Effects of Urbanisation on Urban Housing among Low Income Households in Nigeria

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Abstract
This study aims at examining the effect of urbanisation on urban housing among low income households in Nigeria using Ibadan as a case study. Ibadan, the capital city of Oyo state is growing at an alarming rate resulted from migration of people from countryside in search of job opportunity and infrastructural facilities. Access to decent housing among the low income households has becoming difficult due to growing housing demand, rising land prices and growing in urban poverty level. The study employed the qualitative approach through direct observation, photographs and personal interviews with the aid of unstructured questionnaire among 45 participants. Content analyses were used to evaluate the results. Findings revealed that, low income households are living within the housing units characterised by sub-standard housing condition in terms of quality and provision of basic infrastructural facilities such as accessibility. This paper suggests government intervention in terms of rural development in order to reduce massive movement of the people from the countryside to the urban centre, there is need to review 1978 land use decree in order to address the land tenure problem, rent control and partnership with private housing sector in order to enhance affordable housing among low income households.

Keywords: Housing, Ibadan, Low Income, Nigeria, Qualitative Approach, Urbanisation, Urban Housing.

1.0 Introduction
This study aimed at examining the effects of urbanisation on urban housing among low income households in Nigeria. This is to promote good health, accessibility, convenience and environment that is free from crime and violence. The provision of adequate housing remains a challenge to most countries (Fisher, Pollakowski, & Zabel, 2009; Kutty, 2005), especially those in Africa (UN-Habitat, 2011). The rate of urbanisation is at alarming rate in these countries resulted from movement of the people from different parts of the countries to their urban centre. The urban centre constitutes different housing consumers with different socio-economic background. Majority of the consumers are low income households. The alarming rate of urbanisation continues to have effects on urban housing demand among housing consumers in Nigeria since the period of oil boom (O. Arayela, 2003; Onu & Onu, 2012; Otubu, 2009). This resulted to increase in house price and led to housing affordability dilemmas among various housing consumers.

The price of urban housing in Nigeria is being determined mainly by the basic economic forces of demand and supply which has led the problem of housing to become the most critical. This is reflected from the wide spread of slums, poor quality housing, unsanitary environments and squatter settlements in the cities (Olayiwola, Adeleye, & Ogunshakin, 2005). The anticipation and desire of many households to live in the city of Ibadan consequently resulted to increase in housing demand in Ibadan urban centre. There are varieties of pull and push factors that are attributed to ever increasing anticipation to live in urban centre and these factors include opportunity for employment, provision of utilities, amenities and facilities within the urban centers. This resulted to housing shortage and unaffordability (Olayiwola et al., 2005).
2.0 Review of relevant literatures

Housing research cut across many disciplines and it is influenced by ideas from these different disciplines (Doling, 2001). Urbanization can be seen as the net movement in population from rural area to urban area through which there is urban resident population increase (UNFPA, 2007). Rural-Urban migration and natural increase are the two dominant driving factors responsible to the rapid urbanization (Boadi, Kuitunen, Raheem, & Hanninen, 2005). Many migrate to the urban centre in search of job opportunity and a better life. However, the situation within the urban centre prevent them from meeting their expected dreams as many found it difficult to get their desired jobs nor could afford better urban life but find themselves in worse situation than before they migrated (Eyong & Foy, 2006; Herrmann & Khan, 2008; Potts, 2006; Stifel & Thorbecke, 2003).

Many scholars see the effects of urbanisation as poverty, diseases and pollution (Boadi et al., 2005; Fay & Opal, 1999) while Byerlee (1974) sees its effects as the removal of labour force population from the rural areas resulted to the shortage of labour force in the agricultural sector thereby reducing the national food and increase the price. High demand of housing as a result of rapid rate of urbanisation coupled with neglect of government in providing adequate and affordable housing for her populace (UN-Habitat, 2011) has led to the provision of housing into the hand of private housing developers who make provision for housing on profit motives (Akinyode, Khan, Ahmad, & Udin, 2015). Ineffectiveness of the private developers in making low-cost housing provision for low income households and government in making mass housing supply left the task of providing housing units to the urban low income households in the hands of individuals who act outside the circle of legality (Keivani & Werna, 2001a, 2001b; Okpala, 1992).

Housing shortage with a rapid urbanization in Nigeria dates back from the 1950s when housing facilities were more demanded than the quantity that were being produced (Okpala, 1992). While sufficient housing is fundamental for active performance of man, a substantial percentage of the population in developing countries could not afford decent and affordable housing but live in deficient and pitiable housing as well as dreadful unhygienic residential settings (Mukiibi, 2012). The increasing pace of urbanisation and high rate of rural-urban migration resulted from various factors make housing problem in cities and town very acute (Buxton & Scheurer, 2007; Jiboye, 2011; Nelson, Dawkins, & Sanchez, 2007). The housing problem therefore manifested in sky rocketing rent, overcrowding, poor and inadequate social amenities. Many households especially among newly formed households are unable to pay for the cheapest house in housing market thereby leading them to share with families or search for the habitation within indecent environment (Hoek-Smit & Diamond, 2003; Ikejiofor, 1998; Otubu, 2009). Between 1960 and 1990, people shifted their living to cities and the growth rate of household’s movement into the city increased while the growth rate within the suburbs areas fell Glaeser, Kolko, and Saiz (2001).

