

FEDERAL GOVERNMENT OF NIGERIA



THE SECOND UNITED NATIONS CONFERENCE ON HUMAN SETTLEMENTS (HABITAT II)

(The City Summit)

ISTANBUL, TURKEY 3 - 14 JUNE, 1996

FEDERAL GOVERNMENT OF NIGERIA

NATIONAL REPORT

Prepared for the

SECOND UNITED NATIONS CONFERENCE ON HUMAN SETTLEMENTS (HABITAT II) (THE CITY SUMMIT)

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FOREWORD

The General Assembly of the United Nations at its 47th Session of 22 December, 1992, resolved to convene the Second United Nations Conference on Human Settlements (Habitat II) between 3–14 June, 1996 in Istanbul Turkey. The Habitat II Conference will address two issues of global importance: "Adequate Shelter" and "Sustainable Human Settlements Development in an Urbanizing World".

The Federal Government of Nigeria in May, 1994 established a National Steering Committee whose membership was drawn from all major stakeholders in the human settlements sector to undertake the national preparatory work for the Habitat II Conference.

This National Report is, therefore, the culmination of the efforts of the National Steering Committee to articulate a National Plan of Action towards attaining sustainable human settlements development in the next two decades. It contains a detailed evaluation of the progress of the nation towards achieving sustainable human settlements development since Habitat I held in Vancouver, Canada in 1976. Efforts of Government have been committed to the realization of the objectives of this first global conference on human settlements. Particularly, in furtherance of these commitments, this administration embarked on the implementation of the National Housing Programme and other related programmes.

The Habitat II Conference offers a great opportunity for building on the past achievements. I wish, therefore, to reiterate Nigeria's commitment to the goals of the Second United Nations Conference on Human Settlements aimed at addressing the issues of adequate shelter and sustainable human settlements development in an urbanizing world. To this end, priority will be given to the full implementation of strategies and programmes contained in the report by all levels of government and people of the country in order to lay a solid foundation for sustainable human settlements development.

I acknowledge the effort of the Federal Ministry of Works & Housing, the select committee on the Final Report and, the National Steering Committee for their effort in producing a National Report. I wish to affirm that virtually all Nigerians associate themselves with the National Plan of Action, and are determined to implement it, in full.

(sgd)

General Sani Abacha, GCON, Dss, Mni Head of State, Commander-in-Chief of the Armed Forces, Federal Republic of Nigeria

May 1996

PREFACE

The Second United Nations Conference on Human Settlements, Habitat II, will be held in Istanbul, in June this year. The task of preparing Nigeria's position, plan and strategy for the conference was that of my Ministry, the Federal Ministry of Works and Housing. The task gave us a unique opportunity to make our humble contributions to solving urbanization problem, one of the biggest socio-economic problems facing our nation and, indeed, all countries of the world, developed and developing alike.

We all, experts and laymen, cannot fail to appreciate the scriousness of shelter and human settlement problems in Nigeria. Rapid population growth and urbanization have severely over-tasked our basic social amenities such as housing, electricity and water. The country's inability to meet these needs has resulted in the unsightly and inevitable growth of slums in our urban areas. It is no consolation to us in Nigeria that other countries face the same problems. But we support the global initiative already set in motion by the United Nations to address this problem.

The National Steering Committee, which was set-up in October 1994, has produced this National Report which contains a detailed National Plan of Action. The Report is the outcome of a preparatory consultative process and the National Workshop held at Abuja in June 1995.

The National Report identified eighteen issues of current and projected highest priority upon which the National Plan of Action has been based. The National Plan of Action provides adequate framework for achieving our goal of access to adequate and affordable shelter, basic services, facilities and amenities, that are healthy, safe and secure, to all Nigerians, in the next two decades.

I am also confident that the National Plan of Action has provided a framework for the full participation of all key actors in the sustainable human settlements development in Nigeria.

I wish therefore, on behalf of the Federal Ministry of Works and Housing and all key actors involved in human settlements development, to commit ourselves to the full implementation of the National Plan of Action, and to monitor and evaluate our progress on a continuous basis.

The invaluable contributions of a number of people and organizations made this comprehensive report possible. I am grateful to all of them.

Let me specially thank the Head of State, Commander-in-Chief of the Nigerian Armed Forces, General Sani Abacha, for giving us the opportunity to make our contributions to the global efforts towards resolving human settlement problems. It is my sincere hope that this National Report will be the basis for future actions by governmental and non-governmental organizations in this sector.

I must make special mention of my colleague, the Honourable Minister of State, Alhaji Abdullahi Adamu, who has been directly responsible for Nigeria's participation in all the preparatory meetings and conferences for Habitat II. His contributions have been most inestimable.

My special thanks go to the UNDP for providing technical assistance to the Government in the preparation of the National Report.

(sgd)

MAJOR-GENERAL ABDULKARIM ADISA
Honourable Minister
Federal Ministry of Works and Housing
Lagos

May 1996

OVERVIEW

In reaction to the increasing deterioration in the living environment of citizens worldwide, the General Assembly of the United Nations at its 47th Session of 22nd December, 1992, resolved to hold a Second United Nations Conference on Human Settlements (Habitat II) in June 1996.

In line with the UNCHS's request for individual member nations to establish National Focal Points to co-ordinate national activities in preparation for the Habitat II Conference, the Federal Executive Council of Nigeria approved the establishment of a broad-based National Steering Committee on Habitat II in May 1994. The Committee was charged with the responsibility of defining a mechanism for Nigeria's effective participation in the Habitat II Conference.

On the basis of a consultative process carried out in the country and the organization of a National Workshop, the National Steering Committee has produced a National Report containing a National Plan of Action. This Report provides a framework for promoting human development in the country for the next two decades.

The National Report contains four parts. The description of the consultative approach adopted by the National Steering Committee, to guide the in-country preparations for the Conference, forms Part One.

Part Two is an assessment of the existing socio-economic condition of the country; an evaluation of the national experience since Habitat I; National Implementation of Agenda 21 and Global Strategy for Shelter; identification and assessment of examples of Best Practices; and a listing of current and projected issues of highest priority. A total of eighteen such issues were identified which include to:

- ensure better governance and management;
- strengthen human settlements information system;
- ensure adequate plans and programmes;
- promote easy access to land;
- mobilize resources for human settlements development;
- provide infrastructure services;
- improve transport and communication;
- promote appropriate technology for human settlements development;

- alleviate poverty and create employment;
- strengthen the quality of the environment;
- incorporate gender issues into the development process;
- improve urban economy;
- improve security and reduce crime;
- promote integrated rural development;
- strengthen institutions established for disaster prevention; and
- address the needs of the vulnerable groups.

Set out in Part Three are: the goals, objectives and strategies of implementing the eighteen priority issues; a five-year programme of activities; methods and measures of monitoring and evaluating the implementation of the priority issues; and statement of commitments on behalf of the key actors.

Part Four contains a description of programmes of highest priority, for which external assistance and co-operation is sought by the Federal Government of Nigeria.

Nigeria is dedicated to the full implementation of the National Plan of Action in collaboration with all key actors, and stake-holders, at Federal, State and Local government levels. This is to enable us achieve the goal of access to adequate shelter, basic services, facilities and amenities that are healthy, safe, secure and affordable to all Nigerians, in the next two decades.

I wish to express my deep gratitude to Dr. Wally N'Dow, Secretary-General of the Habitat II Conference and Assistant Secretary-General of the United Nations Centre for Human Settlements (Habitat) for accepting our invitation to attend the National Workshop, organized, as part of the preparatory process. His contributions at the Workshop helped to sharpen the focus of the National Report.

My thanks go to the various international agencies, especially the UNDP, UNCHS, and the World Bank for their cooperation and support.

I am also grateful to the Rt. Hon. E.T.S. Adriko, former Deputy Prime Minister and Minister of Lands, Housing and Urban Development of the Republic of Uganda; Hon. Julien Bikou; Minister of Housing of the Republic of Congo; and Ambassador C.N. Umelo, Nigerian Permanent Representative to UNCHS (Habitat), Mr Babashola Chinsman, the Resident Representative and Resident Coordinator of the UNDP and Mr E. O. Lufadeju, Managing Director, Shelter Afrique, for accepting our invitation to attend the Workshop.

Finally, I wish to express my gratitude to the Chairman and Members of the National Steering Committee, the Consultants recruited for producing the Draft Report and the members of the Select Committee which produced the National Report. The National Report will provide a framework for sustainable human settlements development in Nigeria.

(sgd)

ALHAJI ABDULLAHI ADAMU Honourable Minister of State Federal Ministry of Works and Housing

May 1996

ABBREVIATIONS AND ACRONYMS

ADB African Development Bank
CBN Central Bank of Nigeria

CIDA Canadian International Development Agency

CBO Community Based Organizations

DANIDA Danish International Development Agency

DDSMS United Nations Department of Development Support and Management Services

DFRRI Directorate of Food, Roads and Rural Infrastructure

EU European Union

EBERTF Freidrich Ebert Foundation

FEPA Federal Environmental Protection Agency

FGN Federal Government of Nigeria

FIIRO Federal Institute of Industrial Research, Oshodi

FMF Federal Ministry of Finance

FMWH Federal Ministry of Works & Housing

FOS Federal Office of Statistics

FUMTP Federal Urban Mass Transit Programme
FWCW Fourth World Conference on Women

GDP Gross Domestic Product

GIS Geographical Information System

GNP Gross National Product
GSS Global Strategy for Shelter
HPC Housing Policy Council

IBRD International Bank for Reconstruction and Development

IDA International Development Association
IAEA International Atomic Energy Agency
IDF Infrastructure Development Fund
ILO International Labour Organization

IDRC International Development Research Centre

LGA Local Government Area

LSDPC Lagos State Development Property Corporation

MDP Management Development Programme

NBRRI Nigerian Building and Road Research Institute

NGO
Non-Governmental Organization
NEPA
National Electric Power Authority
NIA
Nigerian Institute of Architects
NIBS
National Index of Building Starts
NITP
Nigerian Institute of Town Planners
NIQS
Nigerian Institute of Quantity Surveyors

NIOB Nigerian Institute of Builders

NISER Nigerian Institute of Social and Economic Research NIVES Nigerian Institute of Valuers and Estate Surveyors

NPC National Planning Commission NOA National Orientation Agency

NITEL Nigerian Telecommunications Limited

NTA Nigerian Television Authority NUC National Universities Commission

National Urban and Regional Development Commission NURDECO

ODA Official Development Assistance ODA Overseas Development Agency

OMPADEC Oil Mineral Producing Areas Development Commission

PTF Petroleum Trust Fund

 $U_{\rm L}$

PVO Private Voluntary Organization SAP Structural Adjustment Programme

Swedish International Development Agency SIDA State Ministries of Works and Housing SMWH SON Standards Organization Of Nigeria Small and Medium Scale Enterprises **SME**

United Nations Conference On Environment and Development UNCED

UDBN PLC Urban Development Bank Of Nigeria Plc UNFPA United Nations Fund for Population Activities

UMP Urban Management Programme

United Nations Development Programme UNDP United Nations Environment Programme UNEP UNIFEM

United Nations Fund for Women

United Nations Educational Scientific and Cultural Organization UNESCO

UNICEF United Nations Children Emergency Fund United Nations Centre For Human Settlements UNCHS United Nations Industrial Development Organization UNIDO

UNDRO United Nations Disaster Relief Organization

United Nations Department of Technical Co-operation for UNDTC

Development

USAID United States Agency for International Development

WHO World Health Organization

1.0 INTRODUCTION

1.1 THE PREPARATORY PROCESS

The General Assembly of the United Nations at its 47th Session of 22 December, 1992, resolved to convene the Second United Nations Conference on Human Settlements (Habitat II) between 3-14 June, 1996 in Istanbul Turkey. The Habitat II Conference will address two issues of global importance: "Adequate Shelter" and "Sustainable Human Settlements Development in an Urbanizing World". In accordance with the United Nations Centre for Human Settlements (Habitat) guidelines for in-country preparatory activities, the Federal Government in May 1994, set up the NATIONAL STEERING COMMITTEE ON HABITAT II to coordinate activities towards the Conference. Membership of the Steering Committee was broad-based and included representatives of the Federal, States and Local Government Agencies, Special Interest Groups, NGOs, CBOs, Women Organizations and the Private Sector, who are various actors in the human settlement sector.

1.1.1 The Activities

The activities of the National Steering Committee were closely guided by the specific objectives defined for national preparations during the first Substantive Session of the Preparatory Committee held in Geneva in April, 1994.

At the first meeting, the Committee, came up with a detailed Work Programme, comprising six activity areas, to guide the preparatory process. These activity areas are:-

- Country-wide Consultations:
- Workshops and Seminars;
- Housing and Urban indicators programme;
- Identification and documentation of Best Practices;
- Preparation of National Plan of Action and National Report; and
- Information and Public Awareness.

Six Sub-Committees were established to effectively execute the above mentioned activities.

Highlights of the preparatory activities are summarized below.

1.1.2 Country-Wide Consultations

Towards country-wide consultation, the Committee solicited inputs from all key actors in the human settlements sector in identifying shelter and settlements issues and priorities. Through the mass media, the Committee invited memoranda from all Federal, States and Local Government Organizations and Agencies, relevant NGOs and CBOs, Professional bodies, academics and individuals, among others, on the issues to be addressed by the Habitat II Conference. The responses received were very encouraging.

In addition, all relevant national policy documents on human settlements were reviewed, for the purpose of documenting past and present policies and programmes. As the Habitat II Conference is expected to address questions discussed at previous global UN Conferences (namely: the UN Conference on Human Settlements, Habitat I, held in Vancouver in 1976; the Earth Summit in Rio in 1992; the Conference on Human Rights in Vienna in 1993; the Population and Development Conference in Cairo in 1994; the World Summit for Social Development in Copenhagen in 1995; and the Conference on Women and Development in Beijing, also in 1995), the National Steering Committee deliberated on the solutions reached at these Conferences in relation to human settlements issues.

1.1.3 Workshops and Seminars

Several workshops, seminars and other discussion sessions were organized by both the National Steering Committee and other interest groups in support of the National preparations for Habitat II.

A major cornerstone of our national preparations was a National Workshop on Habitat II, held in Abuja in July, 1995. The Workshop, organized on the theme: "Towards a National Programme of Action for Sustainable Human Settlements in Nigeria" provided a forum for a wide range of stake-holders to debate and exchange views and information. The purpose was to establish a national consensus on the housing and human settlements issues to be addressed in the National Plan of Action.

Dr. Wally N'Dow, Secretary-General of the Habitat II Conference and Assistant Secretary-General of the United Nations Centre for Human Settlements (UNCHS), presented the key-note address and contributed immensely to the success of the workshop. Rt. Hon. E.T.S. Adriko, former Deputy Prime Minister and Minister of

Lands, Housing and Urban Development of the Republic of Uganda; Hon. Julien Bikou, Minister of Housing of the Republic of Congo; and Ambassador C.N. Umelo, High Commissioner of Nigeria to Kenya and Nigeria's Permanent Representative to UNCHS (Habitat) and Mr. Seyi Lufadeju, Managing Director of Shelter-Afrique, were in attendance.

1.1.4 Housing and Urban Indicators Programme

The Housing and Urban Indicators Programme was implemented in four major urban centres in Nigeria, namely: Lagos, Ibadan, Kano and Onitsha, with financial assistance from the United Nations Centre for Human Settlements (Habitat) and the World Bank. The results of the programme would be useful for the continuous review and setting of policies, programmes and investments, and for monitoring effectiveness in the human settlements sector.

1.1.5 Identification and Documentation of Best Practices

The identification and documentation of examples of Best Practices since the first Habitat Conference held in Vancouver, Canada in 1976, formed a challenging aspect of the national preparations for Habitat II.

1.1.6 Information and Public Awareness

Various efforts were made in the country to sensitize the general public on the objectives and goals of the Habitat II Conference and to encourage nation-wide participation in the preparatory process. The activities undertaken in this respect included production of brochure, posters, radio and television jingles, press conferences and focused newspaper articles and other publicity materials on Habitat II.

1.2 THE PARTICIPANTS

Several experts and stakeholders from the Federal, State and Local Government agencies, Universities, Research Institutes, Professional Bodies, Private Sector Organizations, NGOs, CBOs and International Agencies participated in the process.

Appendices 1 and 2 contain lists of the members of the National Steering Committee and the Select Committee who prepared the National Report.

2.0 ASSESSMENT AND PRIORITIES

2.1 COUNTRY PROFILE: GEOGRAPHY, POLITICAL AND ADMINISTRATIVE STRUCTURE

Geographically, Nigeria is situated along the West Coast of Africa within the tropics (latitude 4° and 14° north of the equator and longitude 2° and 14° east). With a total area of 923,768 sq km, Nigeria is the 13th largest country in Africa. Her neighbours are the Republic of Benin in the West, United Republic of Cameroon in the East and Niger Republic in the North. Framing the Southern boundary is the Atlantic Ocean with a coastline of approximately 853 km.

The country's land area extends to two broad vegetational zones, the forest of the coastal belt and the savannah of the North. The vegetational diversity creates belts of climate and fauna resulting in varied regional human settlements patterns within the country.

As at November 1991 when the last census was conducted, Nigeria had a population of 88.5 million making it the largest in Africa. The country's population is unevenly distributed with high densities around three identified "growth poles" in the south-west, north central area and south-east delta region. On the average the national population density is approximately 102 persons per square kilometre. Well over 250 ethnic groups with different languages and diverse cultures co-exist in the country.

Administratively, the country is made up of 30 States and the Federal Capital Territory of Abuja. Nigeria operates a three-tier administrative structure comprising Federal, State and Local Government authorities. There are 593 Local Government Authorities within the States.

2.1.1 The Nigerian Economy

The main stay of the economy is petroleum which accounts for about 90% of total export earnings. Within the last decade, Nigeria has been experiencing economic recession. However, a good measure of macro-economic stability was achieved in 1995. The estimated growth rate of the economy was 2.7 percent, due largely to growth in petroleum (0.78 percent), and the producers of government service (1.06 percent). The growth rates for agriculture and manufacturing were 3.19 percent and 2.01 per cent in 1995, as against 3.02 percent and minus 5.04 percent recorded in 1994 fiscal year.

A fiscal deficit of N81 billion was recorded in 1994 as against a surplus of N1 billion in 1995, which accounted for 0.06 percent of the GDP. The country's total external debt stock as at 1994 stood at US\$34.5 billion.

Nigeria's economy is being influenced by a number of key global and domestic developments arising from the vagaries of the international oil market, trade liberalization

and the rapid technological innovation. All these global trends have necessitated major economic reforms. The Structural Adjustment Programme - SAP (1986 - 1988), was one of the notable economic reforms the Government had undertaken. SAP was introduced in order to create a non-inflationary environment for the economy to grow, ensure a balance of payment, public sector efficiency and enhance the role of the private sector.

2.1.2 Human Settlements and Macro Economic Relationships in Nigeria

Nigeria, one of the countries with low human development index, faces unprecedented rapid urbanization rate with the attendant problems. The human settlements development problems experienced in the country are inextricably tied to the performance of the overall economy. Consistently, the country experiences urbanization in both periods of economic boom and decline.

Rapid urbanization in Nigeria has led to the emergence of some primate cities which dominate the national economy. The economic disparities between these cities and the rest of the country, creates an unbalanced economic development. For example, Lagos with approximately 12% of Nigeria's population in 1995 accounted for 60% of the total value added in manufacturing.

The Nigerian Government has also adopted a number of socio-economic and political policies which in turn have contributed to the accelerated growth of cities. One of such policies is the creation of more states and local governments over the years. In several instances this policy led to the upgrading of small towns to state and local government headquarters, which accelerated their growths into larger urban centres.

Another is the impact of locating Universities in many towns. Examples in this category include, Ile-Ife in Osun State, Ago-Iwoye in Ogun State, Ekpoma in Edo State and Abraka in Delta State, whose growth have been triggered-off by locating universities in them. While the problem of rapid urbanization is on the increase, the country's dwindling resources and high inflation rates, have resulted in declining living standards. Under-budgeting and untimely release of capital votes have further contributed to the lack of funds to provide new infrastructure and maintain the existing ones. For example funds allocation to the housing sector was about 2% of the total national expenditure in 1994. Moreover, the sustainability of the limited achievements is hampered by structural constraints and capacity gaps in management skill and technology, human resources and sectoral linkages.

2.2 CURRENT CONDITIONS OF HUMAN SETTLEMENTS

Nigeria has embraced the objectives of the Indicators Programme introduced as part of the preparatory process for the Habitat II Conference. These are necessary tools for measurement and monitoring performances in all the sectors of human settlements and shelter delivery. Studies of the Urban and Housing Indicators were carried out in four

urban centres in Nigeria, namely Lagos, Ibadan, Kano and Onitsha in the third quarter of 1995. However, there were difficulties and limitations in the collection of data among which are non-availability of current data, poor disaggregation of existing data and lack of data bank culture in most human settlements in the country.

2.2.1 Urbanization in Nigeria

Nigeria is one of the most urbanized countries in Africa south of the Sahara. Some of Nigeria's urban centres have a history which dates back to antiquity. In 1921, the total population of Nigeria was only 18.72 million. In 1951 it rose to 30.4 million and to 55.67 million in 1963. The census data for 1991, although provisional, indicated a population of 88.5 million (See Table 1). Current estimates put the population at over 100 million.

