical Education*, 17 (1 and 2), 63 - 79.

Jinadu, A.M (2004a), Urban Expansion and Physical Development Problem in the Federal Capital Territory of Nigeria: Implications for the Implementation of the Urban Development Policy. *Journal of the Nigerian Institute of Town Planners*, XVII, 15 - 29

Jinadu A.M (2004b), Desirable Management Responses to the Problems of Slums as Asset of Cities. *Environmental Watch*, 1 (1), 189 - 196.

Jinadu, A.M (2004c), Analysis of Urban Influence on Rural Settlement Growth and Land use/land cover Change in the Federal Capital Territory of Nigeria Using Remote Sensing

and GIS Data. Unpublished PhD Thesis in the Department Geography Submitted to the Post Graduate School, Federal University of Technology, Minna;

Jinadu A. M (2006), Patterns of Settlement Interactions in the FCT: Implications for Settlement Development Planning. *Journal of the Nigerian Institute of Town Planners*, XVIII, 67 – 86.

Jinadu, A.M (2007), *Understanding the Basics of Housing: A Book of Study Notes for Students in Tertiary Institutions*. (Revised Edition), Jos: Jos University Press Ltd,

Jinadu, A. M (2008a), Analysis of Spatial Pattern of Settlements in the Federal Capital Territory of Nigeria Using Vector Based GIS Data. *FUTY Journal of the Environment*; 2 (2), 1 - 12

Jinadu, A.M (2008b), The Use of satellite Image Data in Settlement Growth Forecasting: A Case Study of the Nigerian Federal Capital Territory. *Savanna*; 21(1&2), 167 – 177.

Jinadu, A.M (2014), City Restoration and Urban Quality Control for Environmental Sustainability in Abuja, Nigeria. In Bolanle Wahabet. al (Eds.) *Building Clean Cities in Nigeria: NITP and TOPREC*, pp319 – 333

Jinadu, A.M (forthcoming) Urbanization and Urban Development in the Federal Capital Territory of Nigeria, 1987 – 2014. A paper submitted to the School of Environmental Technology, Federal University of Technology, Minna for publication in the *Nigeria Centenary Book of Reading, 1900 – 2014*.

Kothari, M (2015). The Global Crisis of Displacement and Evictions: A Housing and Land Rights Response. Retrieved from: www.rosalux-nyc.org on the 8th of January, 2017

Longman Dictionary, (2007). *Longman Dictionary of Contemporary English*. New Edition. Edinburgh Gate England; Pearson Educational Limited, pp1280 – 1281

Mason, M.K (2016). Housing: Then, Now, and Future. Retrieved

from <http://www.moyak.com/papers/house-sizes.html> on the 17th of November, 2016

McLeod, S. A. (2016). Maslow's Hierarchy of Needs. Retrieved from: www.simplypsychology.org/maslow.html on the 7th of March, 2017

Musasri, O.A (1993). A Critical Analysis of Federal Government of Nigeria Housing Policies and Programmes (1980 – 1991) A Dissertation Submitted for Partial Fulfilment of the Professional Diploma of the Nigerian Institute of Town Planners and Town Planners Registration Council, 1993.

National Mirror (2016). Nigeria's Outstanding Housing Deficit. May 12, 2016. Retrieved from: <http://nationalmirroronline.net/new/nigerias-outstanding-housing-deficit/> on the 2nd of March, 2017.

Nigeria Today (2016). Tearful Christmas as victims of Olokonla Gardens Estate demolition recount ordeal. Retrieved from <http://www.nigeriatoday.ng/2016/12/tearful-christmas-as-victims-of-olokonla-gardens-estate-demolition-recount-ordeal/> on the 30th of January, 2017

Olotuah, A. O (2015). Accessibility of Low-Income Earners to Public Housing in Ado-Ekiti, Nigeria. *Civil and Environmental Research*, 7 (7). Retrieved from: www.iiste.org on the 8th of January, 2017, 1 – 5.

Ozurumba, B. A (2011). Urban Housing Financing in the South-Eastern States of Nigeria: Problems and Prospects. *Journal of Sustainable Development in Africa*. 13 (8), 268 – 281

The Guardian (2016). Demolitions of Lagos waterfront communities could leave 300,000 homeless—campaigners. Retrieved from: <http://www.news24.com.ng/National/News/demolitions-of-lagos-waterfront-communities>; 14 November 2016.

Tshiterek Clarence (2008). The importance of adequate housing.

