FEDERAL GOVERNMENT OF NIGERIA

ISTANBUL + 5 NIGERIA COUNTRY REPORT

SUBMITTED TO

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AND

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REVIEW OF THE IMPLEMENTATION OF THE HABITAT AGENDA

BY

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1. Introduction

Between Stockholm (1976) and Istanbul (1996), Nigeria made giant strides in her quest to provide adequate shelter in suitable living environments to her entire citizens in her human settlement development efforts. This was amply demonstrated in her submission to the comity of nations that gathered in Istanbul from the 3rd to 14th of June 1996 to assess the progress of nations in global human settlement development. Perhaps the most important outcome and output of the Istanbul conference was the evolvement and eventual adoption of the Habitat Agenda, a global plan of action which envisions particular forms of human settlement for the 21st century and beyond. It was a plan of action that sought adequate shelter for all, replete with all basic services in safe and healthy environment and which will also guarantee employment of residents' choice.

Nigeria participated fully in all the internationally required preparatory processes leading to the Habitat II Conference. She not only attended all the Preparatory Meetings, she also prepared a Country Report and a National Plan of Action detailing her travails, triumphs and vision in her human settlement development efforts. Nigeria has, as a respected member of the international community, committed to the ideals of Habitat II, adopted the global human settlement agreement enshrined in the HABITAT AGENDA and she is fully committed to its full implementation.

Accordingly, this report is Nigeria's Country Report on the Progress made since 1996 to implement the Habitat Agenda as collectively agreed to in Istanbul. As part of the preparatory process to globally assess progress made five years after Istanbul, Nigeria has attended one Precom meeting for the African region in Nairobi in May, 2000 while two more are scheduled before the final submission to UNCHS in November, 2000. Nigeria will also be a key participant at the special session of the United Nations in June 2001 where the reports will be presented to the Special session of the UN.

2. Antecedents to the Nigerian Report

It is apt to observe that the implementation of the Habitat Agenda in Nigeria took place within a most trying period in the country’s history. Nigeria has been under the tutelage of military rule for almost two decades with the result that the nation and its citizens have almost forgotten what it is to be democratic. The result was that at the time the Habitat Agenda was being fashioned out, Nigeria was at its lowest ebb politically, economically, socially, culturally and perhaps more importantly, psychologically. Most nations of the world did not want to do business with Nigeria because of its repressive military regime
and the nation was ostracized from many serious assembly of nations except those for cosmetic or window dressing purposes.

Perhaps more devastating was the broken psyche of Nigerians and loss of interest in participating in national affairs, including those that have to do with human settlement development. The social capital which most nations have used to move their societies forward have been bastardized, debased and rendered non-functional in the Nigerian case. Thus, when the last military government unveiled its transition programme in 1998 and inaugurated the necessary democratic institutions, most Nigerians were very cynical and unbelieving for they have seen such structures and institutions established but quickly vetoed out of existence.

It was in this state of general despondency that the nation matched into the world of democratic governance in May 29, 1999 as the Fourth Republic in Nigeria took roots. It came in all the apparaturness of democratic leanings with a lower and upper house of legislation and a thorough separation of powers between the executive, the legislature and the judiciary, all drawing their strength from the 1999 Constitution. These provided the necessary impetus for the speedy implementation of all sector policies, including human settlement policies and programmes, most of which have been in abeyance for years.

However, despite the zeal and enthusiasm that greeted the new democratic dispensation and the urge to move fast to catch up with lost grounds, old habits die hard. There has, therefore, been a slow and painful adjustment to the new method of governance. New institutional apparatus are being put in place in most sectors of the economy while the old ones are being re-invigorated. Unfortunately, the effect of these new experiments are just beginning to yield fruits while many are yet to become functional because of the unrelenting forces driving both the formal and informal sectors of the economy all of which affect the human settlement sector.

3. Drivers of Human Settlement Dynamics

Human settlement dynamics is a function of many variables. Perhaps the most significant of these are the demographic, urbanization, social and economic variables. Each of these are now briefly discussed in turn to provide a contextual basis for understanding the human settlement efforts of Nigeria since 1996.

3.1 Demographic Profile

The population of any nation is its most valued asset and they are both agents and beneficiary of development. There is, therefore, a close inter-relationship between population and development. Nigeria enunciated its national population policy in 1988 and some of its policy prescriptions include improving the standard and quality of living of the people, lowering of both the population growth and fertility rates and achieving a more spatial distribution between urban and rural areas.
Unfortunately, the size and especially the growth of the population is unsustainable. From a size of 30.42 million in 1952/53 to an estimate of 63 million in 1975 and a census figure of 88.9 million in 1991, the annual growth rate in 1998 is about 2.78 per cent down from about 3.2 per cent in the 1970’s and 1980’s. From the above, the doubling time of the population is, therefore, about 23 years, which means that by the year 2020 AD, the population would have doubled to about 200 million. This staggering number has a lot of implications for all planning parameters, including the human settlement sector.

For example, there is a rather high juvenile dependency ratio of 101.6 per cent and a high dependence ratio does not permit savings for investments that will finance economic development. Specifically, a high juvenile dependency ratio creates excessive demand for educational and health facilities, potable water, housing and job opportunities. Indeed, at the current rate of population growth, we need to build twice as many schools, hospitals and double the amount of water, electricity, mass transit buses and garbage collecting vans within the next 10 years (i.e. in 2010), so as to maintain the poor quality of life of Nigerians as of 1998. It is doubtful if that is possible, given the hard fact that in 1978, that is just about twenty two years ago, we were much better off than we are today.

The spatial distribution of Nigeria’s population is also very significant in its unevenness. The nation’s population is unevenly distributed with high densities around three identified growth poles in the southwest, north-central and southeast with densities of over 200/sq.km. While the national population density is about 102/sq.km, there are medium density areas of between 100 and 200/sq.km and the sparsely populated areas of less than 100/sq.km. The size and its spatial distribution have telling effects on human settlement dynamics as is being witnessed in the urbanization process.

3.2 Urbanization Trends

Nigeria is one of the most urbanized nations in Africa, south of the Sahara. Cities, as artifacts of contemporary creation which bear humanistic imprints, have a long history in Nigeria most of which predates European adventurism. For example, in 1931, Nigeria’s estimated urban population was 7% of its estimated 22 million people. This has dramatically increased over the years for a multitude of reasons most of which are socio-political and economic. One of such reasons that is responsible for the quantum jump in the urban population is the political decision to ostensibly bring governance closer to the people through the creation and re-creation of states and local governments especially during the long years of military rule. In most instances, the policy led to the upgrading of small towns and enlarged villages to state or local government headquarters and when governmental patronage is showered on such settlements, their growth and development are deliberately accelerated into larger settlements.

Thus, while only 7% of Nigerians lived in cities in the 1930s and 10% in 1950, by 1970, 1980 and 1990, 20%, 27.1% and 35.2% lived in cities respectively. Today, an estimated 43.3% of Nigerians live in cities of varying sizes. At the end of the first quarter of this century, that is 2025, about 65% of Nigerians will live in cities. Accordingly, Nigerian
cities are growing at phenomenal rates such that by 1995, there were seven cities with population of over one million, 18 cities with over 500,000 people each, 36 with 200,000 people, 78 cities with 100,000 and 5,000 towns with 20,000 people. One of such cities, Lagos, is currently a megalopolis, that is, a city of at least ten million people. At the end of the first quarter of this century, Lagos may be the third largest city in the world.