Over a period of 30 years (1952-1982), the population in most urban centres increased five-fold. Lagos, Kano, Port-Harcourt, Maiduguri, Kaduna, Jos and Ilorin had over 1000% increase over three decades. Ibadan rose from 625,000 in 1963 to 2.84 million in 1982; Enugu from 174,000 in 1963 to 850,000 in 1982; Lagos rose from less than 1 million in 1963 to over 4 million in 1982. As at 1995, Nigeria has seven cities with populations of over one million people; 18 cities with over 500,000 people; 36 with over 200,000 people, 78 cities with 100,000 people, and 5,050 towns with over 20,000 people.

TABLE 1: NIGERIA: POPULATION GROWTH 1990-94

Year	Male	Female	Both Sexes	
	(million)	(million)	(million)	
1990	43,318,608	42,759,864	86,078,480	
1991*	44,544,531	43,969,970	88,514,501	
1992	45,805,000	45,214,000	91,019,000	
1993	47,101,000	46,494,000	93,595,000	
1994	48,434,000	47,810,000	96,244,000	

Sources:

National Population Commission/ Federal Office of Statistics (1995)

Census Year

2.2.2 Explaining the Urban Growth Problem

Nigeria follows the demographic trend and the cycle of most developing countries - a high birth rate combined with relatively low death rate. The oil boom which occurred during the last 25 years also dramatically changed the economic fortune of Nigeria.

Young school leavers and adults alike, moved to the urban centres in search of jobs. The economic boom period also attracted a large number of immigrants from

neighbouring countries. Most of these migrant population found the urban areas the favoured destination. The proportion of aliens in the Nigerian work force—rose from less than 1% in 1963 to between 5% and 6% at the peak of the oil boom in 1980/81. The unfavourable international trade in agricultural commodities which made the prices of export crops such as cocoa, groundnut, timber and palm kernels very unattractive led to massive abandonment of agriculture and increased the tempo of rural-urban migration.

The pattern of public investments (location of industries, provision of basic amenities, opportunities for personal development) which favoured the urban centres to the near neglect of the rural areas further promoted the urban pull, heightened the rural push and inevitably escalated the rate of urban growth.

High fertility rates, love for large families, tradition, religions and culture provide additional impetus to the population growth.

2.2.3 The Problems of Urbanization in Nigeria

The problems and challenges posed by the rapid urban growth in the country are immense. Easily observable are the general deteriorating housing conditions, inadequate infrastructure facilities, human and environmental poverty, declining quality of life and the under utilized, as well as the untapped wealth of human resources. These conditions are further elaborated upon.

2.2.3.1 The Urban Sector

(i) Poverty, Employment and Productivity

Urban poverty and employment are related issues. The urban unemployment in Nigeria is worsened by rapid population growth, rural-urban migrants with little or no skills, structure of industrialization and the very slow pace of job creation in the modern sector. The informal sector accounts for well over 70% of the employment in many Nigerian cities. For example in Lagos, Ibadan, Kano and Onitsha, between two-third and three-quarters of households surveyed depend upon informal employment for survival.

Household incomes in the country are generally low. The urban indicators survey shows that the percentage of households below poverty line varies from 35% in Kano city to 70.9% in Ibadan, with Lagos surprisingly having two-thirds of its citizens living below poverty line.

(ii) Infrastructure and Amenities

Inadequate and or lack of infrastructure and amenities is one of the most pressing problems in Nigerian cities. Only 13.25 per cent of urban households in Nigeria have access to conventional toilet facilities in urban areas. Over 24 per cent of urban

households have no electricity while only 60 per cent of households have access to pipe-borne treated water (See Tables 2 - 4). Social infrastructure such as schools, health services, etc., have not fared better.

TABLE 2: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY TYPE OF TOILET FACILITIES

	Urban	Semi-Urban	Rural	
Type of Toilet	1990/91	1990/91	1990/91	
Pit	76.51	65.63	42.61	
Pail	2.99	4.69	0.42	
Water Closet	13.25	1.56	1.73	
Toilet on Water	4.09	3.65	5.69	
Bush/Dung Hill	3.17	24.48	49.54	*,
Total	100.00	100.00	100.00	

Source: Federal Office of Statistics, 1995

TABLE 3: PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY TYPE OF ELECTRICITY

Type of Electricity	Urban 1990/91	Semi-Urban 1990/91	Rural 1990/91		
Non Electricity	24.37	55.21	83.65		
NEPA Only	73.32	38.80	13.24	1	
Rural Electricity Only	1.85	5.99	2.81		
Private Electricity Only NEPA/Rural Electricity	0.23	0.00	0.29		
Plus Generator	0.00	0.00	0.00		
TOTAL	100.00	100.00	100.00		

Source:

Federal Office of Statistics (General Household Survey- April 1991)

NEPA - National Electricity Power Authority

TABLE 4: PERCENTAGE DISTRIBUTION OF DWELLING UNITS BY TYPE OF WATER SUPPLY

	Urban	Semi-Urban		
Type of Water	1990/91	1990/91	1990/91	
PIPE-BORNE				
Treated	60.11	30.32	9.97	
Untreated	8.36	3.13	3.66	
WELL				
Piped into Household	2.44	2.06	2.03	
Unpiped into Household	21.04	25.52	39.83	
BORE-HOLE	1.68	3.13	5.56	
STREAM	3.63	19.53	35.68	
PONDS	1.70	6.77	0.59	
OTHERS	1.52	0.52	2.68	
TOTAL	100.00	100.00	100.00	

Source: Federal Office of Statistics, 1995

(iii) Transportation

The movement of goods and people remains a major problem in Nigerian urban centres. Intra-city mobility is greatly hampered by poor planning and uncontrolled land use development. The transportation network is grossly inefficient and structurally defective. Considerable proportions of intra-city roads are not regularly maintained and provisions for mass transportation are generally inadequate. The results of the research undertaken in the four urban centres show that the major medium of transport from residence to work is the use of bus/Minibus. This is followed by the use of private car/taxi. Motorcycles, which are a cheaper means of movement has, in recent times, gained the patronage of the low income earners in the cities. Walking is also widely practiced.

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

19.875 234 272.72 8 182.1 67.57 N.A 16.3 1.56 1.125 26 14.11 N.A 146.2 3.07 959 2558.92 122.71 972 217.83 14.11 99 1570.8 12.27 123.8 516.98 36.81 421 644140 241663 195818 717953 1368231 3155194 962098 829991	VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
### METROPOLITAN AREA 19.875 234 272.72 area nutial(format)	PART A. BACKGROUND DATA				
METROPOLITAN AREA 19.875 234 272.72 antial(formal) NA 16.3 1.56 ential(informal) NA 16.3 1.56 ass 1.125 26 14.11 nort NA 1.6.2 26 port NA 1.6.2 3.07 area NA 48.59 1.25.71 area 30.8 255.8.92 122.71 area 30.8 255.8.92 122.71 antial(informal) NA 48.59 1.56 antial(informal) NA 48.59 1.56 ass 122.7 217.83 14.11 PULATION AMLE 123.8 516.98 36.81 MALE MALE 89644 644140 241663 Metropolitian area 195818 777953 1368231 Urban agglomeration 3156194 962098 828991	D1: LAND USE IN SQ. KM.				
19.875 234 272.72 8	METROPOLITAN AREA	ŝ			
N.A 16.3 1.56		19.875	234	272.72	25
N.A 16.3 1.56	Residential(formal)	8	182.1	57.57	12
1,125 26 14,11 N.A	Residential(informal)	A.Z	16.3	1.56	1.35
N.A N.A 146.2 3.07 3	Business	1,125	26	14.11	5.5
port 3 9.6 50.2 URBAN AGGLOMERATION 959 2558.92 122.71 area 969 2558.92 122.71 ential(informal) N.A 48.59 1.56 port 7.2 217.83 14.11 Illural PULATION 3.07 3.07 MALE B9644 644140 241663 Metropolitan area 195818 717953 1368231 Urban agglomeration 3155194 962098 829991	Agricultural	Y.Z	¥.Z	146.2	2.5
URBAN AGGLOMERATION 7.75 3.07 area 959 2558.92 122.71 ential(formal) N.A 48.59 1.56 ential(informal) N.A 48.59 1.56 ential(informal) N.A 48.59 1.56 ential(informal) N.A 48.59 1.56 port 123.8 516.98 36.81 port 421 3.07 PULATION 3.07 cor D2: Population by sex 89644 644140 241663 Metropolitan area 195818 717953 1368231 Urban agglomeration 3155194 962098 829991	Transport	6	9.6	50.2	2.5
URBAN AGGLOMERATION 959 2558.92 122.71 area 308 582.6 54.89 ential(formal) N.A 48.59 1.56 ential(formal) N.A 48.59 1.56 ential(informal) N.A 48.59 1.56 ential(informal) 7.2 217.83 14.11 ential(informal) 7.2 217.83 14.11 ential(informal) 12.27 12.27 port 421 36.81 ALATION 3.07 crty proper 89644 644140 241663 MALE 89644 644140 241663 Metropolitan area 195818 717953 1368231 Urban agglomeration 3155194 962098 829991	Other	7.75		3.07	1.15
area antial(formal) 308 558.92 122.71 antial(formal)	URBAN AGGLOMERATION				
### Section Se	Total area	959	2558.92	122.71	8.5
ential(informal) N.A 48.59 1.56 ess 7.2 217.83 14.11 ess 123.8 1570.8 12.27 port 421 3.07 PULATION AALE 89644 644140 241663 Crty proper 89644 644140 241663 Metropolitan area 195818 717953 1368231 Urban agglomeration 3155194 962098 829991	Residential(formal)	308	582.6	54.89	2
12.27 14.11 12.27 14.11 12.27 15.06 12.27 12.2	Residential(informal)	Y.Z	48.59	1.56	0.0
123.8 1570.8 12.27 2.2	Business	7.2	217.83	14.11	2.1
PULATION A21 36.81 PULATION 3.07 tor D2: Population by sex 89644 644140 City proper 89644 644140 Metropolitan area 195818 717953 Urban agglomeration 3155194 962098	Agricultural	66	1570.8	12.27	99
PULATION tor D2: Population by sex MALE City proper Metropolitan area 195818 Metropolitan area 195818 Metropolitan area 195818 Metropolitan area 195818 195818 195818 195819	port	123.8	516.98	36.81	0.05
ALE 89644 644140 241663 195818 717953 1368231 ion 3155194 962098 829991	Other	421		3.07	0.16
ALE 89644 644140 241663 195818 717953 1368231 ion 3155194 962098 829991	B. POPULATION				
ALE 89644 644140 241663 195818 717953 1368231 ion 3155194 962098 829991					
195818 717953 1368231 3155194 962098 829991	MALE				
ion 3155194 962098 829991	D.2.1.City proper	89644	644140	241663	149337
lion 3155194 962098	D.2.2.Metropolitan area	195818	717953	1368231	313933
	D.2.3.Urban agglomeration	3155194	962098	829991	
D.2.4.National 47101427 49969860 47101427 4710	D.2.4.National	47101387	49969860	47101427	47101426

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

D. 2.1. City proper	VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
Ity proper et a. 19951 132 1328	FEMALE				
tional growth rate and population in % 4488 679885 at 6493885 at 649385 at	D.2.1.City proper	89764	652884	194951	132324
Total agglomeration 2813178 978486 679885 46493846 4932520 45493885 46493846 4.48 Annual growth rate Annual growth in population in % C. HOUSEHOLDS man headed households Tage household size Tage households Tage househol	D.2.2.Metropolitan area	170198	727159	1228142	284895
Annual growth rate Annual growth rate Annual growth in population in % Annual growth in population in % C. HOUSEHOLDS man headed households Tage household size Onal Tage households	D.2.3.Urban agglomeration	2813178	978486	679885	A.N
Annual growth rate Annual growth in population in % Annual growth in population in % C. HOUSEHOLDS man headed households C. HOUSEHOLDS man headed households 2.83 4.4291 2478541 2478541 2478543 2478541 24785	D.2.4.National	46493846	4932520	46493885	46493885
Annual growth in population in % 4.48 2.83 2.	D3: Population growth rate				
C. HOUSEHOLDS C. HOUSEHOLDS man headed households and headed head	Annual growth	4.40	C	c u	
C. HOUSEHOLDS man headed households 266350 61452 2478541 2478543 2478543 2478543 2478543 2478543 2478541 2478543 24788543 24788543 24788543 24788543	b). National	2.83	2.83	2.83	2.83
man headed households 266350 61452 4291 2478543 24785443 247854454 247854454 247854454 247854454<	C. HOUSEHOLDS				
266350 61452 4291 2478541 2478543 247 rage household size 3.69 6 5.8 5.4	D4: Woman headed households			26	9
and bousehold size	a). City	266350	61452	4291	8828
3.69 6 5.8 Onal Usehold size 5.4 5.4 5.4 5.4	b). National	2478541	2478541	2478543	2478541
3.69 6 5.8 5.4					
nuseholds 5.4 5.4 5.4 5.4 nuseholds NA 323430 75278 nnal 17332454 17332465 173	a). City	3.69	9	5.8	6.4
holds NA 323430 75278 17332454 17332465 173	b). National	5.4	5.4	5.4	5.4
17332454 17332455 17332465 173	Total households				
	a). City b). National	17332454	323430 17332454	/5278 17332465	44009 17332454
	6				

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

Households formation rate in % NA 1.76 11.42 28 12.10 10 50 1476 1648.03 > 6 148.44 N 12.39 \$41.25 \$11 N 18 N N 1 12 N 18 N N 1 12 N 18 N N 1 12 N 18 N N N 1 12 N 18 N N N N N N N N N N N N N N N N N	VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
Onal Income distribution per annum CITY: Average income in US\$ 1 1 1.42 286. 2 10.10 500. 4 4 47.26 210.10 500. 5 NATIONAL: Average income in US\$ 1 1 18.44 148.44 N./ 2 2 59.92 259.87 N./ 3 3 490.69 N./ 5 It City N.A 45.25 30 Hasing N.A 45.25 at the Income in US\$ It chasing N.A 4.5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5					
CITY: Average income in US\$ CITY: Average income in US\$ 1 132.94 94.4 2 251.4 111.42 286.3 3 497.28 210.10 500.10 4 4 497.28 210.10 500.10 5 NATIONAL: Average income in US\$ 7 product per person in US\$ 1 City 1 City 1 City 1 City 1 A 45.25 30	a). City	AN	4.2	0.73	2.6
ITY: Average income in US\$ 117: Average income in US\$ 117: Average income in US\$ 12394 94.4 162.28 111.42 286.1 1476 1648.03 > 650.1 148.44 148.44 N.A 259.92 259.87 N.A 148.44 148.44 N.A 259.92 259.87 N.A 1000 1. City 1000 1. City 1100 1. Ci	b). National	¥.	1.76	1.76	A.X
HTY: Average income in US\$ 153 72.18 153 72.18 251.4 111.42 497.28 210.10 1476 1648.03 IONAL: Average income in US\$ duct per person in US\$ 12.39 210.10 1476 1648.03 148.44 148.44 259.92 259.87 490.68 490.69 2506.2 2506.17 109 11 City 12 M.A 45.25 Ing	D7: Hhold income distribution per annum				
153 72.18 153 72.18 251.4 111.42 497.28 210.10 148.44 148.44 148.44 148.44 259.92 259.87 490.68 490.69 1. City N.A 45.25 12.39 \$41.25 14.25 12.39 490.69 1. City N.A 45.25 12.39 12 12.39 841.25 13.5 14.06 15.06.17 12.39 12.39 12.39 10.06 11. City N.A 45.25 10.06 11. City N.A 45.25 10.06 10.	CITY: Average income in US\$				
153 72.18 251.4 111.42 497.28 210.10 1476 1648.03 IONAL: Average income in US\$ 67.2 67.24 148.44 148.44 259.92 259.87 490.68 490.69 2506.17 6uct per person in US\$ 12.39 \$41.25 fype 1. City ng ental nosing nt 255	-	.18	32.94	94.49	106.05
251.4 111.42 497.28 210.10 1476 1648.03 IONAL: Average income in US\$ 67.2 67.24 148.44 148.44 259.92 259.87 490.68 490.69 2506.2 2506.17 640ct per person in US\$ 12.39 \$41.25 67.2 67.24 148.44 148.44 259.87 490.68 2506.17 640ct per person in US\$ 10.89 11.01y 12.39 \$41.25 12.39 12.39 13.5 14.60 15.01y 16.00 17.01y 18.44 18.4	Quintile 2	153	72.18	162.23	179.71
497.28 210.10 1476 1648.03 160NAL: Average income in US\$ 67.2 67.24 148.44 148.44 259.92 259.87 490.68 490.69 2506.17 2506.2 2506.17 12.39 \$41.25 12.39 641.25 Ing Ing Ind	Quintile 3	251.4	111.42	286.09	337.17
1476 1648.03 10NAL: Average income in US\$ 67.2 67.24 148.44 148.44 259.92 259.87 490.68 490.69 2506.17 2506.17 1. City ng 1. City N.A 45.25 nt hall N.A 45.25	Quintile 4	497.28	210.10	200.00	527.56
67.2 67.24 148.44 148.44 148.44 148.44 259.92 259.87 490.68 490.69 2506.2 2506.17 240ct per person in US\$ 1. City I. City II Ci	Quintile 5	1476	1648.03	> 656.17	1966.75
67.2 67.24 148.44 148.44 259.92 259.87 490.68 490.69 250.6.17 490.69 2506.17 40.69 1. City N.A 45.25 II N.A 45.25 III II II III III III III III III III	NATIONAL: Average income in US\$				
type 1. City I. City	Quintile 1	67.2	67.24	A.Z	67.24
490.68 490.69 490.68 490.69 490.68 2506.7 490.69 2506.7 490.69 490.69 2506.7 41.25 41.25 45.25 I City N.A 45.25 I City N.A 45.25 I City	Quintile 2	148.44	148.44	A.Z	148.44
duct per person in US\$ type 1. City Ing Ind Ind Ind Ind Ind Ind Ind	Quintile 3	259.92	259.87	۷. Z	254.87
duct per person in US\$ 12.39 \$41.25 type 1. City N.A 45.25 ing ental N.A 45.25 ousing N.A 4.5 nt type 1. City N.A 45.25 nt type 1. City N.A 45.25 nt type 1. City nt type 1. City N.A 45.25 nt type 1. City N.A 4.5 nt type 1. City N.A 4.5 nt type 1. City nt type 1. City N.A 4.5 nt type 1. City N.A 2.5	Quintile 4	490.68	490.69	A.S.	490.69
duct per person in US\$ \$41.25 type 1. City N.A 45.25 ing N.A 12 ental N.A 33.5 ousing N.A 4.5 nt 2.5	Quintile 5	2506.2	2506.17	4 2	2506.17
type 1. City N.A 45.25 N.A 12 ning N.A 33.5 ental N.A 33.5 n.A 4.5 nt nt 2.5	D8: City product per person in US\$	12.39	\$41.25	\$115.14	58.11
nng N.A 45.25 n.A 45.25 n.A 12 n.A 33.5 n.A 33.5 n.A 4.5 n.A 33.5 n.A 4.5 n.A	•				
Ing N.A 12	:	A.S.	45.25	30	34.2
ental N.A 33.5 U.Sing N.A 4.5 N.A 2.5	A2 Purchasing	N.A	12	41	Y.Z.
ousing N.A 4.5	B1 Private rental	A.N.	33.5	15	64.8
nt N.A 2.5	B2 Social housing	A.N.	4.5	c)	-
	C Sub-tenant	A.N.	2.5	60	0.05
A.Z	D Rent free	A.X	1.2		A.N.
E1 Squatter-no rent N.A 0.05 2.5	E1 Squatter-no rent	A.N.	0.05	2.5	A.Z
E2 Squatter-paying rent N.A N.A 0.5	E2 Squatter-paying rent	A.A	A.Z.	0.5	A.Z

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

	VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
2. National ed	F Other	A.A	7	0.2	A.N
al					
at	A1 Owned	A.N	Ą.	Y.Y	A.N
at	A2 Purchasing	A.X	Y.Y	A.Z	A.N
sing N.A N.A N.A N.A N.A N.A N.A N.	B1 Private rental	Y.X	Y.Z	K.X.	A.N
N.A	B2 Social housing		Ą. Ż	A.X	A.N
AN INDICATORS COCIO ECONOMIC Not a powerty line % not use dolds not use dolds formal employment in % not end to the control of the contro	C Sub-tenant	A.X	¥.X	Y.Z	Y.Z
N.A	D Rent free	A.Z	∢. Z	Y.Z	Y.Z
Fent N.A	E1 Squatter-no rent	¥.Z	¥.	¥.Z	A.Z
ATORS NOMIC v poverty line % olds > poverty	E2 Squatter-paying rent	A.Z	A.Z	A.X	₹.Z
ATORS NOMIC w poverty line % olds > poverty line% olds > poverty line %	F Other	4. Z	Y.	A.	Y.
18.45 27.6 36.9 55.2 seholds 26.06 82.8 16.5 76.5	PART B. URBAN INDICATORS MODULE 1: SOCIO ECONOMIC DEVELOPMENT Indicator 1: Hholds below poverty line % 1.1: Women-headed Hholds > poverty line% Poverty-line in US dollar per month for different households	66.5	62.1 A.A	35.02	8 X.
36.9 55.2 26.06 82.8 16.06 82.8 16.06 16.5 16.5 16.5 16.5 16.06 16.5 16.5 16.5 16.5 16.5 16.5 16.5 16.	One person	18.45	27.6	18.61	18.45
seholds 26.06 82.8 nformal employment in % 69 76.5	Two persons	36.9	55.2	34.35	36.9
ployment in % 69 76.5	Average households	26.06	82.8	58.6	86.72
	Indicator 2: Informal employment in %	69	76.5	65.7	75
	Indicator 3: Persons per hospital bed	622	2091	Y.Z	109.9
Indicator 4: Child mortality in % 0.6 6.2 N.A	Indicator 4: Child mortality in %	9.0	6.2	ď.	6.3