Retrieved from:<http://mg.co.za/article/2008-10-10-the-importance-of-adequate-housing> on the 17th of November, 2016

- Turner, J.F.C (1976). *Housing by the People*. London, Marian Boyars.
- UNCHS, (1996). *An Urbanizing World: Global Report on Human Settlements 1996*, Oxford: Oxford University Press
- United Nations Human Settlements Programme and United Nations Economic and Social Commission for Asia and the Pacific, (2008). *Housing the Poor in Asian Cities*, Quick guide 2
- UN-Habitat (2007). *State of the World's Cities 2006\7*. Retrieved from: www.unhabitat.org on the 8th of January, 2017
- UN-Habitat (2014) *World Habitat Day: Voices from the Slum*. Retrieved from: www.unhabitat.org/whd on the 16th of January, 2017
- UN-Habitat (2016). *Slum Almanac 2015/2016: Tracking Improvement in the Lives of Slum Dwellers*. Nairobi: Un-Habitat
- United Nations (2014). *World Urbanization Prospects: The 2014 Revision. Highlights (ST/ESA/SER.A/352)*. New York: UNDESAPD
- Vanguard, (2016). FG to provide 180,000 housing units for civil servants - Buhari. Retrieved from: <http://www.vanguardngr.com/2016/08/fg-provide-180000-housing-units-civil-servants-buhari/> on the 15th of December, 2016
- World Bank (2009). *The World Bank's World Development Report, 2009*. Retrieved from: <http://www.econ.worldbank.org/website/external/extresearch/extwdrs/2009> on the 10th of December, 2016
- World Bank (2016). *From Oil to Cities: Nigeria's Next Transformation*. Washington DC: World Bank.

Citation of Prof. A. M. Junaid

Professor Asimiyu Mohammed Junaid was born to the family of Alhaji Abdullahi Junaid and Alhaja Sifawu Agbeke of Baba Onilu Compound, Kisi in Oyo State on the 3rd of January 1965 at Bakwu in Ghana. He started his education career at Ansar-Ud-Deen Primary School, Kisi in 1971. He later transferred to Local Authority Primary School, Ijebu-Ode in 1974 and finally to All Saint's Primary School, Owode-Egbain Ogun State where he completed his primary education in 1979. He had his secondary education at Egba-Owode Grammar School, Ogun State, between 1979 and 1984. He also attended Ansar-Ud-Deen High School, Saki between 1984 and 1986 where he had his Advanced Level Certificate.

Prof. A.M Junaid attended the University of Ibadan, Ibadan where he obtained BSc. Geography and Master of Urban and Regional Planning in 1991 and 1995, respectively. He later obtained his PhD in Geography (Remote Sensing Application) from Federal University of Technology, Minna in 2004. He started his academic career in 1996 at the Federal Polytechnic, Bida as Lecturer III in the Department of Urban and Regional Planning and later moved to Federal University of Technology (FUT), Minna in January 1999. He started as Lecture II at FUT, Minna and rose through the ranks to become a Professor of Urban and Regional Planning in October, 2011.

His area of research interest is Housing, Human Settlement Environment and Disaster Management. Prof Junaid is a seasoned academic with over 45 publications in local, national and international journals; text books and conference proceedings. He has supervised 9 PhD Theses, 38 Master Theses and over 50 Undergraduate Projects. He has served as both internal and external Examiner for over 10 PhD candidates, 150 Master and 350 Undergraduate Students.

Prof. Junaid has worked extensively in the area of Disaster Management. He is one of the foremost researchers in Disaster Management in Nigeria and a resource person to NEMA and the UNDP. He has participated in over 10 consultancy projects. He has also attended and presented papers at many international conferences and workshops on disaster management in Ghana, Mali, Senegal, South Africa, Switzerland, Sri Lanka, India, Japan, Canada and New Orleans in USA.

Prof. Junaid has provided community services in the areas of Journal Editorship, academic paper review and delivery of public lectures. I am the Editor-in-Chief of one journal and a member of Editorial Boards of two journals. I have reviewed several papers for over ten local and international academic journals including the Journal of Geography and Regional Planning (www.academicjournals.org/jgrp); and International Journal of Built Environment published by Elsevier (www.evis.com/evis/faces/pages/navigation/NavController). I have also delivered over 25 public lectures for NEMA, SEMAs, Associations and corporate organizations at the State and National levels.

Administratively, Prof. Junaid has served in over 45 committees at the Department, School and University levels. He was the Deputy Director of Centre for Human Settlement and Urban Development (CHSUD) between 2008 and 2010. He served as the Director Centre for Disaster Management and Development Studies between 2010 and 2016. Currently, he is the Dean School of Environmental Technology, Federal University of Technology, Minna. He is a member of the Nigerian Institute of Town Planners (NITP), Association of Nigerian Geographers (ANG) and he is a Registered Town Planner (RTP).

Prof. A.M Junaid is happily married and he is blessed with lovely children, including boys and girls.