Unfortunately, 60% of these large number of people living in cities are poor, sometimes abjectly poor since they could only eke out a living on less than N100 a day (about a dollar a day). Thus, there is a massive urbanization of poverty in Nigeria with most urban Nigerians largely illiterate with limited access to good health, water and education such that their average life span is about 40 years. Owing to long years of disempowerment, the most important and valuable asset of this group of Nigerians, their social capital, have become disused and unappreciated.

It is in these urban context that one could understand and appreciate the efforts of Nigeria in ensuring sustainable human settlements for her citizens.

3.3 The Social Context

The social context of national and especially urban living is one of the major drivers of the nation's human settlement efforts. As noted elsewhere in this report, over 60% of the urban population are poor and this has implication for the various elements usually considered in the quality of life calculation. For example, quality of life has to do with poverty and affluence, illiteracy/literacy, cultural traits and level of technological usage/adoption.

Nigeria, despite all of her oil wealth is one of the poorest nations of the world. This poverty is also skewed disproportionately against women, single parent families, the aged and the rural dwellers. Add to these the heavy dependency ratio in the demographic trends and we have a nation that is poorly constrained to contain her poverty problem. Yet, there are many islands of striking affluence in this sea of poverty and general despondency and this is what makes the burden of poverty difficult to bear.

Illiteracy is a barrier to consciousness and awareness that could enhance desirable attitudinal changes in people. High literacy level could in turn lead to improved cultural practices and erasure of taboos that are inimical to human settlement efforts. Although Nigeria's 1991 population census showed that Nigeria has a 57% literacy rate, available evidence do show that the degree of awareness about environmental matters and commitment to make protective measures remain generally low. When this is viewed along with the pervasive nature of poverty, cultural values on and about the total environment are very low.

The near absence and or the non utilisation of social capital and the almost total neglect of civic engagement (which are products of social and cultural associations) have given rise to atomistic and pervasive anomie living. These have given rise to a resurgence in old crimes like housebreaking, theft and the dramatic appearance of new and sophisticated crimes like assassinations, armed robbery and the like. Nigerians have variously reacted to these affront
to their hitherto peaceful society living through what one author has called an "architecture of fear". This has, however, further highlighted and deepened the social exclusivity, class distinctions and consciousness in Nigerian cities.

It is expected that the various poverty alleviation programmes and the new national orientation programmes by the National Orientation Agency of the Federal Ministry of Information and National Orientation will assuage the nerves of the populace and reawaken the old virtues and cultural traits which have been the mainstay and buffer of most societies against criminal neglect by their leaders and from other forms of malpractice.

3.4 The Economic Forces

Petroleum accounts for over 90% of revenue of Nigeria and the boom of the last three decades have dramatically changed the economic fortune of Nigeria serving as a strong pull factor to young schools leavers from the rural areas and also to a large number of immigrants from neighbouring countries. This is in addition to the series of unfavourable terms of trade in the international commodity markets of cocoa, groundnut, cotton, oil palm, timber etc which led to a widespread disinterest of agriculture and which stepped up the rural-urban drift.

Since many of these urban immigrants are poorly qualified and or ill-experienced for the requirements of the few formal sector employment, majority end up in the ubiquitous informal sector which provides employment for over 75% of Nigerians. Following the massive retrenchment of formal sector workers in the wake of the adoption of the Structural Adjustment Programmes in 1986, those retrenched turned to the informal sector for survival while those working are engaged in the sector as an insurance against untimely removal from formal sector employment.

Unfortunately, there are very few policies, whether federal, state or local governments, that are explicitly made to positively affect the informal sector operations in Nigeria. However, since the informal sector occupy the lower echelon of the small scale industries, most of the policies designed to affect them also influence informal sector activities. Such policies include those that: regulate small scale enterprises (Companies Act of 1968, Trade Union Act of 1973, Enterprises Promotion Decree, 1977 etc); promote access to credit (various credit guidelines to financial institutions, establishment of Community and Peoples’ Banks, National Economic Reconstruction Fund (NERFUND), National Directorate of Employment (NDE) in addition to many state programmes); promote access to land for small scale businesses( Land Use Act, 1978, Urban and regional Planning Law of 1992); promote infrastructural facilities (Industrial Estates and Industrial Development Centers (IDCs); promote technical and managerial services (the various programmes of the NDE)and; those that provide incentives to entrepreneurs (various annual and periodic fiscal and monetary policies).
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Attempts are being made now to institutionally radicalise these institutions for greater effectiveness so that the informal sector can absorb the increasing number of the poor into the ranks of the informal sector activities.

3.5 Governance and Devolution of Power

Today, the entire 923,770sq km of land in Nigeria is administered through 36 states (and a federal capital territory with the status of a state) and 776 local governments structure. This large number of states and especially local governments are designed with a view to decentralising decision making and bringing governance closer to the people.

After years of military dictatorship, Nigeria became a democratic nation on the 29th of May, 1999 being governed by a constitution fashioned out under the military in 1999 but which is being debated now to make it people centred and poised to tackle the myriads of problems facing the nation.

There have been various bodies set up to ensure transparency and accountability in governance. The most important of these is the Anti-Corruption Commission which is being put in place to sanitise governance at all levels and make every Nigerian obey the rules of law.

The importance of good governance to sustainable human settlement programme is crucial. Good governance is not just about electing representatives, it is about equity, equality, protection of basic fundamental rights and providing resources with which to meet the needs and aspirations of the electorate. If human settlement, in its varied form, is regarded as a fundamental basic right, then it behoves on the representatives to allocate sufficient resources to ensure that the electorate are decently and sustainably housed.


Every nation recognises the interconnection and interrelationships between the shelter and human settlement sector and other sectors of the economy. This has often been recognized in the formulation and implementation of shelter policies and programmes. Nigeria is gradually evolving a reliable system of urban and regional planning which seeks to regulate the development and efficient use of land for shelter purposes.

In this regard, the private sector, professional bodies and non-governmental organizations worked closely with the public sector in the formulation of a National Housing Policy in 1991 and a National Urban Development Policy in 1992. For example, the said National
Housing Policy identified the different levels of formal governmental structure, their respective institutions and agencies. These include: Ministries of Works and Housing, Finance and Economic Development, National Planning, Commission, Nigerian Institute of Social and Economic Research (NISER), Women Affairs and Social Development, Urban Development Bank; Federal Mortgage Bank of Nigeria; State Housing Corporations; Nigerian Urban and Regional Planning Commission.

In addition to these institutional linkages to ensure effective shelter programme implementation, the federal government has taken positive actions in encouraging research programmes aimed at evolving, testing and adopting new and cheaper building materials. Also, the training and production of requisite manpower for the shelter sector has led to the establishment of various Technical Schools across the country and the training of indigenous contractors under the Extension Services Programme of the Federal Housing Authority and the Nigerian Building and Road Research Institute (NBRRI). Various Universities and Polytechnics offer courses in Construction, Civil, Electrical and Mechanical Engineering, Urban and Regional Planning, Estate Management, Building Technology, Landscaping and Quantity and Land Surveying.

NISER instituted the National Index of Building Starts in 1994 to monitor the number of housing units coming to the housing market in any given year. Periodically, the Institute holds seminars to disseminate their research information and the next one is slated for September, 2000. The data so collected serve as the barometer for measuring the socioeconomic welfare of the nation. Statutorily, the federal government has also put in place the Housing Policy Council (HPC) to monitor the human settlement sector in Nigeria and the Council produce various publications arising from their monitoring of the shelter sector in Nigeria.