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
Indicator 5: School classrooms		·		
Children per classroom primary	20	34	9	30.3
Children per classroom secondary	46	55	75	40
Indicator 6: Crime rates				
Murder per 1000 population	0.018	0.014	0.02	0.032
Theft per 1000 population	2.972	0.48	1.08	0.124
MODULE 2. INFRASTRUCTURE			ť	
Indicator 7: Household connection levels				
% of households connected to water	64.73	68.4	25	58.5
% of households connected to sewerage	2.007	0.05	52	0
% of households connected to electricity	100	73.3	81.3	89.74
% of households connected to telephone	2.057	52	C)	=
Indicator 8: Access to potable water %	75	70.2	9	95
Indicator 9: Consumption of water in litres	70	80	20	09
Indicator 10: Median price of water in US\$	FIXED	0.019	0.57	0.25

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
MODULE 3. TRANSPORT				
Indicator 11: Midal split. (Proportion of work trips undertaken by) in %	£			
a. % work trips undertaken by car/taxi	18.49	15	9.92	8.6
b. % work trips undertaken by train	0.51	0	0	0
c. % work trips undertaken by mini bus	53.31	40	55.56	5.3
d. % work trips undertaken by motorcycle	5.24	7	11.9	3.1
e. % work trips undertaken by bicycle	2.39	80	3.97	1.5
f. % work trips undertaken by walking	17.04	20	5.95	12.1
g. % work trips undertaken by other	3.02	01	12.7	20.5
Indicator 12: Travel time for a work trip	85	40	Ą. Z	33.1
Indicator 13: Expen. on road infras. in US\$	0.04	492899.97	2.101	0.21
Indicator 14: Ratio of automobiles ownership per 1	4.31	4.12	4.168	K.Z
MODULE 4. ENVIRONMENTAL MANAGEMENT				
Indicator 15: % of wastewater treated	1.92	0.15	0	0
Indicator 16: Solid waste generated cubic m	A.Z	۷. ۲	0	A.N
Solid waste generated in tonnes	0.0092	0.39	0	0.148
Indicator 17: Dispo. meth. for Swaste in %				
a. Sanitary landfill	06	57.1	-06	0
b Incinerated	NIC	23.7	10	7
c. Open dump	10	6	0	91
d. Recycled	NAV	S	0	2

VARIABLES	LAGOS	IRADAN	KANO	CALITOLIA
e. Other	NF	5.2	2	AHS II NO
			•	>
Indicator 18: % Hholds regular solid-waste collecti	7.8	40.2	37.5	000
Waste collection times per month	Y.Z	Z	? 4	30.02 N A
Indicator 19: Housing destroyed	3.3	0.26	۷ 2	ζ ζ
MODULE 5. LOCAL GOVERNMENT		67		
	•			
Indicator 20: Major sources of income Indicator 20.1: Local govt. Pcapita income in US\$	2.61	4.38	0.27	81.2
Indicator 20.2: Sources of income (%)	22	-		
a. % LG income from Taxes	2.33	9 67	α 10	
b. % LG income from user charges	VAN	20	80.6	- G.Y.
c. % LG income from other internal source	27 74	A 7.	900	D (
d. % LG income from federal/state povts	60 03	9 6	70.0	0,
e % I G income from horrowings	26.50	2.00	18.78	77.1
	NAN NAN	0	0	0
I. % LG income from other	>AN	6.0	0.03	0
Indicator 21: P-capita capital expen in US\$	2.61	0.23	0.58	0 78
Indicator 22: % income for debt serv charge	NA<	6.28	2.14	0
Indicator 23: L-govt.employees per 1000 pop.	2.7	0.13	0.217	4.15
Indicator 24: % reccurent expendit on wages	60.04	56.6	7.2	41.9
Indicator 25: % recurrent expen on contract	NAV	29.74	¥ Z	2 2
				3
			-	

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
Recreation/sport facilities	YES	ON	ON	ON
SERVICES PROVIDED BY STATE/REGIONAL	ia.			
Water	YES	YES	YES	YES
Sewerage	YES	ON.	Q N	ON
Refuse collection	ON	YES	YES	YES
Electricity	ON	ON N	Q N	ON
Telephone	ON	ON N	Q N	ON
Public or mass transport	YES	YES	Q N	YES
Emergency(fire/ambulance)	YES	Q Q	YES	YES
Road maintenance	YES	YES	YES	YES
Education	YES	YES	YES	YES
Health care	YES	YES	YES	YES
Public housing	ON	YES	YES	YES
Recreation/sport facilities	YES	YES	YES	YES
SERVICES PROVIDED BY SEMI-PUBLIC (NGO)				
Water	ON.	ON ON	ON N	ON
Sewerage	ON	O _N	Q N	ON
Refuse collection	ON	YES	ON	YES
Electricity	ON	ON N	ON	ON
Telephone	ON	ON N	ON	NO
Public or mass transport	ON	YES	ON	YES
Emergency(fire/ambulance)	ON.	ON	ON	ON
Road maintenance	ON	ON	ON	ON
Education	ON	ON N	ON	ON
Health care	ON	ON	ON ON	YES

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

VARIABLES	LAGOS	IBADAN	KANO	ONITSHA	A H
Public housing	ON	9	ON	Z	9
Recreation/sport facilities	ON	9	ON.	Z	ON ON
SERVICES PROVIDED BY PRIVATE					
Water	Q	YES	YES	>	Ų.
Sewerage	Q	2	YES	- A	YES
Refuse collection	ON	ON	2	ΥE	ES
Electricity	ON.	ON	ON	YE	ES
Telephone	Q	2	ON ON	Z	9
Public or mass transport	YES	YES	YES	YE	ES
Emergency(fire/ambulance)	ON.	YES	Q Q	Z	9
Road maintenance	YES	<u>Q</u>	ON	z	ò
Education	YES	YES	YES	YE	ES
Health care	YES	YES	YES	YE	ES
Public housing	Q	Q N	<u>Q</u>	Z	Ş
Recreation/sport facilities	YES	2	9	YE	ES
Indicator 27:					
CONTROL BY HIGHER LEVELS OF					
GOVERNMENT					
Remove councillors from office	ALL	ALL	ALL	ALL	
Set local tax levels	ALL	ALL	SOME	SOME	A A
Set user charges for services	ALL	ALL	SOME	SOME	Æ
Borrow funds	YES	ON N			
Choose contractors for projects	SOME	ON	SOME	AL	L
is fund transfer known in advance	ALL	Q Q	ALL	ALL	

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

MODULE 6: AFFORDABLE AND ADEQUATE 10:1 6.8:1 3.24 1 HOUSING indicator H1: Housing price to income ratio indicator H2: Housing price to income ratio 10:1 6.8:1 3.24 1 Housing price to income ratio 10:0 1968 1388 54 Median house price M3 indicator H2: Housing bride in we of stock 12 N.A 10488.59-1778 10488.59-1572 N.A N.A 10488.59-1577 10488.59-1577 N.A N.A N.A 10488.59-1577	VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
ND ADEQUATE Come ratio 10:1	PART C. HOUSING INDICATORS				
10000 1968 1388 1550 290.4 428.26 1388 1550 290.4 428.26 1388 1550 290.4 428.26 1388 1550 290.4 428.26 1550 290.4 428.26 1550 290.4 428.26 1550 290.4 428.26 1550 290.4 428.26 1550 290.4 428.26 1550 290.4 428.26 1550 290.4 N.A 428.26 1550 290.4 N.A	MODULE 6: AFFORDABLE AND ADEQUATE HOUSING Indicator H1: Housing paice to income ratio	*	, d	20.0	
12 N.A N.A N.A H.S. S.	Median house price	10000	1968	1388	5419.94
US\$) 1968.54 - 4593.18	Median annual household income	920	290.4	428.26	436.41
12 N.A N.A N.A N.A N.A N.A N.A 1968.54 – 4593.18 N.A N.A N.A N.A 10498.69 – 10498.69 – 12493.45 N.A N.A N.A 10498.69 – 168740.12 – 118110.24 N.A 17.74 0.069 N.A 168740.12 – 118110.24 N.A 128.26 N.A	Type in % of stock				
US\$) 1968.54 – 4593.18	% stock of Informal housing	12	A. X	N.A	10
al housing(US\$) 1968.54 – 4593.18	% stock of Low-cost apartments	38	Y.Z	A.A	80
rmal housing(US\$) 1968.54 – 4593.18	Single family housing	40	4 Z	A.N	S
tall housing(US\$) 1968.54 – 4593.18 N.A N.A 4593.18–8 4593.18–6561.72 N.A N.A 5905.51–7 10498.69–52493.45 N.A N.A 10498.69–16 ent to income ratio 1:3 1:7.4 0.069 Il rent(USD) Uncontr NAV 30.4 29.85 SD) Controlled N.A 428.26 income Uncon. NAV 290.4 N.A income Contr. N.A N.A N.A	Luxury houses Type in price range	01	∢ Ż	K.Z	S
## 4593.18—6561.72 N.A N.A 5905.51—7 10498.69—15		1968.54 - 4593.18	¥. Z	A.	4593.18-5905.51
ent to income ratio I controlled income Contr. I controlled income Control I controlled income Control I controlled income Control I controlled income Control I controlled income Control	Low-cost apartments	4593.18-6561.72	Y.	A.S	5905.51-7874.02
1:3 1:7.4 0.069 NAV 30.4 29.85 NAV 290.4 N.A NAV N.A N.A	Single family housing Luxury houses	10498.69-52493.45 8740.12-118110.24	Y Y	Z Z	10498.69-15748.03 10498.69-15748.03
NAV N.A 428.26 NAV NAV 290.4 N.A N.A N.A		1:3	1:7.4	0.069	1:2.52
NAV N.A 428.26 NAV 290.4 N.A NAV N.A N.A	Median Hholds annual rent(USD) Uncontr	NAV	30.4	29.85	173.18
NAV 290.4	Median annual rent(USD) Controlled	NAV	¥.Z	428.26	436.42
NAV N.A	Med.annu.rent.hhold income Uncon.	NAV	290.4	Y.Y	
	Med.annu.rent.hhold income Contr.	NAV	۷. Z	Y.Z	

TABLE 5: URBAN INDICATORS FOR SELECTED CITIES IN NIGERIA

VARIABLES	LAGOS	IBADAN	KANO	ONITSHA
Indicator H3: Floor area per person(sq.m) Indicator H4: % of permanent structures Indicator H5: % Housing stock in compliance	5.5 90 85	99.5 97.08	2.76 80 38	12.03 99.98 99.5
MODULE 7. HOUSING PROVISION ndicator 1:6: % Land development multiplier ndicator H7: Infrastructure expend in US\$ ndicator H8: Mortogage to credit ratio(%) ndicator H9: Housing production per 1000 ndicator H10: Housing invest as a % of GNP	.367 NAV NAV NAV	50 A.N. A.N. 1.8	299.26 N.A N.A N.A	625 0.49 N.A 2.33 44.01

(iv) Environmental Management

There is probably no issue more important than the urban environment and the conditions of human settlements in Nigeria. The incidence of industrial, air, water and noise pollution is sharply on the increase. Mountains of solid wastes are to be found in nearly all the cities, detracting from cities' aesthetics and causing environmental hazards such as floods and diseases. Institutional arrangements for the collection, disposal and management of solid wastes are in-sufficient and in-effective.

Apart from the problems of solid waste management, existing and emerging environmental problems affecting the Nigerian human settlements system include flooding, soil erosion, desertification and land degradation.

(v) Security

Nigerian cities are becoming progressively insecure. The current economic problems in the country with the attendant high level of unemployment have aggravated the problem. The increasing rate of reported urban crime over the years (see Table 6) and the consequent menace of general insecurity in the urban and rural areas have contributed to the down turn in economic activities.

TABLE 6: SELECTED REPORTED URBAN CRIME/OFFENSES 1990 - 1993

Offenses	1990	1991	1992	1993
Murder	1,346	1,502	1,455	1,684
Manslaughter	89	53	48	34
Felonious Wounding	16,359	14,753	16,491	16,369
Assault	52,007	51,312	53,320	51,987
Other crimes	28,370	26,776	21,715	20,077
Armed Robbery/Extortion	1.700	1.064	1,568	1,975
Burgiary (House & Store)	26,923	23,484	28,826	27,516
Indecency	90,071	72,294	N/A	N/A
Other crimes (property) Unlawful Possession	38,584	43,897	21,715	20,077
of Stolen Properties	13,882	11,067	9,790	10,408
Arson	1,302	1,155	1,519	1,716:

Source: The Nigerian Police Force, 1994

2.2.3.2 Housing

Despite the achievement recorded in the housing sector since the Vancouver Conference in 1976 there is still housing shortage with respect to quantity and quality. Many cities have an average household size of 6.7 persons. The number of persons per room ranges from 1.6 to 3.0 in most towns, while the household formation rate is as high as 5.2 in Lagos.

By the year 2000, Nigeria will require between 12 and 14 million dwelling units of various types. Given current resources, it will be difficult to attain these figures.

(i) Housing Price to Income Ratio

Table 7 shows that the average house price ratio to the average annual household income ranged from 6.81:1 to 10:1. It is obvious from this data that house prices are beyond the

income levels of most Nigerians. These results are to some extent in line with recent prices attached to public housing units offered for sale to the public. The low income houses offered at \$2580 were meant for those whose average annual income are \$468 (5.5:1); the medium income houses at \$7730 were meant for those earning an average income of \$601 per annum (12.86:1) the medium high income ones at \$12,890 for those with annual income of \$1011 (12.74:1) and the high income ones at \$38,659 for those with annual income of \$1133 (34.1). Two conclusions can be inferred from this situation:(i) That due to high house prices and low income most Nigerians are unable to purchase houses;and (ii) the need to acquire a house has resulted in quality and space standards being compromised thereby creating poor environment.

(ii) Rent to Income Ratio

The urban indicators study shows that the annual rent consumes 33.3% of the income of the people in Lagos;13.5% of those in Ibadan; and 40% of those in Onitsha. The price of rental accommodation in Nigeria continues to rise sharply, while the income levels remain disproportionately low. It is noteworthy that attempts by various Governments of Nigeria to bring down the rent through Rent Control Edicts have not been successful.

(iii) Housing Quality and Adequacy

Housing quality and adequacy were measured in terms of floor area per person, permanence of housing structure and housing compliance. Floor area per person ranged from 2.76 per square meter to 9 per square metre depicting overcrowding. This is due to population growth and high rural-urban migration.

(iv) Housing Provision

Nigeria is still short of adequate statistics upon which housing provision can be derived. The housing mortgage system is still developing. There is low investment in housing as a proportion of GDP, due to long period of maturity and high interest rates on housing loans.

From the above analysis, Nigerian cities have been experiencing rapid growth yet there are gross shortages in housing both in quality and quantity. The result has been a gradual decline in the quality of the environment and in the quality of life. The current situation can be attributed to the lack of resources, poor financial position of most local government councils, insufficient investment in infrastructure and partly from inability of by State and Local Governments that are charged with settlement development to effectively plan, coordinate and manage the growth of these settlements.

2.3. NIGERIA'S RESPONSES TO THE HABITAT I RECOMMENDATIONS

Since the Habitat I Conference, Nigeria adopted a number of human settlements and shelter strategies. Government has also put in place several policies aimed at improving human settlements. This section is devoted to Nigeria's experience in implementing the Plan of Action of Habitat I.

2.3.1 Settlement Policies and Strategies

Among the policy measures and responses put in place by successive administrations are:-

- (i) The Federal Government in 1974 carried out studies in twenty major urban centres in Nigeria to identify critical areas of urban infrastructure needs;
- (ii) The promulgation of the Land Use Decree in 1978 as a regulatory tool to control the use of land and to ensure equitable access to it by all Nigerians;
- (iii) The creation of the Infrastructure Development Fund (IDF) Project in 1985 for the financing of urban development projects in collaboration with the World Bank;
- (iv) The creation in 1987 of a National Directorate of Employment (NDE) to address the issue of unemployment;
- (v) The launching in 1991 of a National Housing Policy;

- (vi) The formulation of a National Construction Policy in 1991;
- (vii) The promulgation of Decree No. 3 of 1992 which established the National Housing Fund as a source of funds for housing finance;
- (viii) The establishment of an Urban Development Bank in 1992 to focus on urban infrastructure and public utilities;
- (ix) The formulation of a National Urban Development Policy for Nigeria in 1992 as policy guidelines for urban development and management;
- (x) The adoption of the Nigerian Urban and Regional Planning Decree No. 88 of 1992.

2.3.2 Settlement Planning

Efforts in the area of settlement planning included, among others, the following:-

(i) Spatial Planning Strategies

The First National Development Plan (1962-1968) provided for the establishment of state-owned Housing Corporations, provision of urban infrastructure and the establishment of industrial estates in Lagos, Port Harcourt and Kaduna.

The Second National Development Plan (1970-1974) allocated 7 percent of the national budget to Town and Country Planning, housing, water and sewage improvement.

The Third National Development Plan (1975-1980) placed greater emphasis on urban and regional development. During this Plan period, a Federal Ministry responsible for Housing, Urban Development and the Environment was created. In addition, the World Bank-Assisted Nigerian States Urban Development Programme was initiated. off-shoot of this bilateral agreement was the site and services pilot projects in Bauchi and Imo States.

The Fourth National Development Plan (1981-1985) specified clearly the objectives of Urban and Regional Planning and noted the role of physical planning as a tool for achieving national development objectives.

The National Rolling Plan in 1986 as an instrument of National Planning and prioritization of sectoral capital projects to ensure continuous funding over three-year periods.

(ii) Creation of States and Local Governments

Since 1967 to-date the Federal Government embarked on the creation of more states and local governments as a vehicle for decentralization, aimed at bringing development nearer to the people and helping to reduce regional inequalities in development through enhancing equal access to resources by all regions.

(iii) Establishment of Industrial Development Centres

(IDCs) were established to promote small-scale industries to create employment and production of industrial goods. These centres provide extension services, assistance in product design, marketing and managerial services and quality control.

(iv) Establishment of New Towns

Between the period 1975-1980 the concept of new towns was widely adopted as a national planning strategy. Abuja, the new Federal Capital Territory and project towns like Aladja-Delta State, Onne-Rivers State and the FESTAC/Satellite Towns in Lagos came into existence.

(v) Urban Renewal Programme

The programme commenced in 1988 as a continuous strategy aimed at improving the neighbourhood of the low/medium income groups, shown in Table 7, pilot schemes which covered solid waste management, provision of drinking water, toilet facilities, access roads, street lighting, road rehabilitation and improvements to dwelling houses were initiated by the Federal Government in selected urban centres in Nigeria.

Other activities initiated by governments in the area of development control include the constitution of Town Planning Authorities for local government areas and towns, the development of planning schemes, the setting up of Urban Development Boards, the official recognition of professional bodies involved in human settlement development and the issuance of charters to regulate professional practice.

Table 7: Urban Renewal and Slum Upgrading Programmes Implemented by FMWH

State	Location	Project Components	
Abia	Arochukwu	Road Improvement Schemes	
Akwa-Ibom	Nung Udoe	Road Improvement Schemes	
Anambra	Onitsha/Nkpor	Improvements of Attan Road Junction	
Benue	Makurdi	Wadala Road Improvement Scheme	
Delta	Warri	Effurun Road Improvement Scheme	
Капо	Tukuntawa	*Provision of Portable Water	
		*Village Improvement Scheme	
		*Resettlement of displaced people	
Lagos	Olaleye/		
_	Iponri Road	Improvement and Drainage	
Niger	Kontagora	Tudunwada Improvement of three roads - Chadon Daji, Samaila Bunu and Abuja Roads	
Ondo	Oka	Improvement of Odegbere Street including drainage	
Rivers	Port-Harcourt	Marine Base provision of housing, market and water supply	
Source:	Urban and Regional Development Division, Federal Ministry of Works and Housing, Lagos, November, 1995.		

(vi) Establishment of People's Bank and Community Bank Programmes

The People's Bank which is owned by the Federal Government of Nigeria started its operation as a pilot project in 1989 with a N30 million grant from the Federal Government. The main goal of the bank is to provide credit to the poor whose chances of getting loans from conventional banks are very slim. Achievements of the Bank include a network of 271 branches; 71 Mobile Banks nationwide; 680,000 loan recipients, 75% of whom are women; inculcation of banking habits at grassroots and provision of opportunities for self-employment.

The Community Bank programme was introduced in 1990 to modernize the system of credit provision to people at the grassroots. It is a way of formalizing traditional and informal systems of credit provision in the country, based on a popular and time-honoured practice of community self-help and self-reliance.

(vii) The Better Life For Rural Women Programme

The programme which was introduced in 1989 is gender specific aimed primarily at improving the lives of rural women. It achieved this through the provision of loans,

equipment and basic machinery to aid production and food processing in rural areas.

Throughout the nation, a number of strategies were adopted in motivating the rural women to harness their potentials for a better life. Women were encouraged to form co-operatives, especially implantation in order to boost agricultural production beyond subsistence level. The promotion of export-oriented cottage industries was intensified and given supplementary government support.

Skill acquisition through vocational training was equally adopted to enhance the productive capacity of the rural women and to enable them engage in income yielding activities. Health Education was promoted and loans were given to individuals or co-operatives to establish income yielding ventures.