The continuing growth and expansion of the urban centre led to wide gap between housing supply and demand (UN-Habitat, 2011). The rate of housing delivery falls short of the rate of urban growth and housing need in Nigeria (Jiboye, 2011; Oladunjoye, 2005; Olotuah, 2000) thereby creating housing affordability dilemmas. Rapid rate of urbanisation and its attendant socio-economic and spatial consequences have been of tremendous concern especially to all professionals in human settlements, to the policy makers and analysts. Many efforts being made through various programmes and policies by Nigerian government in solving Nigerian housing problem remains unfruitful (Israel & Bashiru, 2008; Otubu, 2009).

3.0 Nigerian Government Intervention on Housing provision

Governments all over the world are directly and indirectly involved in matters relating to housing in terms of its housing provision, regulation and control, development and administration (Arimah, 1997). In Nigeria, the involvement of government in housing dates back to the colonial era and has since continued thereafter. Adekoyejo (2001) examines the role of government in the development of housing in Nigeria.
under three different periods: The colonial period; the post-independence period and the period of the civilian Administration.

Nigerian government’s contribution in housing during the colonial/pre-independence period was mainly to make provision for official quarters to the expatriate staff and selected indigenous public service employees designated as Government Reserved Area (G.R.As). This was a separated reserved areas from the traditional core areas. The outbreak of the Bubonic Plague in Lagos between 1925 and 1928 arose the interest of colonial government in public housing program that gave birth to the establishment of Lagos Executive Development Board (LEDB) (Adekoyejo, 2001; Otubu, 2009) with primary role of clearing Lagos of slums and constructing housing units. These and other similar programs and projects were done autocratically without inputs of civil society (Agunbiade, 2007). There was no painstaking management of the estates so created and consequently led to the failure of the programs.

Each of the regional governments established housing corporations during colonial/pre-independence period to provide modern housing estate for the general public (Adekoyejo, 2001). The Lagos Executive Development Board (LEDB) and the Nigerian Building Society (NBS) were charged with responsibility of providing housing for members of the public. The established Lagos Executive development Board (LEDB) attempted to solve the problem of public housing in Lagos Metropolis (Adekoyejo, 2001). Unfortunately, these institutions served the middle and high income groups only because of lack of adequate finance, technical personnel as well as inappropriate and relevant housing/construction technology.

The period of post-independence coincided with the implementation of the national development plans. The formation of the National Council of Housing in 1971 aimed at tackling the national housing problem in Nigeria. The federal government intended to construct about 59,000 housing units nationwide with 15,000 in Lagos and 4,000 in each of the other eleven state capitals (Adekoyejo, 2001) between the plan period of first and second national development plans of 1962 and 1970/74. However, the efforts during this period did not make impact on the housing need of the medium and low-income groups.

Modification of the strategy was effected through the Third National Development Plan of between 1975 and 1980. Government undertook a direct comprehensive and active intervention in the housing sector. During this plan period, the government renamed the Nigerian Building Society as the Federal Mortgage Bank of Nigeria providing a capital grant of ₦150 million (T. Arayela, 1996). During the plan period, the sum of about ₦1.83 billion was used as capital investment in the housing sector between the federal and state governments. In 1977 the program was reviewed upwards with the envisaged housing stock up to 8,000 units to be erected in each of the then nineteen (19) states capitals with the exception of Kaduna and Festac Town and Ipaja, Lagos, which were allocated 4,000 and 46,000 additional units respectively. A total of about ₦2.6 billion was budgeted for this project. However, by the end of third plan period, the Federal Housing Authority only managed to complete 9,464 housing units in Lagos and 17,486 units in the rest of the country at a staggering cost of about ₦430 million (Adekoyejo, 2001). Assessing through this figure, less than 15% (about 13.3%) target was met by January 1980. Mostly excluded from benefiting from the scheme were medium and low-income earners.

The outcome of the housing scheme during the third and fourth national development plans manifested in increased deficit in urban houses and deterioration of rural housing. This led to an elaborate national housing program based on the concept of affordability and citizens’ participation to be embarked upon in 1980 during the 2nd Republic of the civilian Administration. The targeted group was the low-income households whose annual income is not more than ₦5,000.00 to be provided with one bedroom core houses, while two-bedroom core houses were planned for the medium-income groups, whose annual income was not more than ₦8,000.00.