The human settlement sector was given a fillip in 1992 with the establishment of the Federal Environmental Protection Agency (FEPA). Much more relevant was the setting up of the Urban Compliance Unit within the Inspectorate and Compliance Monitoring Department to oversee issues in the area of solid waste management, urban sanitation, public drains and sewers as well as emission and noise pollution. The Unit was empowered to enforce compliance with FEPA guidelines and Standards.

The major problem with these institutions and agencies is lack of capacity to enforce their respective mandates. This has been responsible for the lacklustre performance in the human sector in the country.

However, the federal, state and local governments are determined to correct these anomalies and forge effective unity among these institutions and agencies. For example, there is a weekly federal cabinet meeting where ministers and major decision makers take stock of their activities and speed up actions since the federal government is committed to setting good examples. Also, in the year 2000, the Environment Department of the Ministry of Works and Housing (FEPA) Government (Federal) Plan was upgraded to a full Ministry with a view to paying determined attention to the deteriorating environment. Similarly,
FEPA has now been strengthened with a new Board all with a view to ensuring a more conducive environment in which to live, work and recreate. Only last month, the federal government approved the reconstitution of a board for the Federal Housing Authority with a view to giving added fillip to the human settlement sector.

5. Habitat Agenda: Commitments, Achievements and Vision

5.1 Shelter

5.1.1 Providing Security of Tenure:

Security of land tenure has been the major concern of successive governments in Nigeria. The recognition that many households lacked the wherewithal to own shelter informed the programmes of mass housing for various categories of people by different levels of government especially since the Second Republic in 1979. Although the low-cost housing programme suffered set-backs because of several identified poor programme planning and implementation, several low-cost housing units were constructed. People of diverse socio-economic background have enjoyed security of tenure ever since.

The Federal Housing Authority (FHA) is the Federal Government Housing Programme and policy executing agency in this regard. The FHA has an important role to play in promoting homeownership and access to non-owner-occupied housing in Nigeria. The Corporate Plan produced by the FHA to cover the period 2000-2004 has the mission of being the leader in the provision of affordable housing in Nigeria and to do everything possible to facilitate homeownership for all Nigerians. It has a vision of a nation in which every Nigerian owns and lives in a home of their choice. Some of its objectives therefore, include that of improving affordability of serviced plots to individual and private developers.

The import of this for security of tenure is that any government allocated housing carries with it security of tenure on the land on which the house stands. This is why most Nigerians seek government owned and allocated land and that is why the FHA stands at a vantage point at the federal level and the various Housing Corporations at the state level in allocating lands and housing.

5.1.2 Promoting the Right to Adequate Housing

Adequate housing is the right of every Nigerian. The National Housing Policy, 1991, also acceded to the fact that the main problem in Nigeria is not that of land availability, but that of accessibility, ownership and rational use.
The various building and development codes specify various minimum standards for space, lighting, heating and ventilation.

5.1.3 Providing Equal Access to Land

One of the intentions of government in enacting the 1978 Land Use Decree (LUD) is to provide unrestrained access to land in any part of Nigeria without gender or ethnic bias. Thus the government waded into land ownership distribution and use through the LUD. The Decree noted that it is in the public interest that the rights of all Nigerians to the land of Nigeria be asserted and protected by law. The National Housing Policy, 1991, also acceded to the fact that the main problem in Nigeria is not that of land availability, but that of accessibility, ownership and rational use. The implementation of the Decree has been largely scuttled by several anomalies which almost rendered the entire document as mere paperwork. Based on the observed inadequacies of the Decree, calls for its review has been a continuous debate across the country.

Before and since Istanbul, Nigeria has pursued with dogged determination the sharpening of those legal and institutional instruments necessary to make land accessible to all Nigerians. These include the: Revision of the existing Land Use Decree of 1978; Establishment of the Federal Land Registry for project recording, keeping of land records and data storage; the enactment of the Nigerian Urban and Regional Planning Law of 1992 which seeks to regulate and guide spatial planning at all levels of government and the development of 1993 National Urban Development Policy which sets out guideline and policies and strategies for urban development; Reviewing the various Town Planning, Survey and Land Laws; Assist State and LGAs in the preparation of regional and master plans; Provide adequate cadastral and topographical maps.

5.1.4 Promoting Equal Access to Credit

The housing finance system in Nigeria suffers from lack of long term capital that is characteristic also of the nation’s financial system. The vast bulk of formal financial activities in the economy is concentrated in the shorter end of the maturity spectrum and this invariably favours areas other than housing in the allocation of investible funds. Consequently, only a very small number of moderate-income households and almost none of the poor, are able to become homeowners or to obtain loans from the formal lending system.

It was in a bid to rectify this that the federal government transformed the Nigerian Building Society (NBS) into the Federal Mortgage Bank of Nigeria (FMBN) in 1977. The FMBN as the apex mortgage institution in Nigeria intermediates funds from the capital market to primary mortgage lenders and estate developers under a secondary market chain. The Central Bank of Nigeria prescribed sectoral interest rate structure which was intended to make housing cheap and affordable. However, this tend to prove a disincentive for funds inflow from the capital market and also discouraged private
investors from committing funds into housing finance. Because of inadequate inflow of loanable funds in the face of huge demand for loans, FMBN had to rely on government subvention to enable it continue to give loans to Nigerians.

The Primary Mortgage Institutions (PMIs) are the originators of individual mortgages from the household savings mobilized by them. By trading such mortgages to FMBN for re-financing within secondary market mechanism, a continuous liquidity would be induced within the system. However, the PMIs are also affected by the short-term syndrome in the finance market. Their deposit liability structure remains about 75% in Time Deposits.

The National Housing Policy of 1991 evolved by the federal government recognizes the need for a substantial funding base which would be insulated from uncertainties of reliance, as in the past, on government patronage. The Policy created a two-tier institutional structure for the housing finance system and established a mandatory contribution/savings scheme the proceeds of which are to be utilized exclusively for the origination of housing loans at an affordable rate of interest. The National Housing Fund (NHF) established under Decree No. 3 of 1992, was born to take care of this in which every Nigerian earning ₦3,000 or more per annum is mandated to contribute to this fund.

Thus, the activities of the federal government in ensuring access to housing finance include the: Restructuring of the Federal Mortgage Bank of Nigeria (FMBN) as the apex mortgage institution; Establishment of primary and secondary mortgage finance institutions; the outflow of fund from FMBN to the primary and secondary mortgage institutions; Encouragement of the establishment of building societies and other lending agencies; Promotion of housing co-operatives; Improving the finance of the local government areas; Encouragement of banks to invest 10% of their loans and advances with the FMBN; Encouragement of the insurance companies to invest a minimum of 20% of their non-life funds in real estate and not less than 50% of these will be through FMBN at an interest rate of not more than 4%; Encouragement of voluntary saving scheme whereby individuals will be encouraged to save at low rates so as to borrow at low interest rates also; re-establishment of a mandatory saving scheme to be known as the National Housing Fund (NHF) into which all workers earning ₦3000 and above will contribute 2.5% of their monthly salaries at an interest rate of 4% for onward lending to the FMBN to building societies and institution which in turn is expected to be lent to individuals for housing production.