(vii) Family Support Programme

The Programme was initiated by the Federal Government in 1994 and represents a concerted programme of action designed to monitor and give impetus to existing family related programming efforts in various Ministries and Non-Governmental Organization. Its specific objectives are:-

- (a) to promote and improve the welfare of the most vulnerable and disadvantaged groups in the society, notably women, disabled, destitute, the aged and children, and;
- (b) to carry out public enlightenment campaigns to sensitize the general public on matters of human decency, civic responsibility and concern for the welfare of the disadvantaged.

The Family Support Programme focuses on the following core programme areas: Health, Education, Women in Development, Agriculture, Child Welfare, Youth Education, Disability and Destitution, Income Generation and Shelter.

2.3.3 Shelter, Infrastructure and Services

(i) The National Sites and Services Programme

Towards solving the twin problems of inaccessibility and high cost of land for housing development, the Federal Government launched the National Sites and Services Programme in 1986. To-date, over 10,000 plots have been allocated, as shown in Table 8. Many States implemented the sites and services programme through which serviced plots were made available to members of the public.

Table 8: FEDERAL GOVERNMENT'S SITE AND SERVICES PROGRAMME IN NIGERIA

STATE	LOCATION	TOTAL NO. OF PLOT
LAGOS	Satellite Town	602
	Isheri Olofin	2376
	Abesan	2989
KANO	Sharada	127
	Tukuntawa	256
KWARA	Ilorin	192
RIVERS	Rumueme	274
	Woji	385
	Rumuodomaya 😩	54
ONDO	Akure	415
ANAMBRA	Trans Nkisi	462
FE	Onitsha	-
	Independence Layout (Enugu	.) 48
	Trans-Ekulu	19
IMO	Owerri	779
FCT	Gwagwalada	
	Bwari	926
C/RIVER	Calabar	430
BENUE	Makurdi	486
ENUGU	Enugu	985
OGUN	Abeokuta	1037
	Ijebu-Ode	861
ANAMBRA	Umunya Akwunzu	1052
YOBE	Damaturu	261
TOTAL		10,590

Source:

Field Report, Urban & Regional Development Division Federal

Ministry of Works & Housing, October 1995

(ii) Infrastructure Development Fund Projects (IDF) Programme

The Federal Government initiated the IDF Programme in 1986. The programme is to assist States in identifying, appraising and co-financing priority urban infrastructure investments. It is also to assist the States and Local Governments to improve their financial management and internal resource mobilization through technical assistance in the form of project packaging resource mobilization and project management.

Private sector funding of infrastructure provision is being encouraged under the IDF Programme. Financial institutions, mainly banks with demonstrated managerial capacity participate in co-financing projects, offer financial advice and assist with the supervision of State projects. The IDF programme is currently on-going in over 50 urban centres across the country with a total project cost of US \$119.5 million.

(iii) Federal Low Cost Housing Scheme (1980)

This scheme was initiated in 1980 by the Federal Government with the primary objective of providing decent and affordable housing mainly for the low-income groups. A total of 2000 housing units were to be constructed annually in each State of the federation including Abuja, the new Federal Capital over a four year period, which would add up to a total of 160,000 housing units.

The housing designs comprised one bedroom core-house and three bedroom duplexes. The houses on completion were allocated and sold to members of the public at a cost of N6,000.00 for one bedroom house and N15,000.00 for three bedroom house, with a repayment period of 25 years. The income of the target groups ranged between N2,000.00 and N8,000.00, as at that time.

At the completion of Phase I in June 1983, some 32,000 housing units were constructed and allocated on owner occupier basis. Some of the newly created housing estates all over the federation are now thriving communities where over 200,000 people live. Many occupants of the one bedroom core houses have mobilized their resources, ingenuity and skills to build additional rooms.

(iv) National Prototype Housing Programme (1990)

In furtherance of governments' promotional role in housing delivery, the Federal Ministry of Works and Housing embarked on a National Prototype Housing Programme.

The objective of the programme was to demonstrate the feasibility of constructing functional, cost effective and affordable housing units through imaginative designs, judicious specification of materials and efficient management construction. Since its inception, well-over 300 housing units comprising three, two and one-bedroom units, were sold to members of the public at N39,000.00, N58,500.00 and N400,000.00 respectively, by open ballot.

(v) National Housing Programme (1994)

In January 1994, Government initiated a National Housing Programme for the low, medium and high income earners in which a total of 121,000 housing units would be constructed. All the States of the federation and the Federal Capital Territory, Abuja would benefit from the scheme. The objective was to establish, on a permanent basis,

self-sustaining housing delivery system under which shelter would be provided for all classes of the citizenry. As at March, 1995 a total of 1,136 housing had been constructed.

The scheme attracted many people who paid the required deposit, but the construction process and delivery of housing is slower than anticipated.

(vi) Establishment of the Federal Housing Authority (FHA)

The Federal Housing Authority, which is a Federal Government parastatal, was established by Decree 40 of 1973, to implement government housing programmes.

Under the 1991 National Housing Policy, the role of FHA was re-defined to include the following functions:

- (a) Development and management of real estate on cost recovery basis in all States of the federation.
- (b) Provision of sites and services schemes for all income groups with special emphasis on the low-income in the major urban centres;
- (c) Provision of low-income houses in all States of the federation from funds allocated to it by the Federal Government.

By 1978, the Authority had executed the first-ever National Low-Cost Housing Programme in the then twelve (12) States of the Federation and subsequently transferred the units to the States to manage and control. Since then eight (8) other housing estates, providing a total of 15,720 housing units, have also been completed in various States.

The Authority also encourages the private sector to develop housing schemes. A total of 2,513 residential plots have been allocated to-date to private developers at some of its estates located in Lagos, Owerri and Kano.

(vii) States Housing/Property Development Corporations

Most of the States have established Housing/Property Development Corporations. Apart from implementing housing programmes, the Corporations also allocate plots of land and offer skeletal mortgage services. The success of these schemes varies with each state.

In summary, the above accounts have shown that government has put in place policies, programmes and action plans to deal with the multi-faceted problems induced by urbanization. In particular, several initiatives were taken to provide housing for the rising population as evidenced in the several housing projects implemented. Despite

Government's efforts, the country's housing and human settlements conditions have not witnessed appreciable improvement. Therefore, a rethink of strategies and re-ordering of priorities for human settlements development and management is necessary. This will form the focus of the Habitat II National Agenda.

2.4 NIGERIA'S RESPONSES TO THE GLOBAL STRATEGY FOR SHELTER AND AGENDA 21

The GSS was proclaimed by member states of the United Nations to focus global and national attention on the enormous shelter problems. The GSS demands that all countries generally and developing countries in particular, explore new modes of international cooperation and national effort to create access to adequate shelter for all by the year 2000. Since the GSS was proclaimed in December 1988, the Nigerian Government has taken a number of initiatives to address the shelter needs of Nigerians. These initiatives are reviewed below.

2.4.1 Adoption of a National Housing Policy

Nigeria's new National Housing Policy was launched in February, 1991 with the ultimate goal of ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 A.D. In order to achieve the goal, Government would pursue the following objectives:-

- (i) Encourage and promote active participation of all tiers of government in housing delivery;
- (ii) Strengthen institutions within the housing delivery system to respond to housing demand;
- (iii) Emphasize housing investments which satisfy basic needs.
- (iv) Encourage greater participation of the private sector in housing development.

One major objective of the National Housing Policy is to direct public expenditure more effectively towards the sections of the populace that need support. A major function of the Federal Government as stipulated in the National Housing Policy is to provide adequate fund for low-income housing.

2.4.2-Institutional Re-structuring for Housing Finance

Since 1991, there has been gradual re- organization of the institutional framework for the shelter sector. The Urban Development Bank was established in August, 1992, to provide financial and technical assistance for large scale development of housing and

infrastructure within the country's major urban centres.

The Bank facilitates the access of both the private and public sectors, especially urban municipalities to funds for the improvement of urban infrastructure and public utilities which will promote the efficient functioning of the urban system on a sustainable basis. Within the short period of the Bank's existence it has been able to provide loans totaling N149 million for the execution of urban infrastructure and revenue yielding projects covering mass transit, sites and services, shopping complexes and housing.

The Federal Mortgage Bank of Nigeria (FMBN) has also been restructured and reorganized to cope with the housing finance system introduced since 1989.

2.4.3 The National Housing Fund Decree No. 3 of 1992

The Decree established the National Housing Fund (NHF) to improve the flow of funds into the housing finance system. FMBN was mandated to manage and administer the fund with the following objectives:

- Mobilize financial resources for affordable housing;
- Ensure the constant supply of housing finance;
- Provide incentives for capital market to invest in property;
- Provide long-term loans for contributors to the Fund; and
- Encourage specific programmes for low cost housing Funds.

Contribution to the NHF is mandatory for Nigerian workers in both the public and private sectors who earn N7,000 and above per annum. As prescribed by the Decree, every employee contributes 2.5% of their monthly basic salary to the Fund while all employers of labour are to contribute 2.5% of their total monthly wage bill.

As at February 1995, the FMBN had registered 9,106 employers and 655,359 employees with a total collection of over N750 million for disbursement to the Primary Mortgage Institutions (PMIs) for lending to bona-fide contributors to the NHF at low interest rates.

2.4.4 Adoption of Environmental Policies

The Nigerian Government has introduced a number of policies and actions to promote sustainable development. These include the following:-

(i) Formulation of the National Policy on the Environment in 1989 with the primary goal of achieving sustainable development in Nigeria. (See Box

- (ii) Promulgation of the Harmful Waste Decree of 1988;
- (iii) Commencement in 1992, of the preparation of a Natural Resources Conservation Policy, as a measure to safeguard the citizenry from wanton abuse of the environment and industrial activities which are injurious to human habitation and the entire ecosystem;
- (iv) Promulgation of the Environmental Impact Assessment Decree of December, 1992;
- (v) Formulation of the National Guidelines and Standards for Environmental Pollution Control in Nigeria in March, 1992;
- (vi) Policy guidelines on energy in Nigeria issued in 1987, which has as its main thrust the environmentally conscious exploitation and utilization of energy resources.

2.4.5 Pursuit of Macro-Economic Strategies

The strong links that exist between the shelter sector, other sectors and the overall economy have long been recognized and taken into account in policy formulation.

2.4.6 Links Between Shelter Objectives and Settlements Management

Nigeria is gradually establishing a reliable system for urban and regional planning which seeks to regulate the development and efficient use of land for housing. In this regard the following actions have been taken:

- Promulgation in 1978 of the Land Use Decree.
- The Nigerian Urban and Regional Planning Decree No. 88 of 1992.
- The approval in 1993 of a National Urban Development Policy for Nigeria.

2.4.7 Participation and Representation

The Private Sector, professional bodies and non-governmental organizations worked jointly with the public sector in the formulation of the National Housing Policy and the National Urban Development Policy for Nigeria. Adequate attention is increasingly being given to gender issues. In February, 1995, the National Commission for Women was upgraded to a Ministry of Women Affairs and Social Development to address issues

Box 1: Goals of the National Policy on the Environment

"The goal of the National Policy on the Environment is to achieve sustainable development in Nigeria and in particular to:-

- Secure for all Nigerians high quality of environment adequate for their health and well-being;
- Conserve and use the environment and natural resources for the benefits of present and future generation;
- Restore, maintain and enhance the ecosystems and ecological processes essential for the functioning of the biosphere, to preserve biological diversity and the principle of optimum sustainable yield in the use of natural resources and ecosystems;
- Raise public awareness and promote understanding of essential linkages between environment and development and to encourage individual and community participation in environmental improvement efforts;
- Co-operate in good faith with other countries and International Organizations and Agencies to achieve optimal use of transboundary environmental pollution".

concerning women in all areas of development. There is also in existence a Federal Ministry in charge of Youth Development.

2.4.8 Institutional Co-ordination

All key actors in the provision of shelter and national development are clearly defined in the National Housing Policy. The formal housing institutions operate at the three tier levels of government (Federal, State and Local). The main institutions are the Ministries of Works and Housing, National Planning, Finance and Economic Development, National Planning Commission, Nigerian Institute of Social and Economic Research, Federal Mortgage Bank of Nigeria, Federal Housing Authority, Urban Development Bank of Nigeria, State Housing Corporations and Local Authorities.

These institutions perform different functions, with those at the Federal level mainly

responsible for overall policy formulation, planning, resource mobilization, monitoring, evaluation and co-ordination. The institutions at State and Local Government levels are mainly responsible for programme implementation.

2.4.9 Human Resource Development

The Federal Government has taken action in this area by encouraging research programmes into new techniques of producing building materials and increasing the quality and quantity of human resources required. This has been achieved through expanded Vocational Training Centres, training for indigenous contractors under the Extension Services Programme of the Federal Housing Authority and the Nigerian Building and Road Research Institute (NBRRI).

There are several universities offering professional courses in the fields of Construction, Planning, Estate Management, Building technology, Landscaping, Quantity Surveying and Engineering.

2.4.10 Building Materials and Technology

The Nigerian Government has over the years invested in surveys and assessment of raw materials resources. The Raw Materials Research Development Council and the Nigerian Building and Road Research Institute (NBRRI) are working in collaboration to identify the raw materials, their locations, quantity and quality. The use of raw materials obtained locally is expected to reduce construction costs considerably.

The NBRRI, the Raw Materials Research Development Council and some Universities of Technology are charged with the responsibility of research and training activities in local building materials. Sources of funds include Government subvention and corporate donations.

2.4.11 Targeting Subsidies

Federal Government shelter subsidies have been targeted at people most in need, as clearly demonstrated in the National Sites and Services Programme, currently being implemented nation-wide.

2.4.12 Monitoring of the Shelter Sector

The Nigerian Institute of Social and Economic Research (NISER) initiated the National Index of Building Starts (NIBS) project in 1994, for the purpose of developing an indicator which will be used to collect data on housing starts on an annual basis. The data so collected, will serve as a barometer for measuring the socio-economic welfare of the

nation. Similarly, the Housing Policy Council has applied a set of indicators to monitor the performance of the housing sector.

2.5 Responses to Agenda 21

National Policies and Programmes undertaken by the country towards ameliorating our human settlement and shelter problems in the past twenty years also address the different recommendations of Agenda 21 as discussed below.

(i) Programme Area A: Providing Adequate Shelter for All

- Promulgation of Rent Control Edicts and the Establishment of Rent, Tribunals and determination of rents for different categories of property;
- Promulgation and review of the Land Use Decree in 1978;
- Formulation of the National Housing Policy;
- Urban Renewal and slum upgrading programmes in various parts of the Country with assistance from the World Bank; and
- Federal Government sites and service scheme.

(ii) Programme Area B: Improving Human Settlements management

- Establishment of the Federal Environmental Protection Agency (FEPA);
- Introduction of the Infrastructure Development Fund Programme;
- The establishment of UDBN charged with the responsibilities of providing financial and technical assistance for urban development projects.
- Technical Assistance for human resources development is being provided by International Agencies such as UNCHS (Habitat), UNEP and UNDP

(iii) Programme Area C: Promoting Sustainable Land-Use Planning and Management

- Review of the Land Use Act of 1978
- Establishment of the Federal Land Registry in 1992 for project recording,

keeping of land records and data storage-The Nigerian Urban and Regional Planning Law of 1992 which seeks to regulate and guide spatial planning at all levels of Government.

- The 1993 National Urban Development Policy which set out guidelines policies and strategies for urban development.
- (iv) Programme Area D: Promoting the integrated provision of environmental infrastructure: Water, Sanitation, Drainage and Solid-Waste Management
 - UNICEF Assisted Water/Environmental Sanitation (WES) Programmes
 - World Bank-Assisted multi-state water project
- (v) Programme Area E: Promoting Sustainable Energy and Transport Systems in Human Settlements
 - The National Afforestation Programme
 - Establishment of the solar energy/Alternative Energy Research Council
 - Initiation of Urban Mass Transit Programme to modernize and improve national urban transit services
 - Privatization of some highways scheduled to take off in January 1996 as part of cost recovery and efficient management of infrastructure facilities
 - Financing the implementation of road, rail and water- based projects by the Federal Government
 - Infrastructure Projects implemented by the Petroleum Trust Fund (PTF)
- (v) Programme Area F: Promoting Human Settlements in disaster-prone areas
 - Rehabilitation projects by OMPADEC for the petroleum producing communities

(vii) Programme Area G: Promoting Sustainable Construction Industrial activities

- Promulgation of the National Construction Policy of May 1994
 - Establishment and enforcement of National Building Codes and Standards
- Encouragement of locally produced building materials in housing construction

(viii) Programme Area H: Promoting Human Resource Development and Capacity Building for Human Settlements Development

- Educational/training facilities have been expanded at vocational, technical and tertiary levels
- Encouraging the use of modern information technology
- Rationalization and re-organization of government ministries and agencies responsible for human settlements development

2.6 BEST PRACTICES FOR IMPROVING LIVING ENVIRONMENT IN NIGERIA

A sub-committee of the National Steering Committee was set up to identify most effective activities that have contributed positively to improving the quality of life on a sustainable basis. Several practices were thoroughly examined and the Dolphin Housing Estate, Ikoyi, Lagos was identified as a Best Practice.

2.6.1 Dolphin Housing Estate, Ikoyi, Lagos

The Dolphin Housing Estate is a classical demonstration of public/private partnership in successfully upgrading a slum environment and producing affordable housing units for the high, medium and low income families in a common neighbourhood served with basic infrastructure and services.

The key stakeholders are the Lagos State Development and Property Corporation (LSDPC) as "Client"; HFP Engineering (Nigeria) Limited, as the "Main Contractor" responsible for sand-filling, construction of housing units and infrastructure; Lagos State Water Corporation, responsible for water supply and on-site reticulation; Lagos State Electricity Board, for on-site electrification; and Trevi

(Nigeria) Limited as the "Sub-Contractor" for piling foundation.

The Dolphin Housing Scheme site, prior to development, was swampy and partly sand-filled for access to the Federal Government Secretariat buildings through the Third Mainland Bridge which links Lagos Island to the Mainland. The settlers were mainly squatters who worked with the construction firms and fishermen near the lagoon. There were make-shift kiosks and shops spread irregularly between the government offices and the dilapidated low-cost houses which had degenerated into a slum. 112 blocks of 2 and 3 bedroom flats constructed in 1980 had several defects and were unsafe. Due to a change in government in 1983, the infrastructure facilities and services such as roads, drains, water, electricity and communal amenities were not provided. The area provided hide-outs for delinquent youths in the uncompleted buildings at the low-cost housing site. Residents of the nearby high brow Ikoyi were victims of frequent attacks from the hoodlums. Surrounding offices were not spared from this menace and it generated insecurity and crime.

In 1986, the project was conceived by LSDPC, on behalf of Lagos State Government. The scheme was to include:-

- construction of 206 housing unit, mainly duplexes;
- construction of 5561 metres of roads and drainage; landscaping and development of leisure gardens;
- shopping mail;
- nursery/primary school;
- recreation centre and;
- health clinic.

In July, 1987, the implementation of the project commenced. Additional provision was made for 122 duplexes due to increased demand.

Phase I of the Estate was commissioned in 1992. 328 duplexes were allocated to depositors immediately. To date, the estate has full occupation of 445 duplexes, 67 blocks of 3 bedroom and 17 blocks of 2 bedroom flats, 9084 metres of road and drains plus adequate water and electricity.

In 1991, Phase 2 of the project started for the renewal and upgrading of 117 blocks of low-cost flats adjacent to the Estate, which was built by the Lagos State Government in 1980. The blocks of flats had become dilapidated due to severe structural failure.

This Phase includes the construction of 117 duplexes, 17 blocks of two-bedroom flats, 67 blocks of three bed-room flats and 3524 meters of roads and drainage.

2.6.1.1 Strategies

To achieve the objectives of the project, the LSDPC formed partnership with the HFP Engineering (Nigeria) Limited and three major companies for specialized services. The initial capital was obtained through syndicated loan by financial institutions while deposits from prospective buyers sustained future developments. Usually such projects are financed by government and are therefore irregular due to bureaucracy, frequent political and economic changes.

The withdrawal of the Lagos State Government from providing subsidies for the infrastructure led the corporation to seek other sources of finance and innovative negotiation of instalmental payment with the main contractor. Over-dependence on government alone for housing finance results in abandoned projects due to political and economic instability.

A special account was set up for the project separate from existing accounts of the Corporation and the government. Utilization of funds for the project was sustained since the account was not under the control of the authorities, which have changed over time. The initiative to adopt a different financial management practice largely contributed to the success of the project.

The completion of the project has increased the housing stock for the low and medium income groups to co-exist in the high brow Ikoyi which was hitherto inaccessible and unaffordable. The first set of houses were sold for N450,000 while the second set cost N550,000. The devaluation of the Naira in 1994 from N18 to N82 to the dollar affected the input such that the houses cost N1.25 million by 1994.

It encouraged the high-income group to contribute to the upgrading of the low-cost housing for the poor at N6,000 and N7,500 for two-bedroom and three-bedroom respectively. These are highly subsidized. The economic value of the flats range between N600,000 and N950,000.

The houses are adequate and affordable especially to the poor occupants whose flats were renewed and upgraded. Safe water, sanitation, electricity and drainage was provided which was highly subsidized by the cost of the duplexes. There has been a reduction in crime since the youth gangs were dislodged. Children and families have better opportunities living in close proximity to schools and work places.

The housing scheme afforded the low and medium income group access to land for shelter in Ikoyi, a low density area of Lagos metropolis with easy access to the Federal Government offices, embassies, international agencies, financial institutions and the

central business district. By so doing, it relieved them of the daily stress of long hours spent on journey to and from work.

Dolphin Housing Estate Scheme is still on-going ten years after it started, sustained by funds generated from the sales of the completed houses. It is self-financing.

The Dolphin Housing Estate has succeeded for these reasons:-

- (a) public-private partnership of LSDPC (public) and HFP Engineering (Nigeria) Limited organized private sector;
- (b) changing financial management systems to operate a separate account for the project outside the control of the usual authorities;
- (c) non-dependence on government for funds rather creating self-financing system after the initial take-off loan and ploughing back the proceeds for further development;
- (d) minimal profit margin of 10% helped retain the price of the houses within affordable limits of the medium and low-income settlers.

There are problems common with pre-fabricated construction, drainage and road maintenance due to the swampy nature of the sites. These are being examined for improvement. However, the discreet aspect which makes the housing project an example of best practices is the unique fact that in spite of political instability and economic changes, the scheme kept on expanding to provide more housing. This is a good example for developing countries where governments are in full control of all sources of finance and frequent changes affect the implementation of projects.

2.6.2 Establishment of Best Practice Award

In order to promote innovation in human settlements in Nigeria, the Federal Ministry of Works and Housing intends to institute an annual competition in Best Practices which will form part of the regular activities of the Nigerian government in promoting innovations in human settlements policies in Nigeria. The Best Practices shall be documented for the purposes of information dissemination to facilitate sharing of experience and replication in other cities.

2.7 PRIORITY SHELTER AND HUMAN SETTLEMENTS ISSUES FOR THE NEXT TWO DECADES

The past reviews and analyses of the various government programmes and actions, indicate that the challenges and problems of human settlements development and management are more than the successes so far achieved. Based on the above assessment and on country-wide consultations, the following eighteen priority issues have been identified for the next twenty years:-

- (i) Governance and Management;
- (ii) Human Settlements Information System;
- (iii) Ensure Adequate Plans and Programmes;
- (iv) Access to Land;
- (v) Resources for Human Settlements Development;
- (vi) Infrastructure Services;
- (vii) Transport and Communication;
- (viii) Appropriate Technology for Human Settlements Development;
- (ix) Adequate and Affordable Housing;
- (x) Poverty Alleviation and Employment Creation;
- (xi) Human Resources Development;
- (xii) Environmental Management;
- (xiii Gender Issues in Development Process;
- (xiv) Urban Economy;
- (xv) Crime Reduction and Security;
- (xvi) Rural Development;
- (xvii) Disaster Prevention and Management; and
- (xviii) Vulnerable Groups.

3.0 THE NATIONAL PLAN OF ACTION

This section articulates a Nation Plan of Action based on the priority cases identified in Part Two of the Report.

The overall goal of the National Plan of Action is to arrest the deterioration of the human settlements conditions and make cities, towns and villages healthy, safe, efficient and sustainable.

To achieve this goal, the Federal Government is committed to the pursuit and full implementation of the under-listed priority areas.

3.1 POLICIES, OBJECTIVES AND STRATEGIES

3.1.1 Ensure Good Governance and Management

Inconsistency in policy-making, fragmented implementation of plans, programmes and projects has made solutions to the problem of rapid growth and expansion in our settlements difficult. Economic and political instability affects every stage of development. Ultimately, all urban centres must be able to provide the residents, the private sector enterprises and the government agencies the conducive and efficient environment for real economic and social development, on a self-sustaining basis. Every tier of government should be strengthened to facilitate better governance and management of the cities.

(a) Objectives

The objectives to ensure good governance of human settlements development and management are to:-

- institutionalize efficient, responsive, transparent and accountable systems for human settlements development and management;
- improve internal revenue generation at all levels;
- accord official recognition to Community-Based Organizations (CBOs) in the governance and management of Local Government administration.
- promote participatory approach to development;
- establish monitoring and evaluation of programme to ensure accountability and transparency.

(b) Strategies

In order to achieve the above objectives, government at all levels will ensure the:-

- integration of informal community structures into the formal local management systems;
- develop urban and housing indicators for performance evaluation and monitoring;
- raising of awareness on issues and needs of human settlements development among public officials;
- strengthening of local management processes and enhance related human resources development; and
- involvement of private sector in the delivery and management of public services.

3.1.2 Strengthen Human Settlements Management Information System

There is paucity of data needed for effective planning and management of human settlements and the wider environment in Nigeria. Available information is scanty and fragmented. There is general lack of systematic co-ordination of available information thereby making it difficult to retrieve the required information for settlement studies.

(a) Objectives

To strengthen information systems for human settlements management in Nigeria, efforts will be made to:-

- establish a National Human Settlements Data Bank (with Geographic Information Systems capability) containing spatially referenced information on land, housing, socio-economic and demographic characteristics; and
- promote research into different aspects of human settlements planning, building construction and management.

(b) Strategies

In order to achieve the above objectives, Government will do the following:

- ensure that a National Human Settlements Data Bank is set up by the National Urban and Regional Development Commission (NURDECO) in line with the provisions of the Urban and Regional Planning Decree No. 88 of 1992;
- NURDECO will be supported to maintain accurate and up to date data and establish linkages with the National Data Bank and other similar Data Banks;
- NURDECO will empowered to establish standards and carry out initial urban classifications:
- carry out periodic review of documents on urban classification every five years;
- applications for classification or re-classification of all urban centres are made to NURDECO by local Authorities through the State Boards;
- encourage the use of modern information technology at all levels of government; and
- institutionalize the identification, dissemination of information on, and replication of, Best Practices on all aspects of human settlements development and management, at all levels of government.

3.1.3 Ensure Adequate Plans and Programmes

Project planning and management is central to development. The process is multi-sectoral, involving several key actors and various inter-related components. Proper planning, with realistic and achievable targets is therefore central to the success of the process.

(a) Objectives

In order to facilitate the preparation of adequate plans and programmes for human settlements development therefore, the following objectives will be pursued:-

- ensure a shared understanding by all stakeholders and stakeholders of issues that affect project cycle; and
- ensure optimum budgeting and utilization of resources.

(b) Strategy

In order to achieve the above objectives, the following strategies will be pursued:-

- Facilitate the production of detailed feasibility studies, plans and programmes prior to project implementation;
- Involvement and coordination of the efforts of all professionals in the human settlements sector;
- establish effective mechanisms for coordinating implementation and monitoring of national state and local programmes;
- integrate environmental planning and management strategies with national development plans ensure easy access by public, private sector, NGOs and CBOs to all such documents;
- involve NGOs, CBOs and all stakeholders in the preparation and implementation of development plans;
- install necessary tools for monitoring progress of projects; and
- ensure the inclusion of capacity building programmes in the curriculum of related training institutions at tertiary levels of education.

3.1.4 Promote Easy Access to Land

Land is an important determinant in the provision of adequate shelter for all. Failure in the past to adopt and implement appropriate land management priorities remains the cause of inequality and poverty, increase in cost of living and environmental degradation. Stakeholders in human settlements development, government at all levels will strive to ensure that all obstacles that hinder equitable access to land are removed in order to make land accessible and affordable for housing and urban development.

(a) Objectives

In order to facilitate easy access to land for human settlements development, the following objectives are to:-

prepare and provide serviced and affordable housing plots, with secure tenure;

- encourage private sector participation in land development and management;
- institutionalize efficient land market by reducing the activities of the middle men in land transactions;
- promote effective and efficient land use management practices.

(b) Strategy

In order to achieve the above objectives, the Federal Government will:-

- formulate policy on equitable title holding of State, individual and group land ownership, formulate policy on design and survey matters;
- review and update the 1978 Land Use Decree to make land more easily accessible to prospective home owners;
- produce and update on a continuous basis, Cadastral and Topographical maps at relevant development scales and by establishing a comprehensive National Framework Survey Controls;
- establish a National Land Information System to guide urban land management;
- introduce a uniform system of Compulsory Land Title Registration within the framework of a National Land Information System;
- mobilize local expertise to promote research, transfer of technology and education programmes to support land administration systems; and
- initiate strategic institution building process for urban land market;

The State Governments will:-

- provide infrastructure facilities in layouts prior to allocation for development;
- encourage housing corporations, estate developers and housing co-operatives to undertake development of residential layouts so as to make serviced plots readily available, at affordable prices to target population; and
- collaborate with the Federal Government to prepare Cadastral and Topographic

Maps in relevant development scales, to enhance internal revenue generation and floating of municipal bonds.

The Local Government would be actively involved in orderly management of land and will also:-

- facilitate the development of housing estates;
- promote orderly development by establishing Physical Planning Authorities in line with the provision of the Urban and Regional Planning Decree No. 88 of 1992.

3.1.5 Mobilize Resources for Human Settlements Development

None of the issues and priorities established can be successfully addressed without adequate financial resources. Innovative ways would therefore be found to provide fund for administration, infrastructure and all aspects of human settlements development. Housing finance institutions are becoming progressively incapable of meeting the needs of different segments of the Nigerian population, especially the poor and the women. Investment in housing in particular and human settlements development in general, by all tiers of government is declining in real terms.

(a) Objectives

The objectives to improve revenue base for human settlements management will be to:-

- provide housing subsidies for the poor;
- integrate housing finance into the broader national financial system;
- create new instruments or housing finance mechanisms to address the financial needs of people with no access to credit; and
- facilitate the generation of at least fifty per cent of required finance for housing, internally, within the next twenty years.

(b) Strategies

The following strategies will be pursued:-

- sourcing funds, by states and local governments, from the capital market through the issuance of municipal bonds;

- expand the tax and revenue base, and improve the mechanism for collection;
- strengthen the effectiveness of existing housing finance institutions;
- encourage private sector participation in resource mobilization for housing development; and
- provide fiscal incentives and Deposits Insurance in order to induce savings mobilization for housing development and expansion of the national economy.

3.1.6 Provide Infrastructure Services

Inadequate infrastructure facilities in urban centres is a serious constraint to urban productivity and liveability particularly for the urban and rural poor. Basic infrastructure and services which should be provided at the community level include the delivery of safe water, sanitation, waste management, social welfare, electricity, health services, schools, public safety and the management of open spaces, among others. There are many actors notably Local, State and Federal Governments as well as the private sector, Non-Governmental Organizations (NGOs) and Community Based organizations (CBOs) who can participate in service delivery and management through effective partnership.

(a) Objectives

Government will ensure the provision of adequate, affordable, basic and infrastructure services in the areas of transportation, water supply, electricity, sewage and communications, education, health services, etc. in all categories of human settlements.

(b) Strategies

In order to achieve this objective, Governments will:-

- provide services on a self-sustaining basis through improved internal revenue generation;
- encourage private sector participation in the provision of infrastructure;
- strengthen and enhance the capacity of all relevant institutions such as NURDECO, Urban Development Bank and the Federal Housing Authority in service delivery;

- provide adequate land in all physical development schemes for basic services; and
- involve local communities in determining priorities and setting standards for service provision.

3.1.7 Improve Transport and Communication

Nigeria's expanse land area (approximately 924,000 square meters) is inundated with towns and villages which are far apart. Movement of people and goods between and within cities, and in rural areas remains largely inefficient.

Transport, management especially, in the cities should provide quick and efficient access to places of work, goods, services, and leisure.

(a) Objectives

The objectives to be pursued are:-

- increased availability and access to various means of transportation; and
- enhance the efficiency and effectiveness of communication systems.

(b) Strategies

To achieve the above objectives, the following strategies will be pursued:-

- full implementation of the National Transport Policy;
- efficient planning of land use for easy access to basic infrastructure services and reduction in travel time for journey to work;
- decentralize activities which cause traffic congestion;
- improve access for all to modern information technology; and
- integrate transport and communication planning into the overall physical planning process; and
- ensure regular maintenance of roads.

3.1.8 Promote Appropriate Technology For Human Settlements Development

Over-dependence on imports for skills, materials and technology results in high cost of Construction. The impact on the economy is that cost of production for housing and infrastructure is high. Effective maintenance of structures is difficult since the skills are not available or are sub-standard. The construction industry is beset with high cost of building plants and equipment.

(a) Objectives

The following objectives will be pursued:-

- institute mechanisms for reducing construction costs;
- adopt appropriate technology in the construction industry;
- utilize the abundant labour in the country; and
- develop local building materials and components.

(b) Strategies

Strategies to achieve the above objectives are to:-

- implement large scale pilot-projects, using appropriate technology and labour-intensive methods so as to demonstrate the feasibility of systems;
- improve the capacity of training institutions in the use of appropriate technology and local building materials;
- commercialize the findings of research institutes and encourage mass-production of building materials and components;
- encourage the establishment of small-scale, community-based factories producing local building materials that are environmentally friendly.

3.1.9 Provide Adequate and Affordable Housing:

There is inadequate housing provision for urban dwellers. This has generated squatter settlements and slums. The problems of housing deficits will be addressed through specific measures to improve access to land, finance and building materials. To improve affordability of housing, subsidies will be targeted to the poor and the disadvantaged segments of the population.

(a) Objectives

The Government shall ensure that every citizen has access to decent and affordable housing within a safe and healthy living environment.

(b) Strategies

The strategies are to:-

- ensure full implementation of the National Housing Policy, National Urban Development Policy and National Urban and Regional Planning Decree;
- strengthen the capacity of FMBN to effectively monitor and control the operations of primary mortgage institutions;
- provide matching grants and other logistical support on a continuous basis to State and Local Governments in implementing renewal programmes; and
- strengthen the Housing Policy Council and adequately equip it to monitor and enforce compliance with the provisions of the National Housing Policy.

3.1.10 Poverty Alleviation and Employment Creation

There is a close relationship between poverty, degradation and crime. Nigerian towns cities will remain largely insecure unless the problems of poverty and unemployment are given the urgent attention they deserve. Federal Government of Nigeria will strengthen macroeconomic policies aimed at expanding the productive sectors of the economy. Bearing in mind that women constitute a large proportion of our population, adequate attention will be given to gender issues in the provision of jobs by concerned establishments.

The following objectives would be pursued:-

- stimulate productive employment opportunities for the urban poor, with emphasis on gender balance; and
- improve the social, economic and environmental conditions for the poor and disadvantaged groups.

(b) Strategies

In order to achieve the objectives, Governments at all levels will:-

- encourage employment generating activities in the formal and informal sectors;
- pay special attention to activities employing women;
- promote access to credit for the poor through existing and other innovative banking alternatives such as the People's and Community Banking programmes;
- strengthen the capacity of CBOs, NGOs and PVOs to contribute to poverty alleviation;
- strengthen the capacity of the National Directorate of Employment (NDE) and such programmes as Small and Medium Scale Enterprises (SME) to provide technical and financial support towards poverty alleviation; and
- eliminate legal and customary barriers which limit women's access to land.

3.1.11 Strengthen Human Resources Development

Inadequacy and under utilization of manpower are at the root of poor quality human settlements in Nigeria. Professionals in the discipline are few compared to the magnitude of activities. Emphasis will be in human resources and leadership development, institutional strengthening, organizational and management development, capacity building, and on the job training.

The objectives are to:-

- strengthen the capacity of human settlements training institutions; and
- promote partnership between public and private institutions in the areas of staff training, capacity building and human resources utilization.

(b) Strategies

The strategies to be pursued are:-

- fund and equip all related training institutions;
- use formal educational institutions, workshops and seminars to train and retrain professionals in the human settlements development sectors;
- institutionalize broad-based participation in decision-making and management processes at the local level;
- support training programmes for administrators, civic officials and community leaders to enhance leadership qualities;
- encourage the involvement of private sector entities in improving public sector management and administration;
- create a core of professional staff trained in the technical aspects of planning development of primary infrastructure and emergency planning; and
- facilitate and promote policy dialogue and the exchange of experience of best practices, on all aspects of human settlements development.

3.1.12 Improve the Quality of the Environment

In many Nigerian cities, especially the older ones, obsolete and dilapidated buildings and deteriorating urban environments are common. Closely related to the urban renewal problem are other environmental problems including poor management of solid and non-solid waste, air, water and noise pollution and lack of open spaces such as parks and gardens. Renewal Programmes will be promoted in all cities.

The objectives are;-

- rehabilitate/replace obsolete and dilapidated housing;
- promote orderly, healthy and liveable environment; and
- improve environmental conditions and reduce all kinds of pollution.

(b) Strategies

The strategies to improve the quality of the environment are to:-

- encourage private sector and community participation in urban renewal programmes;
- seek external support for renewal programme;
- raise awareness on environmental issues and sensitize communities and stakeholders, on the requirements of sustainable human settlements development;
- enforce environmental laws by relevant agencies;
- undertake environmental impact assessments for major development plans and projects;
- maintain an acceptable balance in the allocation of land uses;
- retain natural green areas to enhance ecological balance within human settlements and promote development of parks and gardens;
- provide guidelines, standard and advice on the establishment of parks, green belts and other recreational facilities in Nigerian towns and cities; and
- promote private sector participation in waste collection and recycling and other environmental improvement projects.

3.1.13 Incorporate Gender Issues Into The Development Process

Women do not have equal access to resources such as property, credit, land, education and they suffer more when services are lacking. Tradition and culture make women responsible for fetching water, wood and to dispose refuse. About seventy per cent of rural and urban poor are women.

(a) Objectives:

- eradicate all legal and social barriers to equitable access to land by women; and
- full implementation of the objectives of the F.W.C.W. Beijing 1995 Platform of Action Paragraph 63 (b) with emphasis on security of tenure.

(b) Strategies:

- collect, collate and analyze data, disaggregated by sex on shelter and human settlements;
- encourage women to pursue shelter-related professions architecture, engineering,
 construction management and planning; and
- involve women in planning and decision-making positions at all levels of government.

3.1.14 Improve Urban Economy

Cities have great potential for improving not only the urban economy but the overall national economy. By expanding the industrial, and commercial base of cities, resources can be generated for human settlements development.

Therefore, through the enhancement of the efficiency and productivity of cities, new jobs can be created regularly. City-specific activities, designed to provide more jobs and improve the income of urban residents on a sustainable basis will be pursued.

(a) Objectives

The objectives are:-

increase financial base of urban centres:

- explore the economic potentials of cities for human settlements development; and
- enhance the ability of cities to provide infrastructure services on a self-sustaining basis.

(b) Strategies

The strategies are to:-

- promote public/private partnership in the ownership and management of resources:
- make revenue collection and accounting transparent; and
- encourage investments by public, private, NGOs, CBOs and PVOs.

3.1.15 Improve security and Reduce Crime

The "Push - Pull" factors have increased the level of rural to urban migration with the attendant consequences of breakdown in the traditional family ties. This has resulted in increasing levels of insecurity and crime in both the urban and rural areas.

(a) Objective

The objective in this sector is to ensure secure and crime-free human settlements in Nigeria.

(b) Strategies

The strategies are:-

- provide cultural and recreational facilities in all urban centres;
- establish programmes for youth recreation, job training and counselling in partnership with the private sector, NGOs and CBOs;
- encourage community vigilance particularly at neighbourhood level;
- provide and maintain street lighting in cities and towns; and
- encourage partnership between law enforcement agencies and communities in

surveillance and crime prevention.

3.1.16 Promote Integrated Rural Development

About sixty-three percent of the national population live in rural areas. Agriculture is the main stay of the rural economy. The urban population and industries depend substantially on raw materials from the rural areas.

(a) Objectives

The objectives are:-

- promote sustainable development of rural settlements;
- preserve cultural and traditional heritage;
- improve rural-urban linkages and inter-dependency;
- improve standard of living of rural dwellers; and
- encourage the preservation of historic settlements, traditional architecture, construction methods and materials.

(b) Strategies

The strategies are:-

- encourage community participation in the provision of basic amenities, infrastructure and services;
- involve all communities in national plans, programmes and projects; and
- assist rural communities to identify their priorities.

3.1.17 Strengthen Institutions Established for Disaster Prevention and Management

The capacity to respond promptly and adequately to disasters and emergencies is very low. Federal and State Fire Services, the only statutory institutions in the country, are poorly staffed and ill-equipped. Flooding, erosion, storms, desert encroachment, epidemics and related

emergencies occur regularly. Communities have tended to rely on themselves for the prevention and rehabilitation of victims of such emergencies.

(a) Objectives

The objectives are:-

- to manage disasters effectively and efficiently; and
- strengthen the capacity of existing disaster prevention institutions and establish new ones.

(b) Strategies

The strategies are:-

2

- collect and analyze comprehensive information on disaster-prone areas;
- seek assistance to identify and install appropriate disaster prevention and management methods;
- promote public enlightenment on rescue operations and disaster management procedures;
- establish reliable communication links with disaster prone areas;
- train designers, engineer and contractors on appropriate disaster-resistant construction methods;
- include emergency relief fund in annual budget of national, state and local governments; and
- promote partnership among the public and private sectors, NGOs and CBOs on disaster prevention and management.

3.1.18 Address the Needs of the Vulnerable Groups

The aged, street children, the poor, destitute, migrants, refugees and disabled were cared for in the past by the traditional hospitality of our people which accommodated the needy into the extended family system. Majority of these people are now homeless with no access to food and finance.

The objectives are:-

- ensure access by various vulnerable groups to shelter; and
- remove all barriers and eradicate discrimination in the provision of amenities, infrastructure and services.

(b) Strategies

Y

The strategies are;

- identify the special needs of the aged, street children and disabled for incorporation into projects;
- provide special living facilities for vulnerable groups as an integral part of urban settlements development;
- encourage participation of the groups in the social and economic life of their communities, towns and cities;
- ensure equitable access to land and property; and
- initiate special training programmes to equip the group to be self-reliant.

3.2 **ACTIVITIES** (1996-2000)

A five-year (1996-2000) programme of activities, with clearly defined roles for key actors, has been designed to facilitate the achievement of the objectives of each priority area. This is shown in Table 9.