So far, the fund has mobilized over ₦5 billion over the past six years. However, only ₦243 million of the loan application of ₦573.5 million has been approved. One of the major problems responsible for the delay in getting loan approved is attributable to the problem of land title in varying forms and degree.

5.1.5 Promoting Access to Basic Services.
The National Site and Services Scheme introduced in 1986 was an attempt by the Federal Government to divest its involvement in direct housing construction and to facilitate access to land by all Nigerians. Through the scheme, residential estates are to be created with complementary services and infrastructure such as roads, drains, water supply, electricity, educational and recreational facilities. As at the year 2000, the national Site and Services programme has been implemented in 26 states of the Federation and the Federal Capital Territory, with more than 25,000 plots of land allocated in various parts of the Country. Finance has been the bane of the programme. Only a paltry N1.50 million was allocated at inception in 1986 while up to date the total amount committed to the programme is about N600 million.

In addition, various estate developers and housing investors have been encouraged to create and develop residential layouts while various government agencies have been created to aid the production of essential social and physical infrastructure in human settlement projects.

5.2 Social Development and Eradication of Poverty

5.2.1 Providing Equal Opportunities for a Healthy and Safe Life

Violence and criminal activities in Nigeria are assuming dangerous tendencies as they threaten lives, property, the national sense of well being, peace, security, social order and are, eventually, reducing the citizens quality of life. As the nation becomes increasingly urbanized, the traditional structures and value system that once served as buffer and restrict criminal behaviour have been severely undermined. Nigerians sleep with one eye closed and tend to live one day at time with grave uncertainty of tomorrow as dangerously armed bandits rampage the country with reckless abandon.

There is no part of the live and aspects of the economy that are not affected in this criminal scourge. For example, financial houses spend huge sums of money protecting their properties with a correspondingly high insurance premiums. These bandits are of varying classifications and they do not spare petroleum, electrical and or telecommunication. Installation’s some industries and people have even come into agreement with some categories of robbers to ensure the protection of their lives and properties.

Unfortunately, the orthodox or conventional justice system seem incapable of curtailing this menace. According to a 1999 information from the Federal Office of Statistics (FOS), only 46% of the reported cases are ever prosecuted while 48.5% of the number (46%) were pending. There have been reported cases of collusion between the criminals and the law enforcement agents thus compounding the misery and nightmare of Nigerians.

Since a safe environment is a prerequisite for an effective human settlement programme,
The federal government did put in place a lot of policies to serve as deterrent for criminal activities. These include, in the past: the promulgation of the Decree 47 of 1970 which legalized the public execution of violent criminals; setting up of police checkpoints to apprehend criminals; the setting up of different task forces on trade malpractices to combat fraud and the use of the criminal justice system.

When it was becoming apparent that these strategies may be necessary but not sufficient and with the wave of crime not relenting, the federal government, in 1999, paid the much needed attention to the Nigerian Police. Nigeria is under-policed. Instead of the normal 1 police man to 400 persons in most developed countries of the world, Nigeria has a ratio of 1 policeman to 5,000 Nigerians. The federal government has, therefore, decided to recruit 40,000 policemen each year for the next three years. In addition, the force will be equipped with modern sophisticated materials to combat the rising wave and sophistication of crime in the country. The morale of the Nigerian Police which is at the lowest ebb is being boosted with a reviewed salary structure, renovated barracks and improved welfare package to motivate and energize the force to action.

With a safe environment, the people deserve to also live in a healthy environment. The Ministry of Health, the Federal Environmental Protection Agency (FEPA), the Urban and Regional Planning Division of the Federal Ministry of Works and Housing, and the various agencies of different Ministries are saddled with the responsibility of ensuring the health of Nigerians. Many of these Ministries and agencies are now being re-engineered to serve their functions much more effectively and the results of these will be apparent in a short while.

5.2.2 Promoting Social Integration and Supporting Disadvantaged Groups.

One of the cardinal objectives of the government is to eventually have a country which is just and egalitarian in all her ways, in which no citizen feels alienated. That is, a country in which all the citizens, irrespective of their life chances, feel secure in pursuing all opportunities for employment, enhanced income, with access to adequate shelter, basic services, participatory decision making, respect for human rights and the rational use of social capital. Only when most of these are achieved in a country can social integration be possible.

Nigeria has been unable to credibly evolve strategies to achieve social integration. This is because the long years of military rule have broken the psyche of Nigerians and have left them divided along various lines especially along ethnic and income class. Thus, Nigerians have become uncomfortably class conscious and they do not bother and or care for their less fortunate members.

Since the advent of democratic governance in 1999, various programmes have been put in place to socially integrate the country and help the less priviledged. These include the introduction of the Universal Basic Education (UBE) scheme launched early in 2000; the
The funding of various homes, housing the disadvantaged in the society—motherless babies homes, mission homes of the deaf etc—are means of making these categories of Nigerians feel welcomed. The active participation of Nigeria in Para-Olympics competition is one of the ways to involve the disabled in the affairs of the nation. This is in addition to the various activities of state governments in this regard.

5.2.3 Promoting Gender Equality in Human Settlement Development

Most of the problems confronting women would not exist in the first place but for the very conservative traditional and cultural norms as well as the customary laws in most societies in Nigeria. Although the Nigeria legal system has shifted from the 18th and 19th century position which, by marriage, makes a woman an appendage of her husband, there are still many laws and practices which directly or indirectly inhibit women from assuming leadership roles in Nigerian society.

Many laws regulating citizen’s behaviours in Nigeria are gender-neutral but their application and some provisions in such laws are genderized and these are usually in relation to women and children. Examples of such laws include the: Taxation law which gives relief for a married man on his wife and children but does not give the women who support and maintain themselves and even their husbands; Labour law which prevents women from taking certain jobs; Banking laws and credit facilities regulations which make access to credit facilities impossible for women; Law of bail and surety which bars her from exercising her right as a citizen of the country; Marriage and traditionally harmful practices which dehumanize the female gender and; Property laws which deny women the right of ownership of properties and lands in both rural and urban areas.

Gender inequality is also evidenced in the gross under-representation of women in Government positions. For instance, only about 4.3% of women are in government posts in Nigeria.

Nigeria is doing her very best in ensuring gender equality in almost all facets of Nigerian life. For example, there was a Panel to review all laws affecting Women and Children but its recommendations were not implemented. However, substantial awareness have been created by the various gender related projects such as the Better Life for Rural Women initiated in 1987, the Family Support Programme of 1993 and the Family Economic Advancement Programme of 1997.

In addition, the current civilian government has established the National Commission for Women in 1999 to underscore the administration’s view of women and the determination to ensure equality. All the states of the federation have followed suite in establishing Ministries or Commissions of Women Affairs. It is the policy of the present democratic government to include women in all aspects and stages of decision making by appointing them into federal and state executive councils.

Despite these commendable efforts, there is the need for a more determined policy to address the more fundamental issue of long term participation of women, as well as men,
in the process and direction of development and its benefits. This is because equity rights, opportunities and access to resources, equal sharing of responsibilities and a harmonious relationship between men and women are critical for women's well being and that of their family.

5.3 Environmental Management

5.3.1 Promoting Geographically Balanced Settlement Structures.

Most often, a successful integration of the urban system with that of the rural brings about an efficient and judicious use of scarce land resources. Since the two systems are expected to be in symbiotic relationship, one cannot effectively perform its duties without a generous input from the other.