TABLE 9: NATIONAL PLAN OF ACTION
FIVE YEAR PROGRAMME OF ACTIVITIES (1996-2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS
1. Governance and	- Review all existing	FMWH
management	policies on human	
	settlements so as to evolve	
	comprehensive policies,	
	ensure integration and	
	propose necessary	
	institutional restructuring.	
₩.		
	- Establish suitable	
	institutional framework for	FMWH, State,
	human settlements	Local
	rnanagement in urban and	Governments
	rural areas.	
	TOTAL LITOUS.	
- 58	- Establish human	FMWH, State
	settlements as a priority	Governments,
	sector of the economy.	Local
	Sector of the coonstity.	Governments
2. Human	- Establish human	National Urban
settlements	settlements data bank with	and Regional
information system.	respect to information on	Development
inionitation system.	land, housing,	Commission
	socio-economic demographic	(NURDECO)
	characteristics.	(110) 15200)
	Characteristics.	22
	- Strengthen the capacity	FOS, National
	of Federal Office of	Data Bank
	Statistics and National	(NDB),
	Population Commission to	National
	produce the required	Planning
8	socio-economic data	Commission,
	1	Oothinission,
	necessary for human	
	settlements planning and	
	management.	
	Provide aggree to	FMWH, FOS,
	- Provide access to	State
		Ministries
	banks by all key actors.	
		responsible
		for human
		settlements
8		planning and
		management

TABLE 9: NATIONAL PLAN OF ACTION FIVE YEAR PROGRAMME OF ACTIVITIES (1996–2000)

ACTIVITIES .	KEY ACTORS
 Promote partnership among all professionals in human 	FMWH, NGOs, FEPA NITP,
settlements development.	NIA, NIOB, NIQS
- Awareness creation on	FMWH, NGOs,
project planning and management.	FEPA NITP, NIA, NIOB, NIQS
- Complete the review of 1978 Land Use Decree to make it more responsive to the objective of promoting access to land	FMWH, Ministry of Justice
- Produce cadastral and topographical maps to enhance the production of housing land bank	Federal Surveys Department State Survey Departments
- Establish a uniform system of land title registration	FMWH, Minsitry of Justice, NIVES
Establish the process of institutionalizing land market	FMWH, NIVES
- Encourage private sector participation in land development by encouraging partnerships between the private sector and Government in the development of large parcels of land.	Federal State and Local Governments, Organized Private Sector.
	FMWH, Housing
allocation to the housing sector be increased from the present 2% to 5% over	Policy Council Council, NPC, Ministry of
	- Promote partnership among all professionals in human settlements development. - Awareness creation on orderly and organized project planning and management. - Complete the review of 1978 Land Use Decree to make it more responsive to the objective of promoting access to land - Produce cadastral and topographical maps to enhance the production of housing land bank - Establish a uniform system of land title registration - Establish the process of institutionalizing land market - Encourage private sector participation in land development by encouraging partnerships between the private sector and Government in the development of large parcels of land. - Ensure that fund allocation to the housing sector be increased from

TABLE 9: NATIONAL PLAN OF ACTION FIVE YEAR PROGRAMME OF ACTIVITIES (1996–2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS
	Encourage greater private	Fodoral Chair
	- Encourage greater private	Federal, State
	sector participation in	and Local
	housing and provide	Governments,
	incentives such as tax	Federal
	relief to encourage them to	Mortgage Bank.
	invest in housing.	
	- Integrate housing finance	Central Bank,
	into broader financial	of Nigeria,
	system.	FMBN,
		Community
	- Create access to credit	Banks,
	facilities for the poor.	People's Bank.
		0
6 Infrastructure	- Strengthen the capacity	FMWH, SMWH,
services.	of municipal authorities to	Municipal
	provide and maintain modern	Authorities
	infrastructure on a	UDBN
1	self-sustaining basis.	
	 Establish an effective 	FMWH, SMWH,
	maintenance culture for	Housing
	existing infrastructure.	Corporations,
		NEPA, NITEL,
		Waste Disposal
		Boards etc.
	- Encourage private sector	Federal, State
	particpation in the	and Local
	provision of infrastructure	Governments,
2	and services.	FMWH and SMWH,
		Organized
	3	Private
	¥	sector, NGOs.
		(29
7 Transport and	- Promote full	FMWH
communication.	implementation of the	(Transport),
	National Transport Policy	National
	, , , , , , , , , , , , , , , , , , , ,	Committee for
		Transport and
		Communication,
		Local Authorities.
		Local Authorities.

TABLE 9: NATIONAL PLAN OF ACTION
FIVE YEAR PROGRAMME OF ACTIVITIES (1996–2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS
	- Promote partnership	Federal, State
19	between the public and	and Local
	l '	
	private sector in the	Governments.
	management of transport and	
	communication projects.	
8 Appropriate	- Model housing in all	FMWH, State
technology for	parts of the country, using	Housing
human settlements	local materials,	Corporations,
development.	construction methods, that	Federal
	are labour intensive.	Housing
V:		Authorities.
	Strength on the engagity	FMWH, NBRRI,
	- Strengthen the capacity of the Standard	SON,
		· ·
	Organization of Nigeria	Universities
*	(SON) to monitor and control	researching
	the quality of locally	into building
	produced building materials.	materials.
	- Awareness creation on the	FMWH, NTA,
15	cost-effectiveness of	National
	utilizing locally sourced	Orientation
	materials for building	Agency (NOA).
	materials, through the mass	, , , , ,
	media.	
	– Increase budget	National
	_	Planning
	allocation to Research	
	Institutes and encourage	Commission,
	private sector participation	Ministry of
	in the mass production of	Finance, FMWH,
	well-researched building	SMWH, State
	materials.	Budget
		Departments.
9 Adequate	- Phased implementation of	FMWH, Housing
and affordable	the National Housing Policy.	Policy Council
housing.		
nodania.	- Strengthen the capacity	FMWH, Housing
	, -	Policy Council
	of Housing Policy Council	7 Oney Council
	to implement the adopted	
	policy.	

TABLE 9: NATIONAL PLAN OF ACTION
FIVE YEAR PROGRAMME OF ACTIVITIES (1996–2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS
	- Promote research on a	FMWH, Housing
	continuous basis into	Policy Council
	housing components the	
	low-income families are	
	willing to pay for.	
	- Provide subsidy for	Federal, State
	low-income people to	and Local
	enhance affordability.	Governments.
10 Poverty	- Promote employment	NDE, Federal
Alleviation	generating activities in	and State
Employment creation	all sectors.	Governments,
, , , , , , , , , , , , , , , , , , , ,		Organized
	H	private sector.
11. Human	- Identify manpower	FMWH, SMWH,
resources	requirements in human	Local
development.	settlements development and	Authroities.
	management.	National
		Manpower
		Board
		Universities
		and
19		
		Polytechnics.
	- Provide incentives to	Federal, State
	employers of labour to	and Local
	recruit additional staff.	Governments.
	- Prioritize specific areas	Federal, State
	in construction for	and Local
	technical assistance.	Governments.
12. Environmental	- Enforce environmental	Federal and State
Management	laws.	Environmental
3 -5-7		Protection Agencies
	- Promote external	FMWH,
	assistance for urban	Municipal
9	renewal programme.	Authorities,
		UDB, SMWH.

FIVE YEAR PROGRAMME OF ACTIVITIES (1996-2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS		
13. Gender issues	- Collect, collate and	Federal		
into the	analyse data disaggregated	Ministry of		
development process.	by sex on human settlements	Women Affiars		
	issues.	and Social		
	(5)	Development,		
		NGOs, CBOs,		
		FMWH, SMWH.		
	- Promote equal access to	Federal		
	land and property and	Ministry of		
	review all discriminating	Justice,		
	laws, customs and	Ministry of		
989	traditions against	Women Affairs,		
	ownership or inheritance by	Federal, State		
	women.	and Local		
	woman.	Governments.		
	*	Governments.		
	- Involve women in planning	Federal, State		
	and implementation of human	and Local		
	settlements projects/	Governments,		
	programmes	Organized		
	programmos	Private		
1.5		sector.		
		Professional		
		Bodies.		
	- Encourage women to pursue	National		
	shelter related professions	Universities		
	eg planning, architecture,	Commission,		
	engineering, quantity	Federal		
3	surveying, etc.	Ministry of		
	issi veying, etc.	Women Affiars		
		and Social		
107		Development.		
		Development.		
14. Urban	- Establish efficient	Federal, State		
economy.	revenue collection and	and Local		
	accountable resource	Governments.		
	allocation and management.	Governments.		
	Dramata situ acceidia	Endard State		
	- Promote city-specific	Federal, State		
	economic activities for	and Local		
	sustainable productivity in	Governments		
	industry, trade, services	Municipal		

TABLE 9: NATIONAL PLAN OF ACTION FIVE YEAR PROGRAMME OF ACTIVITIES (1996-2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS	
	and tourism.	auhtorities	
		Tourism Boards.	
	- Promote efficient	Federal, State	
	infrastructure services,	and Local	
	transport and communications	Governments,	
	transport and communications	Federal	
		Ministry of	
		Transport,	
		FMWH, NITEL,	
		NEPA.	
	- Promote urban agriculture	Federal State	
	- Fromote diban agriculture	and Local	
		Governments.	
		Ministry of	
		Agriculture	
		, ignocitate	
15. Security and	- Encourage extended family	Federal	
Crime reduction	and neighbourhood	Ministry of	
	structures in human	Women Affairs	
	settlements for community	and Social	
	vigilance and crime	Development,	
	prevention.	FMWH, SMWH	
	- Provide jobs and	Federal, State	
	recreational facilities for	and Local	
	youth.	Governments,	
		Private	
		sector, NGOs.	
171	- Improve law enforcement	Nigerian	
	in all communities.	Police Force,	
	on animamica		
		Road Safety	

TABLE 9: NATIONAL PLAN OF ACTION
FIVE YEAR PROGRAMME OF ACTIVITIES (1996-2000)

PRIORITY AREA	ACTIVITIES	KEY ACTORS
16 Oural	Invitua all access	
16. Rural	- Involve all rural	National
development.	communities in national	Planning
	plans, programmes and	Commission,
	projects.	State and
		Local
		Governments.
	- Provide basic	Federal, State
	infrastructure and services.	and Local
	*	Governments.
14	- Identify priorities of each rural community.	Local Government.
	- Promote cooperative	Local Government,
	societies as vehicles of	
	achieving development in	
	rural development.	
•		
17. Disaster	- Establish institutions to	Federal
prevention and	manage disasters of all	Government,
Management	kinds with specialized	State and
	branches.	Local
	*	Authorities.
	- Establish a record of	Federal, State
	disaster prone areas by	and Local
	types and prevention	Governments,
	methods available locally.	FEPA, FMWH, SMWH
	a land a tanasis is saily.	, LCA, FINITED, SINITED
8. Vuinerable	- Incorporate the specific	FMWH, Federal,
roups.	and special needs of the	State and
	disabled, aged, destitutes,	Local
¥7	homeless, street children	Governments.
	in all human settlements	Governments.
Ti .	development programmes.	
	- Review all existing	Federal, State
	structures for providing	and Local
	facilities for easy access	1
		Governments,
	to housing and public facilities.	FMWH.
	ITACIUTIOS	

3.3 MONITORING PROGRESS

Human Settlements Development efforts have remained unsustainable largely due to lack of effective mechanisms for monitoring and evaluation of programmes and projects.

Project planning and management is very central to effective implementation of policies and strategies to provide adequate shelter for all and achieve sustainable human settlements 'development. Continuous assessment of progress will yield improved performance.

3.3.1 Methods and Measures:

These include:

- strengthening the NPC and FMWH as the apex organizations to effectively monitor and evaluate human settlements, plans, programmes and projects;
- encouraging the Departments of Planning Research and Statistics of relevant Ministries and Agencies to identify relevant settlements indicators for each priority area of the National Plan of Action; and
- establishing monitoring and evaluation units at State and Local Government levels.

The urban indicators survey which was initiated as part of the preparatory process for the National Plan of Action will become a regular feature of the activities of the FMWH and all major urban centres in Nigeria. The National Planning Commission will organize workshops for all key actors, NGOs and CBOs for regular inputs on achievements of the National Plan of Action.

3.3.2 Shelter and Settlement Indicators

Adequate structure for data collection, collation and analysis is the priority issue for establishing the set of indicators relevant to our specific situation.

These indicators will be agreed by consensus through broad based consultations among decision-makers, key actors, stakeholders, NGOs and CBOs for each of the identified priority area.

The key indicators which are based on readily available data will be selected for each programme. Efforts will be put in place to define the relevance of indicators, methods of

collection and associated policies and strategies.

3.4 COMMITMENTS

We dedicate ourselves to the implementation of the National Plan of Action in collaboration with all key actors and assisted by the International Agencies to ensure that every Nigerian has access to adequate and affordable shelter, basic services, facilities and amenities that are healthy safe and secure.

We further commit ourselves to achieving the following objectives of the National Plan Of Action:-

- ensuring better governance and management in order to establish consistency of shelter policies and strategies and full participation of the citizenry in their governance;
- exercising public authority and utilizing public resources with transparency and accountability;
- strengthening the information system for producing socio-economic and environmental data for effective planning and monitoring;
- ensuring stable and effective socio-economic policies for resource mobilization and optimum utilization, employment generation and poverty alleviation;
- promoting equal access to land and security of tenure, particularly for women and the poor;
- promoting access to efficient and effective housing finance for all;
- providing adequate and affordable infrastructure and services such as water supply, electricity, sewage and drainage, education and health facilities;
- promoting spatial development patterns that create efficient, effective and environmentally sound transport and communication systems;
- promoting local and appropriate, construction methods, materials and technologies;
- capacity building that is conducive to civic engagements and broad-based participation in human settlements development;

- promoting changes in lifestyles that will protect natural resources including water, air, bio-diversity, energy and land to provide healthy and sustainable living environment for all:
- promoting rehabilitation, upgrading and maintenance of existing housing stock;
- eradicating discrimination in access to shelter and services based on gender, ethnicity and religion;
- promoting effective macro- economic policies that will foster sustainable economic development of urban centres so as attract investments, generate employment and provide revenue for human settlements development;
- ensuring a safe, secure and crime-free human settlements;
- improving rural-urban linkages and interdependence for preservation of cultural and traditional heritage, historic settlements, traditional architecture, construction methods and materials;
- promoting shelter and basic services for the homeless, disabled, aged and victims of natural and human-made disasters;
- harnessing the potentials of the informal sector, where appropriate, and the organized private sector in providing housing and services;
- promoting access to reliable information, utilizing modern information technology; and
- promoting effective partnerships with international development agencies, public and private institutions, NGOs and CBOs in all aspects of human settlements development.

The FMWH, on behalf of all key actors in Nigeria (such as FHA, FMBN, UDBN, FEPA, State Housing Corporations, Local Governments, the Nigerian Institutes of Architects, Town Planners, Estate Surveyors and Valuers, Nigerian Society of Engineers, Land Surveyors, NGOs, and CBOs), hereby commit itself and these other agencies to the full implementation of the National Plan of Action for Habitat II and its periodic monitoring and evaluation, so as to achieve the goal of adequate and affordable shelter for all and sustainable human settlements development in the next two decades.

4.0 INTERNATIONAL COOPERATION AND ASSISTANCE

4.1 INTRODUCTION

During this decade, the utilization of technical assistance in Nigeria has been fuelled by the down turn in the economy and the rising external debts currently estimated at \$34.5 billion. Thus, Nigeria places higher premium on the increasing utilization of official development assistance (Financial and technical assistance) to supplement internal resource gaps. For this reason, the Government has taken several measures to effectively utilize and manage technical cooperation resources inflow into the country.

In 1992, Government passed a new law which established the National Planning Commission as the lead Government agency charged with aid coordination. The NPC processes and coordinates applications for technical assistance received from the various arms of Federal, State and Local Governments and other agencies and liaises through the Multi-Lateral Aid Division with donors.

In line with the United Nations Resolution 44/211 of 1989, Nigeria has imbibed and adopted the "programming approach", and "national execution" in the design and implementation of technical cooperation programmes in the country.

Government has also adopted a Technical Cooperation Policy which is aimed at effectively mobilizing external resources to supplement domestic resources for national development planning and programming. The policy is aimed at strengthening the management and coordination of external resources inflows into the country to ensure their integration into the national planning and budgeting systems for sustainable development. Therefore, Government will take appropriate measures to (i) ensure that external assistance resources are properly utilized; (ii) improve the effectiveness of technical cooperation and ensure sustainability of technical cooperation projects. The Technical Cooperation Policy Framework provides guidelines for the institutional framework, financial management and human resources development.

Government in collaboration with the UNDP has successfully sensitized the three-tier Governments in the country about the importance and contribution of technical cooperation, the rules and procedures of donors, accountability and the programming approach and national execution modality through several workshops organized for beneficiaries. Effort has also been made to develop a national roster of experts and consulting firms which can be used for technical cooperation in the country and elsewhere. Collaboration between various donors on thematic issues and coordination of technical cooperation is achieved through donor coordination meetings. The UNDP in collaboration with Government are working on Country Strategy Note for effective aid coordination in the country.

4.2 OVERVIEW OF TECHNICAL CO-OPERATION IN NIGERIA

The ODA received in the country in 1985 was estimated at \$1032 million. This figure declined to 59 million in 1986 when SAP was introduced. Since then it has been increasing. It was estimated at \$400 million in 1995 (Table 10).

TABLE 10 Nigeria: Value of ODA Received 1985-96

Year	\$ million
1985	1032
1986	59
1987	·69
1988	120
1989	346
1990	250
1991	262
1992	265
1995	400

Source:

UNDP, Human Development Report, 1994. Annual Budget Speech

Between 1988 and 1990, Nigeria received assistance from several donors including Japan, USA, World Bank, European Union (EU), United Kingdom (UK) and United Nations Development Systems (UNDS). Some 47% of the technical cooperation resource inflows into the country came from seven major multi-lateral donors, 50% from nine major bilateral donors and 3% from non-governmental organization (NGOs). Of this figure, the UNDS comprising UNICEF, WHO, UNDP and UNFPA accounted for 15.6%. The largest multi-lateral donor agency remains the World Bank (IBRD).

4.3 AID ASSISTANCE TO THE HOUSING AND HUMAN SETTLEMENTS SECTOR

The review of technical cooperation in Nigeria reveals that international donor commitment to the urban sector and human settlements sector in general, was-accorded priority up to 1994. Other sectors have received greater attention, and this is clearly reflected in Table 11. Agriculture consistently recorded the highest figures, accounting for an average of 50% of total Technical Cooperation resources during the period between 1990 and 1993. Similarly, the economic management sector attracted 20% in

1990 during the Structural Adjustment Programme. Education's share was 13% in 1992 during the period of World' Bank lending to the sector. Industry attracted 11% of total aid resources with the various African Development Bank loans going to the sector.

Donors support for human settlements is covered under the development and natural resources' sector which accounted for generally less than 6% of the technical capacity resources that came into the country in the period under review.

* TABLE 11 Analysis of Technical Assistance by Sectors (US \$ million) 1991-94

					
Sector	1990	1991	1992	1993	1994
Area Development (Regional Planning)	0.04	0.2	0.10	26.3	13.0
Agriculture	0.5	0.6	125.3	159.7	131.3
Communications	0.0	0.0	11.7	0.1	25.0
Development Administration	5.5	5.4	6.8	4.3	11.4
Domestic Trade	0.0	0.0	1.2	1.1	0.5
Economic Management	27.6	1.9	29.3	1.3	1.2
Education	1.8	4.7	40.2	3.9	39.1
Energy	2.8	0.0	0.0	17.3	16.9
Health	9.5	2.7	25.7	4.4	18.3
Human Resources Development	0.2	0.2	0.3	0.8	0.03
Industry	2.2	2.5	45.8	30.3	18.3
International Trade	0.06	0.2	0.01	0.01	0.0
Natural Resources	6.7	0.3	6.7	6.1	8.3
Social Development	0.0	0.0	0.6	1.1	0.2
Transport	0.3	0.3	0.3	3.3	7.1
Total	60.0	19.0	323.41	260.01	281.53

Source: Federal Republic of Nigeria (1993); Development Co-operation Nigeria - 1994 Report.

As indicated in Part Three of this report, the challenges of our National Plan of Action are tremendous, and the manpower requirements equally high. As Nigeria moves into the 21st century, external financed development assistance to the human settlements sector needs to be accorded top priority.

4.4 PRIORITIES

The priority programmes for assistance can be defined in the context and analysis of ongoing technical assistance programmes in the country. The priority programmes will also be defined in due consideration of the peculiar programmes required to achieve the priority areas defined in Part Three.

a) Government Programmes

Government development programmes are based on each sector of the economy, whereas the problems to be addressed by most of them are multi-faceted and cross-sectoral. In the recently published TC policy Government identified the following programmes:

- (i) Agriculture and Rural Development
- (ii) Industry and Manufacturing
- (iii) Manpower and Employment
- (iv) Education and Training
- (v) Health
- (vi) Infrastructure
- (vii) Social Development

(b) Donor Supported Programmes

Under the Fourth Country Programme for Nigeria (1992-96), UNDP has supported Government in nearly all the areas identified for technical cooperation as evident in the following programmes:

- Mass Literacy
- Small and Medium Scale Enterprises
- Agriculture and Rural Development
- Health
- Environment and Natural Resources Management
- Urban Informal Sector
- National Statistical and Information System

Management Development Programme (MDP)

Women in Development

These programmes are focused on sustainable human development and in most cases aimed at poverty alleviation, reduction of illiteracy, empowerment of women, better management of resources and timely production of data and information for all sectors of the economy including environment and housing to facilitate strategy formulation and sound economic management. These programmes have been designed to cater for some special concerns in human settlements development such as production of data on environment and housing which will enhance proper land use planning (which should be realized under the National Statistical programme), development of industrial estates and support for the Urban and Informal Sector which is among the expected outputs of the SME programme. The MDP programme is essentially a programme devoted for human resource development for all sectors of the economy.

The UNDP support programme for Environment and Natural Resources Management, executed by the Federal Environmental Protection Agency, is designed to: (i) support priority national and community level capacity building initiatives through the preparation and implementation of an environmental education and public awareness programme; (ii) a review of Nigeria's environmental laws and regulations, (iii) the preparation and implementation of guidelines for the conduct of environmental impact assessment; (iv) the elaboration of Nigeria's National Agenda 21, including the establishment of a sustainable network and strategies for drought, energy and urban management and, (v) human resource development in the area of environmental management, impact assessment, monitoring and enforcement. Other donors can provide resources through cost-sharing for greater impact.

The EU under Lome IV, will provide technical assistance in the following sectors, the environment, human resources development, health, population, education, agriculture, trade and tourism. Some ECU 365 million has been made available for this allocation.

UNFPA is supporting several projects in the area of family planning.

The UNIFEM is assisting the country to promote greater awareness of gender issues in the country. Specifically the focus of UNIFEM is in the following areas:-

- (i) Training of women to exploit opportunities created by globalization of trade and computer-based technology especially in export zone.
- (ii) Community-based Food security with rural women;

- (iii) Alternative sources of environment friendly energy for domestic/commercial uses;
- (iv) Development investment portfolio to assist business women in Nigeria;
- (v) Building a strong broad-based women's political constituency.

IBRD's intervention has been in the area of agriculture, solid waste and storm drainage project, sanitation project and upgrading of urban infrastructure in selected urban centres in the country. Examples are the Lagos Solid Waste and Storm Drainage Project, Lagos Drainage and Sanitation Project, Infrastructure Development Fund Projects in several urban centres. Sites and Services Schemes in Bauchi and Owerri, Multi-State Water Projects in several States and Urban Upgrading Project in Oyo State focussing on Ibadan.

The UNCHS's (Habitat) presence in the country which dates back to the past 15 years, involves collaboration with Nigeria in the preparation of Lagos Master Plan, Ibadan Master Plan, Multi-Sectoral Needs Assessment and the formation of the Environment and Natural Resources Management Programme.

Currently, UNCHS is involved in the on going Sustainable Ibadan Project, which was approved in 1994. The project is designed to achieve environmentally sustainable development and growth of Ibadan by strengthening local capacity to plan, coordinate and manage environment/development interactions and by preparing a long term integrated development plan and investment strategy.

UNICEF is currently supporting the provision of water and sanitation mostly in Guinea-Worm epidemic areas of the country. In response to the high rate of urbanization, UNICEF has also established a pilot programme to improve the income generating capacity and living conditions of families with children on the streets in Calabar and Kaduna. This programme entails the development of a data base and a situation analysis of the problem in all State capitals in the country. It will also contribute to capacity building for NGOs in the beneficiary communities to management programmes on street trading.

4.5 PIPELINE PROGRAMMES

While this National Plan is being articulated, there are three pipeline programmes that are being designed which are of importance to human settlement development and management sector.

(i) Poverty Alleviation Programme

Government in collaboration with the World Bank and UNDP is actively preparing a comprehensive programme support document for poverty alleviation.

(ii) Governance Programme

UNDP is having an upstream dialogue with Government to develop a programme support document for Governance.

(iii) Sustainable Cities Programme

Based on UNCHS' Sustainable Ibadan Project, it is currently proposed to replicate the SCP in two other cities namely Kano and Enugu. There is also the plan to develop a national strategy for SCP replication in other cities.

The UNCHS should explore other avenues of developing a programme to assist Nigeria under the Urban Management Programme.

4.6 THE NEED FOR EFFECTIVE CO-ORDINATION OF TECHNICAL CO-OPERATION

The above analyses show that several donors are already active in the same sector. Therefore the scope exists for better collaboration and coordination of technical assistance programmes by both Government and donors. Indeed the current technical cooperation policy emphasizes the need for coordination of donors' assistance to the country.

4.7 PRIORITY PROGRAMMES-

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In Part Three of the Report, the following eighteen priority areas have been identified for the National Plan of Action.

- Governance and Management
- Human Settlements Information System
- Prepare Adequate Plans and Programmes
- Promote Easy Access to Land
- Mobilize Finance for Housing
- Provision of adequate Infrastructure and Services
- Transport and Communications
- Promote Appropriate Technology

- Adequate and Affordable Housing
- Poverty Alleviation and Employment Creation
- Human Resources Development and Training
- Environmental Management
- Incorporate Gender Issues in Human Settlements Development
- Improving Urban Economy
- Insecurity and Crime Reduction
- Integrated Rural Development
- Management Institutions for Disasters
- Vulnerable Groups

In line with the adopted technical cooperation policy aimed at coordination of technical assistance, it is strongly suggested that the first strategy is to expand the scope of some of the ongoing and pipeline programmes to accommodate the related priority issues in human settlements development as shown in Table 12. These programmes are in the areas of Governance, National statistical and Information System, Women in Development, Management Development and Poverty aleviation and Health.

TABLE: 12 RELATIONSHIP BETWEEN IDENTIFIED PRIORITY AREAS/ ISSUES AND ONGOING/PIPELINE PROGRAMMES.

Ongoing and Pipeline programmes	Related Priority areas/issues in human settlement development and management
Governance	- Governance and management
National Statistical and Information System	- Human settlement information system
Environment and natural resources management	- Environmental management
Women in development	- Incorporate gender issues in human settlements development
Management development programme	- Human resources development and training - Prepare Adequate Plans and Programmes
Urban Informal Sector	- Poverty alleviation and employment creation - Improving urban economy
Agriculture and rural development	- Integrated rural development - Environmental management
Poverty alleviation	- Poverty Alleviation and Employment Creation
Health	- Environmental management

(i) Suggested Priority Programmes

The second strategy is to design a set of new programmes which cover the remaining priority issues that are not covered by either ongoing or pipeline programmes (Table 13).

TABLE 13: SUGGESTED PROGRAMMES AND PRIORITY AREAS

Suggested programmes	Related Priority issues
Management of Urbanization and Human settlements Programme	- Human Settlements Information System - Prepare Adequate Plans and Programmes
Adequate shelter for all programme	- Mobilize Finance for Housing - Adequate and affordable housing - Easy access to land - Mobilize finance for housing
Improvement of Infrastructure and Services	- Transport and Communications - Promote Appropriate Technology - Provision of adequate Infrastructure and Services
Insecurity and Crime Reduction	- Insecurity and Crime Reduction - Management Institutions for Disasters - Vulnerable Groups.

(ii) Priority areas for technical cooperation:-

Table 14 shows the areas of technical cooperation required in respect of each priority issues and possible donors. These focussed mainly on capacity building and financial assistance to provide the basic infrastructure.

TABLE 14: NATIONAL PLAN OF ACTION: AREAS OF TECHNICAL COOPERATION

PRIORITY AREA	AREAS OF TECHNICAL ASSISTANCE	DONORS
governance and management	Capacity building for governance, participatory development, accountability, transparency and monitoring of the performace of human settlement development.	UNDP; DÖSMS
2. Human settlements information system	Community management, research in urbanization theory, and urban and rural theory, methodologies and techniques and strategy for development control through academic exchange and personnel training.	UNDP, Ford Foundation, CIDA, SIDA, DANIDA
	Development of GIS for city planning targeting key federal and state capital cities where pressures for development is greatest.	UNCHS UNDP
3. Planning and Programing	Training of Government staff in preparation of structure and action plans, programmes.	UNCHS, UNDP,
4. Easy access to land	Training in the preparation of land data bank and management.	UNDP, UNCHS
5. Resources for human settlements development	Training in resource mobilization and management. Design and implementation of resource mobilization programmes.	IBRD, ADB, UNDP, UNCHS IBRD, ADB, UNDP, UNCHS
6 Infrastructure services	Training of Government management staff, technicians and planners responsible for infrastructure planning, construction and management.	IBRD, UNDP, UNCHS

TABLE 14: NATIONAL PLAN OF ACTION: AREAS OF TECHNICAL COOPERATION

PRIORITY AREA	AREAS OF TECHNICAL ASSISTANCE	DONORS
	Capacity building for training	UNDP, UNCHS, IBRD.
	institutions to offer	
	special training to government	
	staff, technicians and	
	planners and to carry out	
	researches.	
	Financial assistance for projects.	IBRD.
7 Transport and	Training in transport	IAEA, UNDP, IBRD
communication	planning and management	UNCHS
	, and the second	,
8 Appropriate	Training of Government and	UNCHS, UNDP, IBRD.
technology for	community staff involved in	
human settlements	the design and construction of	
development	housing.	
	Training of government and	IAEA, UNCHS,
54	community staff in energy	UNEP, UNDP
	conservation in building and	
	use of local materials for	
	housing.	
9 Affordable	Dominion to the second	
	Promote research into low	UNCHS, IBRD, UNDP
housing	cost building materials.	EBERTF
10 Poverty	Exchange of ideas among	South-South
alleviation and	developing countries on	Cooperation
employment creation.	income generating activities.	UNOP, IBRD, EBERTF
11. Human	Capacity building for local	UNDP, IBRD,
resources	institutions (Universities,	UNCHS, DANIDA
development	Polytechnics, Colleges,	SIDA, CIDA
uevelopment	Research Institutes.	שוטא, טוטא
	Vocational training centres	
	to offer short-term training	
	in the different aspects of	
	human settlements planning	
	and management.	

TABLE 14: NATIONAL PLAN OF ACTION: AREAS OF TECHNICAL COOPERATION

PRIORITY AREA	AREAS OF TECHNICAL ASSISTANCE	DONORS
12. Environmental Management	Technical assistance in the treatment of polluted water and development of highly efficient energy and water saving devices.	IAEA, UNEP, UNDP, UNCHS
	Control of smoke emissions from vehicles and industrial plants.	IAEA, UNEP, UNDP, UNCHS
	Appropriate methods for the collection and treatment of industrial wastes.	IAEA, UNEP, UNDP, UNCHS
•	Approriate methods for landscape planning and city beautification to increase urban vegetation.	IEAE, UNEP, UNDP, UNCHS
13. Gender issues in development	Encourage women to pursue shelter related professions eg planning, architecture, engineering, quantity surveying, etc.	UNIFEM, UNDP, Ford Foundation, Carnegie Foundation
14. Urban economy	Modalities for revenue collection and accountable resource allocation and management.	IBRD, ADB, UNDP EU
15. Crime reduction and security	Training in crime prevention, disaster management.	UNCHS, UNDRO UNDP, EU
16. Promote integrated rural development	Training in methods of promoting rural and urban integration.	UNDP, IBRD, EU
a.	Demonstration projects in cooperative societies as vehicles of achieving development in rural areas.	IBRD, UNDP, IBRD, EU, UNICEF, WHO

TABLE 14: NATIONAL PLAN OF ACTION: AREAS OF TECHNICAL COOPERATION

PRIORITY AREA	AREAS OF TECHNICAL ASSISTANCE	DONORS
17. Disaster prevention and management	Development of early warning programmes on disasters.	UNDRO, UNDP, EU. WHO, UNICEF
	Training on post-disaster management	UNDRO, UNDP, UNICEF
18. Address the	Establishment of social welfare system for the	UNDP, EU, UNICEF, WHO
vulnerable groups	country.	ONICEF, WHO

4.8 NIGERIA'S CONTRIBUTION TO TECHNICAL CO-OPERATION

Nigeria has abundant human resources which can be utilized for delivery of outputs in technical cooperation programmes. Though the country has witnessed serious brain drain as a result of the down turn in the economy, there is still an abundance of professionals in the country. For this purpose a roster of experts is currently being developed in the country.

Nigeria has been co-operating with other countries and has the highest number of UN Volunteers at present.

Nigeria is contributing to South-South Cooperation. Her role in this regard is foreseen in the future. Experts from Nigeria are engaged in such programmes as TOKTEN, UNISTAR and UNV.

APPENDIX 1: MEMBERS OF THE NATIONAL STEERING COMMITTEE FOR HABITAT II

- (i) Prof. A.G. Onibokun (Chairman)
 Secretary-General
 Centre for African Settlement
 Studies and Development
 (CASSAD), Ibadan
- (ii) Mr. J.O. Okunfulure
 Director
 Department of Lands Environment,
 Urban & Regional Development,
 Federal Ministry of Works
 & Housing, Lagos
- (iii) Mr. R.O. Adebayo
 Deputy Director
 Urban Regional Development Division
 Federal Ministry of Works & Housing
 Lagos
- (iv) Dr. A.O. Madedor
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 Nigerian Building & Road
 Research Institute (NBRRI), Lagos
- (v) Dr. Mustapha Zubairu
 General Manager
 Urban Development Bank of Nigeria Plc
 Lagos
 - Y(vi) Engr. H. Gumel
 Executive Director
 Federal Housing Authority, Abuja
 - (vii) Alh. M.A. Ibrahim
 Deputy Director
 National Planning Commission Lagos
 - (viii) Dr. F. Obatomi
 Assistant Director
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- (xx) Alh. M.S. Kwaru
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- Engr. M.O.Adesina
 National Association of Chambers
 of Commerce, Industry, Mines Agriculture
 (NACCIMA)
 - (xxii) Mrs Amina Sambo
 National President
 National Council of Women's Societies
- (xxiii) Mr. David Garnvwa
 3D Consulting Co., Yola
 Adamawa State
 - Otunba O.O. Ismail
 President
 Nigerian Chapter, International Real Estate Federation
 (FIABCI), Lagos
 - (xxv) Mrs. C. A. Owolabi
 Assistant Director
 Federal Environmental Protection
 Agency, Lagos
 - (xxvi) Dr. J. B. Falade
 Programme Manager
 United Nations Development
 Programme (UNDP), Lagos
 - (xxvii) Dr. B. O. Achunine
 Assistant Director
 Urban and Regional Development Division, FMWH, Lagos
 - (xxviii) Ms. Edna D. Tobi (Secretary)
 Urban & Regional Development
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FEDERAL GOVERNMENT OF NIGERIA

NATIONAL PLAN OF ACTION

Prepared for the

SECOND UNITED NATIONS CONFERENCE ON HUMAN SETTLEMENTS (HABITAT II) (THE CITY SUMMIT)

ISTANBUL, TURKEY 3-14 JUNE, 1996

THE NATIONAL PLAN OF ACTION

INTRODUCTION

The overall goal of the National Plan of Action for Nigeria is to arrest the deterioration of human settlements conditions and make cities, towns and villages healthy, safe, efficient and sustainable.

To achieve this goal, the Federal Government is committed to the pursuit and full implementation of the under-listed eighteen priority areas in the coming two decades.

- (i) Governance and Management;
- (ii) Human Settlements Information System;
- (iii) Adequate Plans and Programmes;
- (iv) Access to Land;
- (v) Resources for Human Settlements Development;
- (vi) Infrastructure Services;
- (vii) Transport and Communication;
- (viii) Appropriate Technology for Human Settlements Development;
- (ix) Adequate and Affordable Housing;
- (x) Poverty Alleviation and Employment Creation;
- (xi) Human Resources Development;
- (xii) Environmental Management;
- (xiii) Gender Issues in Development Process;
- (xiv) Urban Economy;
- (xv) Crime Reduction and Security;
- (xvi) Rural Development;

- (xvii) Disaster Prevention and Management; and
- (xviii) Vulnerable Groups.

POLICIES, OBJECTIVES AND STRATEGIES

1. Ensure Good Governance and Management

Inconsistency in policy-making, fragmented implementation of plans, programmes and projects has made solutions to the problem of rapid growth and expansion in our settlements difficult. Economic and political instability affects every stage of development. Ultimately, all urban centres must be able to provide the residents, the private sector enterprises and the government agencies the conducive and efficient environment for real economic and social development, on a self-sustaining basis. Every tier of government should be strengthened to facilitate better governance and management of the cities.

(a) Objectives

The objectives to ensure good governance of human settlements development and management are to:-

- institutionalize efficient, responsive, transparent and accountable systems for human settlements development and management;
- improve internal revenue generation at all levels;
- accord official recognition to Community-Based Organizations (CBOs) in the governance and management of Local Government administration.
- promote participatory approach to development;
- establish monitoring and evaluation of programme to ensure accountability and transparency.

(b) Strategies

In order to achieve the above objectives, government at all levels will ensure the:-

- integration of informal community structures into the formal local management systems;
- develop urban and housing indicators for performance evaluation and monitoring;
- raising of awareness on issues and needs of human settlements development among public officials;
- strengthening of local management processes and enhance related human resources development; and
- involvement of private sector in the delivery and management of public services.

2. Strengthen Human Settlements Management Information System

There is paucity of data needed for effective planning and management of human settlements and the wider environment in Nigeria. Available information is scanty and fragmented. There is general lack of systematic co-ordination of available information thereby making it difficult to retrieve the required information for settlement studies.

(a) Objectives

To strengthen information systems for human settlements management in Nigeria, efforts will be made to:-

- establish a National Human Settlements Data Bank (with Geographic Information Systems capability) containing spatially referenced information on land, housing, socio-economic and demographic characteristics; and
- promote research into different aspects of human settlements planning, building construction and management.

(b) Strategies

In order to achieve the above objectives, Government will do the following:

- ensure that a National Human Settlements Data Bank is set up by the National Urban and Regional Development Commission (NURDECO) in line with the provisions of the Urban and Regional Planning Decree No. 88 of 1992:
- NURDECO will be supported to maintain accurate and up to date data and establish linkages with the National Data Bank and other similar Data Banks;
- NURDECO will empowered to establish standards and carry out initial urban classifications.
- carry out periodic review of documents on urban classification every five years;
- applications for classification or re-classification of all urban centres are made to NURDECO by local Authorities through the State Boards;
- encourage the use of modern information technology at all levels of government;
- institutionalize the identification, dissemination of information on, and replication
 of, Best Practices on all aspects of human settlements development and
 management, at all levels of government.

3. Ensure Adequate Plans and Programmes

Project planning and management is central to development. The process is multi-sectoral, involving several key actors and various inter-related components. Proper planning, with realistic and achievable targets is therefore central to the success of the process.

(a) Objectives

In order to facilitate the preparation of adequate plans and programmes for human settlements development therefore, the following objectives will be pursued:—

- ensure a shared understanding by all stakeholders and stakeholders of issues that affect project cycle; and
- ensure optimum budgeting and utilization of resources.

(b) Strategy

In order to achieve the above objectives, the following strategies will be pursued:-

- Facilitate the production of detailed feasibility studies, plans and programmes prior to project implementation;
- Involvement and coordination of the efforts of all professionals in the human settlements sector;
- establish effective mechanisms for coordinating implementation and monitoring of national state and local programmes;
- integrate environmental planning and management strategies with national development plans ensure easy access by public, private sector, NGOs and CBOs to all such documents;
- involve NGOs, CBOs and all stakeholders in the preparation and implementation of development plans;
- install necessary tools for monitoring progress of projects; and
- ensure the inclusion of capacity building programmes in the curriculum of related training institutions at tertiary levels of education.

4. Promote Easy Access to Land

Land is an important determinant in the provision of adequate shelter for all. Failure in the past to adopt and implement appropriate land management priorities remains the cause of inequality and poverty, increase in cost of living and environmental degradation. Stakeholders in human settlements development, government at all levels will strive to ensure that all obstacles that hinder equitable access to land are removed in order to make land accessible and affordable for housing and urban development.

(a) Objectives

In order to facilitate easy access to land for human settlements development, the following objectives are to:-

- prepare and provide serviced and affordable housing plots, with secure tenure;
- encourage private sector participation in land development and management;
- institutionalize efficient land market by reducing the activities of the middle men in land transactions;
- promote effective and efficient land use management practices.

(b) Strategy

In order to achieve the above objectives, the Federal Government will:-

- formulate policy on equitable title holding of State, individual and group land ownership, formulate policy on design and survey matters;
- review and update the 1978 Land Use Decree to make land more easily accessible to prospective home owners;
- produce and update on a continuous basis, Cadastral and Topographical maps at relevant development scales and by establishing a comprehensive National Framework Survey Controls;
- establish a National Land Information System to guide urban land management;
- introduce a uniform system of Compulsory Land Title Registration within the framework of a National Land Information System;
- mobilize local expertise to promote research, transfer of technology and education programmes to support land administration systems; and
- initiate strategic institution building process for urban land market;

The State Governments will:-

- provide infrastructure facilities in layouts prior to allocation for development;
- encourage housing corporations, estate developers and housing co-operatives to undertake development of residential layouts so as to make serviced plots readily

available, at affordable prices to target population; and

collaborate with the Federal Government to prepare Cadastral and Topographic Maps in relevant development scales, to enhance internal revenue generation and floating of municipal bonds.

The Local Government would be actively involved in orderly management of land and will also:-

- facilitate the development of housing estates;
- promote orderly development by establishing Physical Planning Authorities in line with the provision of the Urban and Regional Planning Decree No. 88 of 1992.

5. Mobilize Resources for Human Settlements Development

None of the issues and priorities established can be successfully addressed without adequate financial resources. Innovative ways would therefore be found to provide fund for administration, infrastructure and all aspects of human settlements development. Housing finance institutions are becoming progressively incapable of meeting the needs of different segments of the Nigerian population, especially the poor and the women. Investment in housing in particular and human settlements development in general, by all tiers of government is declining in real terms.