Unfortunately, the unabated urbanization trend in Nigeria and the unguided growth of towns and cities have created an adversary relationship between the two such that much of the prime agricultural land in the rural areas are being converted into housing and associated urban uses. These now potent serious social, economic and even cultural consequences. Presently, the urban sector has grown beyond the capability and capacity of the authority to effectively manage them while the rural areas are progressively being depopulated leaving only the young and the aged. This may be more appreciated from Table 1. The resultant effect of this is a dwindling rural economy and an urban economy that could not easily achieve its socio-economic potentials.

Another worrisome implications of the above large concentrations of people in urban areas is the pervasive inadequate supply of facilities and services which make the urban centers unhealthy to live. Majority of these services, like water supply, are sourced from their rural hinterland, many miles away from the city limits. Thus, the ecological footprints of most Nigerian cities extend very far beyond the city limits.

In the past, the Federal government introduced some policy measures to guide the harmonious development of urban and rural areas. In addition to the promulgation of the Land Use Decree in 1978 used as a regulatory tool to control the use of land and to ensure equitable access to it by all Nigerian citizens whether in urban or rural areas, there are other policies designed to ensure harmonious development between the rural and urban areas. These include the Nigerian Urban and Regional Planning Law in 1992 which specifies the urban limit for any settlement and the planning and development parameters guiding such settlements. This law which is just being implemented holds a good promise to protect prime rural agricultural lands from careless annexure into urban uses.
Table 1: Nigeria’s Rural and Urban Population, 1950-2025

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural Population</th>
<th>Urban Population</th>
<th>Urban Population as % of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950</td>
<td>29,595,000</td>
<td>3,340,000</td>
<td>10.1</td>
</tr>
<tr>
<td>1955</td>
<td>32,605,000</td>
<td>4,489,000</td>
<td>12.1</td>
</tr>
<tr>
<td>1960</td>
<td>36,220,000</td>
<td>6,058,000</td>
<td>14.3</td>
</tr>
<tr>
<td>1965</td>
<td>40,396,000</td>
<td>8,280,000</td>
<td>17.0</td>
</tr>
<tr>
<td>1970</td>
<td>45,252,000</td>
<td>11,319,000</td>
<td>20.0</td>
</tr>
<tr>
<td>1975</td>
<td>50,835,000</td>
<td>15,511,000</td>
<td>23.4</td>
</tr>
<tr>
<td>1980</td>
<td>57,188,000</td>
<td>21,242,000</td>
<td>27.1</td>
</tr>
<tr>
<td>1985</td>
<td>63,448,000</td>
<td>28,568,000</td>
<td>30.9</td>
</tr>
<tr>
<td>1990</td>
<td>70,383,000</td>
<td>38,159,000</td>
<td>35.2</td>
</tr>
<tr>
<td>1995</td>
<td>77,533,000</td>
<td>50,016,200</td>
<td>39.3</td>
</tr>
<tr>
<td>2000</td>
<td>84,853,000</td>
<td>64,768,000</td>
<td>43.3</td>
</tr>
<tr>
<td>2005</td>
<td>91,960,000</td>
<td>82,347,000</td>
<td>47.2</td>
</tr>
<tr>
<td>2010</td>
<td>98,435,000</td>
<td>102,831,000</td>
<td>51.1</td>
</tr>
<tr>
<td>2015</td>
<td>103,411,000</td>
<td>125,343,000</td>
<td>54.8</td>
</tr>
<tr>
<td>2020</td>
<td>106,458,000</td>
<td>148,935,000</td>
<td>58.3</td>
</tr>
<tr>
<td>2025</td>
<td>107,758,000</td>
<td>173,135,000</td>
<td>61.6</td>
</tr>
</tbody>
</table>

Although Nigeria seems to have placed more emphasis on the management of urban areas, the various policies and strategies, though not necessarily synchronized, have assisted in ensuring harmony in urban-rural development. Such urban related policies include the Infrastructural Development Fund (IDF) and the Urban Basic services (UBS) programmes both aimed at providing basic services in various towns and cities. Its rural counterparts are the rural development programmes and especially the activities of the Directorate of Food, Roads and Rural Infrastructure (DFRRI) both of which provided rural feeder roads to connect rural with urban areas for the evacuation of farm products. These activities are being synchronized now with a view to getting greater mileage on these infrastructural investments and harness the tremendous advantages inherent in the development of this rural-urban symbiotic relationships. In this regard, the Urban and Regional planning division of the Federal Ministry of Works and Housing would have to take a lead in preparing Regional Development Plans to do the necessary and envisaged integration between the urban and rural areas.

5.3.2 Managing Supply and Demand for Water

Though Nigeria has adequate surface and ground water resources, there are water shortages in urban and rural areas. The Government has recognized the challenges it faces in managing the vast water resources in an integrated and sustainable manner and has embarked upon a number of programmes and activities to ensure their proper development and management.
The Federal Ministry of Water Resources and Rural Development (FMWR & RD) is the technical and professional arm of the Federal Government that advises on all aspects of water resources development in Nigeria. Other Federal Organizations involved in water resources activities include Federal Ministry of Works and Housing, Federal Ministry of Health, Federal Environmental Protection Agency, National Electric Power Authority, Federal Ministry of Science and Technology, Federal Ministry of Agriculture, etc. The State and Local Governments are also involved in the development and management of water supply facilities within their jurisdictions.

The promulgation of Decree 101 by the Federal Government gives the FMWR & RD the legal backing necessary to manage the nation's water resources effectively. In 1995 the Ministry completed the preparation of a National Water Resources Master Plan, which is aimed at the development of a well articulated approach to water resources development up to the year 2020.

The FMWR & RD in 1997 proposed a Water Resources Management Strategy (WRMS) to complement and build upon the early and on-going efforts in the water sector, and provide a sound basis for developing a comprehensive framework for managing the water resources of Nigeria in a sustainable manner. This framework will consider water and the environment in a broad, multi-sectoral integrative perspective.

The immediate objectives of the WRMS are to: Review and analyse key issues constraining water resource development, including institutional issues, trans-boundary issues, and issues of financial sustainability and cost recovery, bringing international expertise to bear, where necessary; Build capacity within the public and private sector for cross-sectoral water resource management at Federal, State and Local levels; Build awareness across society of the challenges and opportunities in the management of water resources and ensure the participation of civil society as stakeholders in water resources management and; Propose improvement to the management of Nigeria's water resources, including legislation policies, strategies and institutions, and develop a programme of implementation.

The Ministry briefed the National Council on Water Resources and Rural Development during the 11th meeting of the Council in Yola in September, 1997 about its efforts at developing an inter-sectoral water resources management strategy that is holistic in approach for Nigeria. The development of the programme was approved by the Council.

The World Bank later appointed the Water Resources Management Strategy (WRMS) Coordinator who reported for duty in November, 1997. The FMWR & RD also appointed the WRMS Coordinator Counterpart Staff. The process of developing a WRMS for Nigeria took off with the two appointments and the establishment of a WRMS Coordination Unit.

In mid-February 1998, an internal workshop was organized for senior management staff of the Ministry, the River Basin and Rural Development Authorities (RBRDAs), and
National Water Resources Institute (NWRI) to broaden understanding and develop a sense of ownership of the strategy. The Workshop was also aimed at developing consensus and promoting consultation among senior management level staff of the Ministry with respect to the critical element of the WRMS.