(a) Objectives

The objectives to improve revenue base for human settlements management will be to:-

- provide housing subsidies for the poor;
- integrate housing finance into the broader national financial system;
- create new instruments or housing finance mechanisms to address the financial needs of people with no access to credit; and

- facilitate the generation of at least fifty per cent of required finance for housing, internally, within the next twenty years.

(b) Strategies

The following strategies will be pursued:-

- sourcing funds, by states and local governments, from the capital market through the issuance of municipal bonds;
- expand the tax and revenue base, and improve the mechanism for collection;
- strengthen the effectiveness of existing housing finance institutions;
- encourage private sector participation in resource mobilization for housing development; and
- provide fiscal incentives and Deposits Insurance in order to induce savings mobilization for housing development and expansion of the national economy.

6. Provide Infrastructure Services

Inadequate infrastructure facilities in urban centres is a serious constraint to urban productivity and liveability particularly for the urban and rural poor. Basic infrastructure and services which should be provided at the community level include the delivery of safe water, sanitation, waste management, social welfare, electricity, health services, schools, public safety and the management of open spaces, among others. There are many actors notably Local, State and Federal Governments as well as the private sector, Non-Governmental Organizations (NGOs) and Community Based organizations (CBOs) who can participate in service delivery and management through effective partnership.

(a) Objectives

Government will ensure the provision of adequate, affordable, and basic and infrastructure services in the areas of transportation, water supply, electricity, sewage and communications, education, health services, etc. in all categories of human settlements.

In order to achieve this objective, Governments will:-

- provide services on a self-sustaining basis through improved internal revenue generation;
- encourage private sector participation in the provision of infrastructure;
- strengthen and enhance the capacity of all relevant institutions such as NURDECO, Urban Development Bank and the Federal Housing Authority in service delivery;
- provide adequate land in all physical development schemes for basic services; and
- involve local communities in determining priorities and setting standards for service provision.

7. Improve Transport and Communication

Nigeria's expanse land area (approximately 924,000 square meters) is inundated with towns and villages which are far apart. Movement of people and goods between and within cities, and in rural areas remains largely inefficient.

Transport, management especially, in the cities should provide quick and efficient access to places of work, goods, services, and leisure.

(a) Objectives

The objectives to be pursued are:-

- increased availability and access to various means of transportation; and
- enhance the efficiency and effectiveness of communication systems.

To achieve the above objectives, the following strategies will be pursued:-

- full implementation of the National Transport Policy;
- efficient planning of land use for easy access to basic infrastructure services and reduction in travel time for journey to work;
- decentralize activities which cause traffic congestion;
- improve access for all to modern information technology; and
- integrate transport and communication planning into the overall physical planning process; and
- ensure regular maintenance of roads.

8. Promote Appropriate Technology For Human Settlements Development

Over-dependence on imports for skills, materials and technology results in high cost of Construction. The impact on the economy is that cost of production for housing and infrastructure is high. Effective maintenance of structures is difficult since the skills are not available or are sub-standard. The construction industry is beset with high cost of building plants and equipment.

(a) Objectives

The following objectives will be pursued:-

- institute mechanisms for reducing construction costs;
- adopt appropriate technology in the construction industry;
- utilize the abundant labour in the country; and
- develop local building materials and components.

Strategies to achieve the above objectives are to:-

- implement large scale pilot-projects, using appropriate technology and labour-intensive methods so as to demonstrate the feasibility of systems;
- improve the capacity of training institutions in the use of appropriate technology and local building materials;
- commercialize the findings of research institutes and encourage mass-production of building materials and components;

encourage the establishment of small-scale, community-based factories producing local building materials that are environmentally friendly.

9. Provide Adequate and Affordable Housing

There is inadequate housing provision for urban dwellers. This has generated squatter settlements and slums. The problems of housing deficits will be addressed through specific measures to improve access to land, finance and building materials. To improve affordability of housing, subsidies will be targeted to the poor and the disadvantaged segments of the population.

(a) Objectives

The Government shall ensure that every citizen has access to decent and affordable housing within a safe and healthy living environment.

(b) Strategies

The strategies are to:-

- ensure full implementation of the National Housing Policy, National Urban Development Policy and National Urban and Regional Planning Decree;
- strengthen the capacity of FMBN to effectively monitor and control the operations of primary mortgage institutions;

- provide matching grants and other logistical support on a continuous basis to State and Local Governments in implementing renewal programmes; and
- strengthen the Housing Policy Council and adequately equip it to monitor and enforce compliance with the provisions of the National Housing Policy.

10. Poverty Alleviation and Employment Creation

There is a close relationship between poverty, degradation and crime. Nigerian towns cities will remain largely insecure unless the problems of poverty and unemployment are given the urgent attention they deserve. Federal Government of Nigeria will strengthen macroeconomic policies aimed at expanding the productive sectors of the economy. Bearing in mind that women constitute a large proportion of our population, adequate attention will be given to gender issues in the provision of jobs by concerned establishments.

(a) Objectives

The following objectives would be pursued:-

- stimulate productive employment opportunities for the urban poor, with emphasis on gender balance; and
- improve the social, economic and environmental conditions for the poor and disadvantaged groups.

(b) Strategies

In order to achieve the objectives, Governments at all levels will:-

- encourage employment generating activities in the formal and informal sectors;
- pay special attention to activities employing women;
- promote access to credit for the poor through existing and other innovative banking alternatives such as the People's and Community Banking programmes;
- strengthen the capacity of CBOs, NGOs and PVOs to contribute to poverty alleviation;

- strengthen the capacity of the National Directorate of Employment (NDE) and such programmes as Small and Medium Scale Enterprises (SME) to provide technical and financial support towards poverty alleviation; and
- eliminate legal and customary barriers which limit women's access to land.

11. Strengthen Human Resources Development

Inadequacy and under utilization of manpower are at the root of poor quality human settlements in Nigeria. Professionals in the discipline are few compared to the magnitude of activities. Emphasis will be in human resources and leadership development, institutional strengthening, organizational and management development, capacity building, and on the job training.

(a) Objectives

The objectives are to:-

- strengthen the capacity of human settlements training institutions; and
- promote partnership between public and private institutions in the areas of staff training, capacity building and human resources utilization.

(b) Strategies

The strategies to be pursued are:-

- fund and equip all related training institutions;
- use formal educational institutions, workshops and seminars to train and retrain professionals in the human settlements development sectors;
- institutionalize broad-based participation in decision-making and management processes at the local level;
- support training programmes for administrators, civic officials and community leaders to enhance leadership qualities;
- encourage the involvement of private sector entities in improving public sector management and administration;

- create a core of professional staff trained in the technical aspects of planning development of primary infrastructure and emergency planning; and
- facilitate and promote policy dialogue and the exchange of experience of best practices, on all aspects of human settlements development.

12. Improve the Quality of the Environment

In many Nigerian cities, especially the older ones, obsolete and dilapidated buildings and deteriorating urban environments are common. Closely related to the urban renewal problem are other environmental problems including poor management of solid and non-solid waste, air, water and noise pollution and lack of open spaces such as parks and gardens. Renewal Programmes will be promoted in all cities.

(a) Objectives

The objectives are;-

- rehabilitate/replace obsolete and dilapidated housing;
- promote orderly, healthy and liveable environment; and
- improve environmental conditions and reduce all kinds of pollution.

(b) Strategies

The strategies to improve the quality of the environment are to:-

- encourage private sector and community participation in urban renewal programmes;
- seek external support for renewal programme;
- raise awareness on environmental issues and sensitize communities and stakeholders, on the requirements of sustainable human settlements development;
- enforce environmental laws by relevant agencies;
- undertake environmental impact assessments for major development plans and projects;
- maintain an acceptable balance in the allocation of land uses;

- retain natural green areas to enhance ecological balance within human settlements and promote development of parks and gardens;
- provide guidelines, standard and advice on the establishment of parks, green belts and other recreational facilities in Nigerian towns and cities; and
- promote private sector participation in waste collection and recycling and other environmental improvement projects.

13. Incorporate Gender Issues Into The Development Process

Women do not have equal access to resources such as property, credit, land, education and they suffer more when services are lacking. Tradition and culture make women responsible for fetching water, wood and to dispose refuse. About seventy per cent of rural and urban poor are women.

(a) Objectives:

- eradicate all legal and social barriers to equitable access to land by women; and
- full implementation of the objectives of the F.W.C.W. Beijing 1995 Platform of Action Paragraph 63 (b) with emphasis on security of tenure.

(b) Strategies:

- collect, collate and analyze data, disaggregated by sex on shelter and human settlements;
- encourage women to pursue shelter-related professions architecture, engineering, construction management and planning; and
- involve women in planning and decision-making positions at all levels of government.

14. Improve Urban Economy

Cities have great potential for improving not only the urban economy but the overall national economy. By expanding the industrial, and commercial base of cities, resources can be generated for human settlements development.

Therefore, through the enhancement of the efficiency and productivity of cities, new jobs can be created regularly. City-specific activities, designed to provide more jobs and improve the income of urban residents on a sustainable basis will be pursued.

(a) Objectives

The objectives are:-

- increase financial base of urban centres;
- explore the economic potentials of cities for human settlements development; and
- enhance the ability of cities to provide infrastructure services on a self-sustaining basis.

(b) Strategies

The strategies are to:-

- promote public/private partnership in the ownership and management of resources;
- make revenue collection and accounting transparent; and
- encourage investments by public, private, NGOs, CBOs and PVOs.

15. Improve security and Reduce Crime

The "Push – Pull" factors have increased the level of rural to urban migration with the attendant consequences of breakdown in the traditional family ties. This has resulted in increasing levels of insecurity and crime in both the urban and rural areas.

(a) Objective

The objective in this sector is to ensure secure and crime-free human settlements in Nigeria.

The strategies are:-

- provide cultural and recreational facilities in all urban centres;
- establish programmes for youth recreation, job training and counselling in partnership with the private sector, NGOs and CBOs;
- encourage community vigilance particularly at neighbourhood level;
- provide and maintain street lighting in cities and towns; and
- encourage partnership between law enforcement agencies and communities in surveillance and crime prevention.

16. Promote Integrated Rural Development

About sixty-three percent of the national population live in rural areas. Agriculture is the main stay of the rural economy. The urban population and industries depend substantially on raw materials from the rural areas.

(a) Objectives

The objectives are:-

- promote sustainable development of rural settlements;
- preserve cultural and traditional heritage;
- improve rural-urban linkages and inter-dependency;
- improve standard of living of rural dwellers; and
- encourage the preservation of historic settlements, traditional architecture, construction methods and materials.

The strategies are:-

- encourage community participation in the provision of basic amenities, infrastructure and services;
- involve all communities in national plans, programmes and projects; and
- assist rural communities to identify their priorities.

17. Strengthen Institutions Established for Disaster Prevention and Management

The capacity to respond promptly and adequately to disasters and emergencies is very low. Federal and State Fire Services, the only statutory institutions in the country, are poorly staffed and ill-equipped. Flooding, erosion, storms, desert encroachment, epidemics and related emergencies occur regularly. Communities have tended to rely on themselves for the prevention and rehabilitation of victims of such emergencies.

(a) Objectives

The objectives are:-

- to manage disasters effectively and efficiently; and
- strengthen the capacity of existing disaster prevention institutions and establish new ones.

(b) Strategies

The strategies are:-

- collect and analyze comprehensive information on disaster-prone areas;
- seek assistance to identify and install appropriate disaster prevention and management methods;
- promote public enlightenment on rescue operations and disaster management procedures;

- establish reliable communication links with disaster prone areas;
- train designers, engineer and contractors on appropriate disaster—resistant construction methods;
- include emergency relief fund in annual budget of national, state and local governments; and
- promote partnership among the public and orivate sectors, NGOs and CBOs on disaster prevention and management.

18. Address the Needs of the Vulnerable Groups

The aged, street children, the poor, destitute, migrants, refugees and disabled were cared for in the past by the traditional hospitality of our people which accommodated the needy into the extended family system. Majority of these people are now homeless with no access to food and finance.

(a) Objectives

The objectives are:-

- ensure access by various vulnerable groups to shelter; and
- remove all barriers and eradicate discrimination in the provision of amenities, infrastructure and services.

(b) Strategies

The strategies are;-

- identify the special needs of the aged, street children and disabled for incorporation into projects;
- provide special living facilities for vulnerable groups as an integral part of urban settlements development;
- encourage participation of the groups in the social and economic life of their communities, towns and cities;

- ensure equitable access to land and property; and
- initiate special training programmes to equip the group to be self-reliant.

ACTIVITIES (1996-2000)

A five-year (1996-2000) programme of activities, with clearly defined roles for key actors, has been designed to facilitate the achievement of the objectives of each priority area. This is shown in the Table.

PRIORITY AREA	ACTIVITIES	KEY ACTORS
Governance and management	-Review all existing policies policies on human settlements so as to evolve comprehensive policies, ensure integration and propose necessary institutional restructuring.	FMWH
	- Establish suitable institutional framework for human settle- ments management in urban and rural areas.	FMWH, State, Local Governments
	-Establish human settlements as a priority sector of the economy.	FMWH, State Governments, Local Govts.
2. Human Settlements information system.	- Establish human settlements data bank with respect to information on land, housing, socio-economic demographic characteristics.	National Urban and Regional Development Commission (NURDECO)
	- Strenghthen the capacity of Federal Office of Statistics and National population Commission to produce the required socio-economic data necessary for human settlements planning and management.	FOS, National Data Bank (NDB), National Planning Commission,
	- Provide access to national and sectoral data banks by all key actors.	FMWH, FOS, State Ministries responsible for human settlem- ents planning and management
3. Plans and programmes.	- Promote partnership among all professionals in human settlements development.	FMWH, NGOs, FEPA, NITP, NIA, NIOB, NIQS
	- Awareness creation on orderly and organised project planning and management.	FMWH, NGOs FEPA, NITP, NIA, NIOB, NIQS

PRIORITY AREA	ACTIVITIES	KEY ACTORS
4. Access to land.	- Complete the review of 1978 Land Use Decree to make it more responsive to the objective of promoting access to land.	FMWh, Ministry of Justice
	-Produce cadastral and topograph- ical maps to enhance the produc- tion of housing land bank	Federal Surveys Department, State Survey Departments
	-Establish a uniform system of land title registration.	FMWH, Ministry of Justice, NIVES
	-Establish the process of institutionalizing land market.	FMWH, NIVES
	Encourage private sector participation in land development by encouraging partnerships between the private sector and Government in the development of large parcels of land.	Federal State and Local Governments, Organized Private Sector.
5. Resources for human settlements	- Ensure that fund allocation to the housing sector be increased from the present 2% to 5% over the five year period.	FMWH, Housing Policy Council NPC, Ministry of Finance.
	-Encourage greater private sector participation in housing and provide incentives such as tax relief to encourage them to invest in housing	Federal, State and Local Governments, Federal Mortgage Bank.
	-Integrate housing finance into broader financial system.	Central Bank, of Nigeria, FMBN,
	-Create access to credit facilities for the poor.	Community Banks, People's Bank.
6. Infrastructure services	- Strengthen the capacity of municipal authorities to provide and maintain modern infrastructure on a self-sustaining basis.	FMWH, SMWH, Municipal Authorities, UDBN
	- Establish an effective mainten- ance culture for existing infrastructure.	FMWH, SMWH, Housing Corpora- tions, NEPA, NITEL, Waste Disposal Boards etc.

PRIORITY AREA	ACTIVITIES	KEY ACTORS
	- Encourage private sector participation in the provision of infrastructure and services.	Federal, State and Local Governments, FMWH, and SMWH, Organized private sector, NGOs.
7. Transport and communication.	- Promote full implementation of the National Transport Policy	FMWH (Transport), National Committed for Transport and Communication, Local Authorities.
	- Promote partnership between the public and private sector in the management of transport and communication projects.	Federal, State and Local Governments
8. Appropriate technology for human settlements development.	 Model housing in all parts of the country, using local materials, construction methods, that are labour intensive. Strengthen the capacity of the Standard Organisation of Nigeria (SON) to monitor and control the quality of locally produced 	FMWH, State Housing Corporations, Federal Housing Authorities FMWH, NBRRI, SON, Universities resear- ching into building
	- Awareness creation on the cost-effectiveness of utilizing sourced materials for building materials, through the mass media.	materials. FMWH, NTA, National Orientation Agency (NOA).
	- Increase budget allocation to Research Institutes and encour- age private sector participation in the mass production of well- researched building materials.	National Planning Commission, Ministry of Finance, FMWH, SMWH, State Budget Departments.
. Adequate and affordable housing.	- Phased implementation of the National Housing Policy.	FMWH, Housing Policy Council

PRIORITY AREA	ACTIVITIES	KEY ACTORS
Ans areas	- Strengthen the capacity of Housing Policy Council to implement the adopted policy.	FMWH, Housing Policy Council
	- Promote research on a continuous basis into housing components the low-income families are will to pay for.	FMWH, Housing Policy Council
	- Provide subsidy for low-income people to enhance affordability.	Federal, State and Local Governments.
10. Poverty Alleviation and Employment creation	- Promote employment generating activities in all sectors.	NDE, Federal and State Governments, Organized private sector.
11. Human resources development.	- identify manpower requirements in human settlements development and management.	FMWH, SMWH, Loca Authorities, National Manpower Board, Universities and Poly- technics.
	- Provide incentives to employers of labour to recruit additional staff.	Federal, State and Local Governments.
	- Prioritize specific areas in construction for technical assistance.	Federal, State and Local Governments.
12. Environmental Management	- Enforce environmental laws.	Federal and State Environmental Protection Agencies.
WELL COM	- Promote external assistance for urban renewal programme.	FMWH, Municipal Authorities, UDBN, SMWH.
13. Gender issues in development	- Collect, collate and analyse data disaggregated by sex on human settlements issues.	Federal Ministry of Women Affairs and Social Development, NGOs, CBOs, FMWH SMWH.
	- Promote equal access to land and property and review all discriminating laws, customs and traditions against ownership or inheritance by women.	Federal Ministry of Justice, Ministry of Women Affairs, Federal, State and Local Governments.

PRIORITY AREA	ACTIVITIES	KEY ACTORS
	- Involve women in planning and implementation of human settlements projects/programmes	Federal, State and Local Governments Organized Private Sector, Professiona Bodies.
	- Encourage women to pursue shelter related professions eg planning, architecture, engineering, quantity surveying, etc	National Universities Commission, Federal Ministry of Women Affairs and Social Development
14. Urban economy.	- Establish efficient revenue collection and accountable resource allocation and management.	Federal, State and Local Governments
	- Promote city-specific economic activities for sustainable productivity in industry, trade, services and tourism.	Federal, State and Local Governments, Municipal authorities Tourism Boards.
	- Promote efficient infrastructure services, transport and communications	Federal, State and Local Governments, Federal Ministry of Transport, FMWH, NITEL, NEPA.
	- Promote urban agriculture	Federal, State and Local Governments, Ministry of Agriculture.
15. Security and Crime reduction	- Encourage extended family and neighbourhood structures in human settlements for community vigilance and crime prevention.	Federal Ministry of Women Affairs and and Social Deve- lopment, FMWH, SMWH.
	- Provide jobs and recreational facilities for youth.	Federal, State and Local Governments, Private sector, NGOs.
	- Improve law enforcement in all communities.	Nigerian Policy Force, Road Safety Commission.

PRIORITY AREA	ACTIVITIES	KEY ACTORS
16. Rural development	- Involve all rural communities in national plans, programmes and projects.	National Planning Commission, State and Local Govnts.
	- Provide basic infrastructure and services.	Federal, State and Local Governments.
Commission of the commission o	- Identify priorities of each rural community.	Local Government,
	- Promote cooperative societies as vehicles of achieving development.	Local Government.
17. Disaster prevention and Management	- Establish institutions to manage disasters of all kinds with specialized branches.	Federal Government, State and Local Authorities.
	- Establish a record of disaster prone areas by types and prevention methods available locally.	Federal, State and Local Governments, FEPA, FMWH, SMWH
18. Vulnerable groups.	- Incorporate the specific and special needs of the disabled, aged, destitutes, homeless, street children in all human settlements development programmes.	FMWH, Federal, State and Local Governments.
	- Review all existing structures for providing facilities for easy access to housing and public facilities.	Federal, State and Local Governments FMWH.

ABBREVIATIONS AND ACRONYMS

Community Based Organisation **CBO**

Federal Environmental Protection Agency **FEPA**

Federal Mortgage Bank of Nigeria **FMBN**

Federal Ministry of Works and Housing **FMWH**

Federal Office of Statistics FOS

Fourth World Conference on Women **FWCN**

Nigerian Building and Road Research Institute **NBRRI**

National Data Bank NDB

National Directorate of Employment NDE Non Governmental Organization **NGO** National Electric Power Authority **NEPA** Nigerian Institute of Architects NIA

Nigerian Institute of Town Planners NITP

Nigerian Institute of Quantity Surveyors NIOS

Nigerian Institute of Builders NIOB

Nigerian Institute of Valuers and Estate Surveyors **NIVES**

National Planning Commission **NPC** National Orientation Agency NOA

Nigerian Telecommunications Limited NITEL

National Urban and Regional Development Commission NURDECO

Private Voluntary Organizations **PVO**

State Ministries of Works and Housing SMWH Standards Organization of Nigeria SON

Small and Medium Scale Enterprises **SME** Urban Development Bank of Nigeria PLC UDBN