The National Steering Committee for the WRMS was inaugurated on the 2nd of April, 1998 by the Honourable Minister of Water Resources and Rural Development, immediately after which the Committee held its first meeting. The Steering Committee comprises representatives of the following Federal Ministries: Water Resources and Rural Development Finance, Health, Agriculture, Science and Technology, Planning, Women Affairs, Solid Mineral Development, Petroleum; the following Federal Agencies and Departments: River Basin and Rural Development Authorities, Local Government Affairs, National Inland Waterways Authority, Federal Environmental Protection Agency, National Electric Power Authority, National Water Resources Institute; and the following: six State Water Agencies from the six Geopolitical Zones, NAFDAC, 2 NGOs, Urban Development Bank, NACB and NNSITF. The Steering Committee will serve as an inter-sectoral independent and participatory instrument which will advise guide and monitor the progress and outputs of the WRMS.

This strategy indicate a shift toward participatory water planning and management by the ministry which will enhance the effective conservation and productive use of water. It will also help to achieve inter-sectoral management of the nation’s water resources, consensus building and effective consultation among stakeholders in water sector.

5.3.3 Reducing Urban Pollution

Important sources of urban pollution in Nigeria include Industrial, Domestic Waste, Noise, Water among others. They affect urban residents in different degrees directly and indirectly. Policies and programmes on pollution generally are formulated, implemented and managed in all the three levels of government (Federal, State and Local). This is due to the fact that pollution, an aspect of the general environment, is on the concurrent list in the Nigerian Constitution of 1999 which is interpreted to mean that, all the three (3) levels of government can and do make policy, enforce and manage the environment. Equally, more than one agency could be involved in the management of a particular pollution in urban areas. For example, prior to 1996, the Federal agency responsible for environmental matter was the Federal Environmental Protection Agency (FEPA). It was upgraded to a full fledged Ministry, the Federal Ministry of Environment (FMOE) in late 1999 to have an independent budget and be represented at the Federal Executive Council. The State Governments are encouraged to establish similar ministry in charge of environment and ecology while the Local Governments are advised to have departments dealing with environmental matters.

FMOE develop policies and programmes for the management of environment throughout Nigeria. Specifically, it concerns itself more with Industrial and Water Pollution with particular reference to gas flaring in the Niger Delta Region, Industrial Waste Dumps and
Water Contamination. The Federal Ministry of Water Resources and Rural Development (FMWRRD) is directly in charge of water production, policies, channelization (River Basin Development Authorities) and, in collaboration with Federal Ministry of Environment (FMOE), protect water sources and bodies from industrial and domestic pollution.

Various legislations are in place to reduce urban pollution but many factors are militating against its implementation and enforcement. Principal among these factors are: Political instability; Policy inconsistencies arising from frequent policy changes; Implementation of outdated laws; inability of government agencies to enforce environmental regulations and controls etc... Less than 20 percent of the States in the Federation have established a Ministry of Environment and out of 774 Local Governments (LG), less than 50 concern themselves with environmental matters beyond Waste Management. Many States and LGs do not have enough managerial, technical and financial where-withal to deal with the urban pollution menace in their domain.

For example, one of the sources of urban pollution which is of great concern to human settlements in Nigeria is gas flaring arising from the abundant gas resources in Nigeria. It is estimated that the country contributes about 20% of the total gas flared in the world. Gas flaring contributes to Global Warming which in turn has led to climatic changes in the sub-region and Nigeria in particular. Gas flaring has health implication on the people of Niger Delta. It generates so much heat that the soil in the surrounding area is permanently parched and cannot be used for cultivation while it also generates constant noise, heat, vibration and emission of gases which leaves soot in the air.

Due to absence of data on national scale and using Ibadan, one of the major urban settlements in Nigeria as an example, the city generates between 0.39-0.53 kg of waste per person per day. Since about 40% of Nigerian's 125 million people live in urban centers, this means that about 25 million tones of wastes are generated in Nigeria daily out of which less than 10% are properly disposed and only about 2% are recycled. The indiscriminate dumping of wastes in many Nigerian cities continue to constitute health and social hazards, flooding, environmental and aesthetic problems to city managers.

Water pollution in big and industrial cities of Lagos, Port-Harcourt, Enugu, Kaduna, Warri, Ibadan, to mention just a few, are consequences of sludge and industrial waste being discharged into surface water which are then drained into main rivers in the cities. These polluted water are commonly used for domestic, irrigation and livestock rearing.

5.3.4 Preventing Disasters and Rebuilding Settlements

Different ecological and disaster problems (natural and or man-made) in Nigeria cuts across the nation's landscape. Soil and gully erosion, oil spillage, inter communal/ethnic clashes are common in the East and South South, region flooding in the West and desertification/desert encroachment, religion conflicts are common phenomena in the
core North. Many of the man-made disasters are linked (directly and indirectly) with environmental, political and social matters.

Until the recent re-invigoration of the National Emergency Relief Agency (NERA) located in the presidency, Nigeria does not (at any level) have an independent agency responsible for disaster prevention, management or policy making. However, there are ad-hoc agencies and environmental relevant ministries such as the Ministry of Environment (MOE), Ministry of Water resources and Rural Development (MWRRD ), Ministry of Agriculture, that do formulate policies for disaster management. Post disaster support management (relief, rehabilitation, reconstruction and resettlement) are within the operation of National Emergency Relief Agency (NERA) which is resident in the Presidency.

Prior to 1996, many calamities were managed by some of these ad-hoc emergency committees set-up for disaster management. The committees were soon dissolved afterwards. Usually, the Committees were set up at federal, state and LG levels depending on the degree of damage. It is not uncommon for the federal, state and or local government to operate at parallel with each other as observed in ondo state early in the year (2000) during the Ijaw and Ikale Communal clash. However, in the last two years (1998), the government has streamlined the operation of the relief agency at the federal level by reviewing the decree/law establishing NERA with a view to making NERA a permanent federal government agency that relates with ad-hoc committees set-up by the State and or LG wherever and whenever disaster occurs.

Natural and man-made disasters in Nigeria have spatial configurations. For example, the common disaster for residents living along the coastal cities and towns or those along major river banks within urban settlement, is flooding. Many State governments, such as Lagos, Ibadan and Kano have obtained loans from Multilateral and Bilateral Agencies (IMF, IBCD, ADB etc) to expand river banks, construct embankments, channelize river courses and rehaoilite buildings developments within the allowed set-backs. The problem of flooding is getting abated in some of these urban centers.

Oil spillage and environmental pollution in general continue to be great disaster for those Nigerians in the Niger Delta Region. Inter communal/ethnic clashes are equally becoming a worrisome phenomenon in this area. However, the current democratic government in Nigeria in the last one year has been is seriously addressing these issues. A land mark strategy towards ameliorating these problems is the recent passage of a bill in the national Assembly to establish the Niger Delta Development Commission. The Commission is specifically established to see to the rapid development of the Niger Delta Area (Oil Producing Region) in ensuring disaster management, environmental protection, settlement planning and management.

Social problems and disasters common in the Northern part of Nigeria include Religious, Armed Banditry and Ethnicity problems. The Kaduna riot of 1999 claimed thousands of life and it almost extended to other parts of the country but for the quick government
intervention. Since the riot of February and May, 2000, Kaduna has never been the same economically and socially. Desert encroachment continues to be a menace and serious disaster to the people of core north (Kano, Katsina, Borno, Kebbi, Yobe, Sokoto, Jigawa and Zamfara). However, in recent times (1997 to date), government at all levels are renewing their commitments to the abatement of this national calamity. The Federal Government has an allocation from its national budget for the various ecological problems in the country. The Ecological fund instituted to mitigate environmental disasters are disbursed to states periodically with strict instructions that such funds should be exclusively used for such issues like Desertification, Waste Management, Erosion, Flooding and other related environmental disasters.

5.3.5 Promoting Effective and Environmentally Sound Transportation System

Transport is one of the key elements that stimulate the growth and development of any nation including Nigeria. It plays vital role in the efficiency and performance of other sectors of the economy. Presently, the transport system in Nigeria can be best described as one in crisis situation for none of its sub-sectors air, water, rail and road can be taken to be efficient in the delivery of services to the teeming population.

The road transport, which is the most utilized in Nigeria, is in a serious crisis as portrayed by poor road accessibility. There is only a total of 53,250 km of priority roads in Nigeria in the year 2000 with an additional 138,000kms of local government urban and rural roads. It is apparent that the road network in Nigeria compared with its total land area of 923,770km is grossly inadequate. Apart from this, the roads are in the state of disrepair as only 18.7%, 16.6% and 12.8% of all federal, state and local government roads respectively are in good condition.

The poor state of the transport system in Nigeria can also be expressed in terms of vehicle ownership. In 1980, there were 4 units of vehicles to 1,000 persons in Nigeria and this rose to 12 units in 1996. This poor vehicle ownership in Nigeria is an indication of its poor level of development. The transport service is even made worse with the poor service rendered by the public transport sub-sector.

In its bid to improve road transport accessibility especially in the rural areas, the Federal Government established the Directorate of Foods, Roads and Rural infrastructures (DDRRI) in 1986. In 1989, a total length of 25,124.30km of rural feeder roads were constructed by this body in Nigeria. This body was later merged with the Federal Ministry of Agriculture.

Another bold attempt taken by the government to revamp the collapsing transport sector was the establishment of the Federal Urban Mass Transport (FUMTP) in 1988 with three operational projector sectors namely road-based, water-based and rail-based in addition to research and training. FUMTP distributed buses to all the states of the federation including the Federal Capital, Abuja to help alleviate the transport problem of the urban
urban centers in Nigeria. It further recommended appropriate goals, objectives, institutional machinery, fiscal arrangements, administrative style with which to implement these evolved strategies for urban development and management in Nigeria. Nigeria also prepared and adopted the Local Agenda 21 programmes which calls for collaborative, purposeful and concerted efforts on the part of the three levels of government and the private sector in the management of Nigeria's environment. The Agenda also emphasized the fallacies in putting new wine in a very old bottle.

In view of the importance of the environment in the lives and health of Nigerians, the federal government inaugurated a Vision 2010 Committee to peep into the future of Nigeria's environment and bring out a Policy Document that is a product of the key stakeholders across the various sectors of the country's economy. The Main Report of the Committee in Chapter 4, outlines the overall vision, the sectoral objectives and strategies for Environmental Management in Nigeria from 1997 up to 2010. The Vision of the Committee on the Environment is to have a "safe and healthy Nigerian environment that secures the economic and social well-being of the present and future generations". Environmental protection and natural resources conservation in Nigeria should promote sustainable development by the year 2010, and in particular ensure that: the air is virtually free of pollutants and dangerous gases; the rivers, seas and coastal areas are virtually free of oil spillage; natural habitats of Nigerian wildlife and plants are well conserved; vegetation and soil are relatively free of gully erosion, desertification and flooding; and cities are well planned and free of industrial and municipal waste and sewage.

With particular regard to the human settlement dimension of the committee's report, it is envisaged that by the year 2010, Nigeria should have been able to achieve a state of environmentally sound human settlement free of slum condition and in which all have access to adequate and affordable shelter, efficient infrastructure and services to foaster sustainable economic growth. This will be achieved in tandem with other environmental objectives.

5.4 Economic Development

5.4.1 Strengthening Small and Micro Enterprises, Particularly Those Developed By Women.

Oil contributes almost as much as agriculture to the GDP of the Nigerian economy. It, however, pales into insignificance when compared with its contribution to employment. It is observed that while agriculture provides half of total employment, mining does not even account for half of one percent. Manufacturing contributes 7.5 percent of GDP while providing 5 percent of employment. Due to the growing importance of the informal sector, services and construction account for 30 percent of GDP and 45 percent of employment. With agriculture employing about half the population of Nigeria in small scale, labour intensive peasant activities and with the presence of large and increasing
pool of the unemployed, the steady increase in small scale private entrepreneurs mostly in the informal sector have been the buffer and the saving grace for the Nigerian economy.

The promotion of small scale enterprises, therefore, has the potential for job creation and income generation particularly because it is estimated that about 70% of the women population in Nigeria are supported by the earnings of these enterprises. This is why successive governments in Nigeria have sought to promote these small scale enterprises through the various poverty alleviation programmes and projects. Poverty is very endemic in Nigeria as revealed by data from the Federal Office of Statistics. For example, in 1998/99, about 60% of Nigerians live below the poverty line, only 50% of the population have access to safe water, about 38% of the population do not have access to Primary Health Care while most Nigerians consume less than 1/3 of the minimum required protein and vitamins intake due to low purchasing power. Unfortunately, the ability and capacity to curtail this poverty scourge have been hampered by over two decades of political instability, macro economic policy inconsistencies, low capacity utilization in industries and the massive turn out of school leavers and graduates by our educational institutions.

The federal, state and local governments have stepped up their activities to encourage small scale enterprises through various means. At the Federal level, the establishment of the National Commission for Women in 1996/7, the active pursuit of the Better Life Programme (1985-1993) that metamorphosised into the Family Support Programme of 1993 (FSP), the establishment of the Federal Ministry of Women Affairs and Social Development in 1999 and the recent poverty alleviation programmes of the present democratic government in 2000. Most of these measures are targeted at women and the disadvantaged groups. All these, are clear manifestations of government concern for women’s economic development. Many of these programmes engage in loan disbursement for setting up cottage industries, enhancement of opportunities for ward-based business operations, encouragement of design and manufacture of appropriate plant, machineries and equipment etc.

The latest attempt by the federal government in strengthening micro enterprises and thereby address the issue of poverty is the Poverty Alleviation and Job Generation Programme of year 2000. The overall objective of this programme is to provide direct jobs for 200,000 unemployed persons and stimulate production within the period of one year. The target groups for the programme include youths, women and men, with men and women having equal opportunities. The project document stresses that women’s involvement should cut across all the activities such that the incidence of poverty is tackled effectually.

Each State of the Federation including the Federal Capital Territory is to engage 5,000 persons to carry out various labour intensive activities including road maintenance, environmental sanitation, afforestation, control of vegetation along the high ways, cleaning of hospitals and cutting of grasses, renovation of schools and public structures, rehabilitation of public utilities for communities, construction of low cost buildings and
food production. The ultimate goal is to assist as many people as possible to assess some small funds with which to start a petty trade or business. It is too early to say whether the programme would achieve this goal or if it will be sustained.

Two major approaches have been attempted in Nigeria to empower women. The first which targets individuals and their capacity to become self-reliant is employed by development agencies and government while the second which builds gender awareness about gender inequalities in the society, builds capacities and develop skills necessary to ensure that women effectively participate in present and future decision-making to bring about desired changes is employed by women organizations and non-governmental organizations.

As for women organization, there are two broad groups. These are (a) Nigerian chapters of international women organizations and (b) those originating in Nigeria. Those originating in Nigeria could be classified into four (a) professional groups (e.g NAWIB, NAWOJ, SWAN and so on); (b) activities women groups (e.g. WIN); (c) research driven groups (WORDOC) and (d) women’s religious groups. These women organizations have recorded varying degrees of successes. For example, Country Women’s Association of Nigeria (COWAN) with the main goal of empowering rural women towards achieving self-sufficiency started in 1982 with five programmes (agriculture, health, technology training and credit) by 1985 had it activities spread throughout 18 states of the federation with over 78,000 beneficiaries.

What is required in present day Nigeria is a dynamic policy of empowerment which develops the capacity of the poor especially women to participate effectively in making and implementing decision which directly or indirectly affect them. A bottom up, rather than a top down strategy is preferred. This could be fostered through a three-prong strategy consisting of (i) interactive and family – oriented awareness programme (ii) skills and capacity development programmes and (iii) political action to change rules of dis-empowerment which is causal to most of the dis-empowerment of women in the society.

5.4.2 Encourage Public-Private Sector Partnerships and Stimulate Productive Employment Opportunities

In an attempt to revitalize the tattered economy, the Federal Government of Nigeria introduced some policy measures since the past few decades which was primed at stimulating productive employment opportunities and encouraging public-private sector partnerships.

The Nigerian economy is characterized by high rate of unemployment, low industrial productivity and inflation among others. For example, the strength of the labour force in 1970 was 22.4 million while that of 1996 was 45.429 million. There was a gradual decrease in the proportion of people engaged in agricultural and industrial production from 1970 to 1990 while the service recorded a steady increase. These services include
the informal sector which has been attracting more people than any other sector in the country over the past few decades. The sector provides relief to the teeming migrants from the rural areas who are mostly unskilled.

The federal government have, halfheartedly, over the years attempted to streamline the economy and allow greater private participation in publicly run establishments with a view to achieving greater efficiency and satisfaction for the public. Perhaps the most remarkable of this is the introduction of the Structural Adjustment Programme (SAP) in 1986 which brought along with it various deregulation, stabilization and privatization measures. This led to the setting up of the Technical Committee on Privatization and Commercialization (TCPC). TCPC helped to increase proportion of gross fixed capital market of 9.5% in 1989 compared to 1.3% recorded in 1988 and about 3% recorded annually during the reform era (1988 – 1993). The TCPC was replaced in 1994 by a new body known as the Bureau for Public Enterprises responsible for the privatization of government enterprises. So far, a good number of government holdings in many enterprises has been sold to the members of the public in line with the objective of the policy targeted at encouraging public-private sector partnership.

The National Directorate of Employment (NDE) set up in 1986 was another policy measure introduced to promote entrepreneurship and combat the problem of unemployment. So far, the NDE has helped to promote small-scale enterprises by extending various types of assistance to small-scale entrepreneurs in terms of finance and technical support among others. It also provides training programmes to numerous unemployed youths and integrate them into the mainstream of the economy.

The Family Economic Advancement Programme (FEAP) is another strategy set up for the development of local resources and a safety net for the disadvantaged segment of the population. FEAP was initiated to boost the informal sector and small holder schemes. It also aims at poverty alleviation of the endangered segment of the population. This programme was able to provide employment opportunities to the disadvantaged group of the society.

Presently, the policy shift of the government has been from the large manufacturing industries to the Small- and Medium- Scale Enterprises/Industries. This shift came about as a result of the failure of the former in achieving the desired goal of transforming the economy of the nation. In the puissance of the above goal the government introduced some fiscal policies between 1995 and 1998, some of which include: retention of different percentages of company taxes; tax holidays; withholding taxes; preferential import and excise duties etc.

However, owing to the very turbulent political situation in Nigeria in the last one decade, these fiscal policies are only now being taken seriously since the advent of democratic government in 1999 and the creation of conducive political environment for investment purposes. The beneficial impacts of these benefits may soon start to yield positive effects on the economy.
5.5 Governance

5.5.1 Promoting Decentralization and Strengthening Local Authorities

Nigeria is a nation with different ethnic nationalities each with age long traditions of governance through traditional institutions and for which they are very proud. Unfortunately, the many long years of military dictatorship has disrupted this mode of representative governance and replaced it with an alien centralized top-bottom mode of governance. In the process, most Nigerians have become disenfranchised and could not relate functionally with their leaders. Many do not know and could not care who their supposedly elected representatives were.

On the 29th of May, 1999, Nigeria became a democratic country once again with a promise of being governed by the people’s elected representatives. Although the 1999 Constitution on which the new democratic dispensation is being fashioned still retained all the centralized form of governance which stifles local level governance, the Constitution is being reviewed with a view to removing all the anti-people oriented mode of administration from it. The on-going review of the constitution is expected to give all the necessary impetus to the local governments as the closest government to the people and strengthen it as such.

In order to underscore the importance of local level governance and as much as each tier of government is independent of others, the federal government created the Federal Ministry of Local Government and Chieftaincy Matters resident in the Presidency. A similar Ministry is created at State Government level. The two tiers see to the financial and management capacity building for Local Government. In order to ensure that decision making get as close as possible to the generality of Nigerians, each LG is further broken down into political Wards with a minimum of 10 and maximum of 15 Wards in a LG. Most activities and developments including political office holdings are shared equitably on ward basis. The resultant effect of this is the involvement of as many people as possible in the government.

In addition, the federal government is gradually implementing the Urban and Regional Planning Decree 88 of 1992 aimed at bringing urban planning and management closer to the people through the creation of Local Planning Boards at LG levels. This will be replicated at the State level too.

The current civilian administration has formally encouraged a number of Civic and Human Rights Organization that have focus and interest in settlement planning and housing. This positive trend has increased collaboration between many of these NGOs, CBOs and local authorities in the areas of capacity building, sustainable development, housing/shelter rights, among others. Some of these agencies have international support such as the Sustainable Cities Programme as visible in Ibadan, Kano and Enugu, Freidrich Ebert Foundation, Development Policy Centre with a network association called the Nigerian Non-Governmental Organizations Consultative Forum (NINCOF).
Since the advent of the new government and the good will tours of the Nigerian President, many nations have extended their aid programmes to the country and the nation is taking advantage of these. Many of these are in the area of trade and economic development but these are necessary ingredients for the eradication of poverty which is an important element of housing deprivation.

In further demonstration of the confidence of the world on the present democratic governance of Nigeria, United States President, Bill Clinton visited Nigeria from the 26-28th August, 2000. It is expected that the Nigeria will receive huge dividends from this visit through the increased participation of various private organizations and bi and multi-lateral institutions. Once the economy of the nation is in good shape through various forms of international cooperation, the human settlement sector will be a major beneficiary.
Appendix

List of National Policy Documents, Blueprints and Draft Policy Documents
Selected for Review for Gender Equality.

(a) National Policy on Science and Technology
(b) National Policy on Education.
(c) National Mass Communication Policy.
(d) National Policy on Population for Development.
(e) Agricultural Policy for Nigeria.
(f) Industrial Policy of Nigeria.
(g) National Social Development Policy in Nigeria.
(h) Cultural Policy for Nigeria.
(i) The National Health for all Nigerians.
(j) National Housing Policy.
(k) National Policy on Women in Development (Draft).
(l) Blueprint on Education for the Gifted and Talented Persons.
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