During the civilian Administration period, provision of housing became a major political issue as the government at the centre made shelter one of its core political programs and the program failed before
it was started. The program aimed at providing about 400,000 housing units throughout the federation. About 160,000 of this number were intended to be constructed during the first phase of the program with about 8,000 housing units being provided, in each state and the federal capital territory. Divided into one bedroom and three-bedroom housing unit, the houses targeted specifically the low and middle-income earners. These housing units were to be sold on owner-occupier basis at a cost of ₦6, 000.00 and ₦15, 000.00 respectively. These setting prices represented a government’s subsidized cost. At the end of the fourth National Development plan, the target was not met as only about 32,227 housing units out of the 400,000 units promised could be provided (Adekoyejo, 2001).

The Federal Mortgage Bank of Nigeria was restructured in 1989 to serve as the nation’s apex housing finance institution. Savings were to be mobilised through the National Housing Fund (NHF), whereby government would ensure continuous flow of funds to Federal Mortgage Bank for lending to other primary Mortgage institutions. The failure of this initiative lied on inaccessibility to loan by low and middle-income groups, slow rate of savings within the shortest time to beat escalation in the prices of housing materials and labour, and long process of acquiring the said loan from the fund. The ineffectiveness of the previous housing policies leads to the provision of the 2002 and 2006 National Housing Policy with government’s intention to make housing adequate for the citizens through the involvement of private sector. The policy aimed at making houses available at affordable prices to both low and middle income households and becomes home owners through mortgage finance. The policy also set up the Federal Ministry of Housing and Urban Development for the purpose of promoting, supervising, monitoring and regulating private sector-driven housing delivery (FRN, 2007). The significant shortfall in housing provision has been attributed to the inadequacy of the 2006 national housing policy to meet challenges and economic trends and to guide development in the sector. This has consequently led to the development of the present national housing policy of 2011 (FRN, 2011) aimed at adopting the principle of mass housing. For the purpose of addressing the housing challenge in the country, the Federal Government approved a new national housing policy ensuring the construction of one million houses annually to augment infrastructural development in the sector (FRN, 2011). Though, the policy supposed to have become operational since 2012 but yet to see the light of the day.

Various Nigerian governments at various times have used various means to tackle the problems, efforts been made include the provision of loans through mortgage institutions, sponsoring of owner-occupier housing schemes, rent edicts (Rent control) and low-cost housing to mention but a few. None of these have significantly reduced the problem of housing unaffordability in Nigeria especially among the low income households. An urgent attention is therefore needed to arrest the ugly situation as pertain to the effects of urbanisation on urban housing among low income households. Housing constitutes an essential need to complement other social assets if human beings are to live a productive life.

4.0 The context of Ibadan

Ibadan is the capital city of Oyo state with a population of 1,353,816 (NPC, 2010) located in southwestern Nigeria. The city is located approximately on longitude 3051 East of the Greenwich Meridian and latitude 70231 North of the Equator at a distance of about 145 kilometres inland northeast of Lagos and 530 kilometres southwest of Abuja, the federal capital territory (FCT). Ibadan ranges in elevation from 150 metres in the valley area to 275 metres above sea level on the major north-south ridge that crosses its central part. The total land area is 3,080 square kilometres. Ibadan is naturally drained by four rivers with many tributaries namely, Ona River in the North and West; Ogbere River towards the East; Ogunpa River flowing through the city and Kudeti River in the Central part of the metropolis. Ibadan had been an administrative centre of the old Western Region since the period of British colonial rule. Ibadan came into existence in 1829 (Akinyele, 1911) as a camp by the soldiers of the Ife, Ijebu and Oyo after they had successfully destroyed the neighbouring kingdom of Owu. The present site of Ibadan was established by Lagelu after the destruction of the first settlement near Awotan in the neighbourhood of
Apete in Ido Local Government area. Ibadan is directly linked to several towns in Nigeria. The physical setting of the city consists of ridges of hills and the largest of these ridges lies in the central parts of the city such as Mapo, Mokola and Aremo.

Historically, Lagelu left Ile Ife with a handful of people from Ife, Oyo and Ijebu to found a new city called Eba Odan, literally interpreted as 'between the forest and plains.' (Akinyele, 1911). According to Akinyele (1911), the first city was destroyed due to an occurrence at a masquerade festival when a masquerade was unintentionally undressed and disdainfully ridiculed by women and children in an open marketplace full of people. In Yorubaland, it was a scandal for women to see the eye of masquerade because masquerades were considered to be the dead forefathers who returned to the earth yearly to bless their offspring. The then Alaaafin of Oyo named Sango ordered Eba Odan to be destroyed for committing such abominable deed. Lagelu and some of his people fled to a nearby hill and survived by eating oro fruit and snails. In addition, they cultivated the land to produce corn and millets and made pap meals known as eko been ate with roasted snails. They improvised using the snail shells to drink the liquid pap (eko). Lagelu and his people later came down from the hill and founded another city called Eba'dan.

In 1893 Ibadan area became a British Protectorate after an agreement signed by Fijabi, the Baale of Ibadan with the British acting Governor of Lagos, George C. Denton on 15 August (Akinyele, 1911; Tomori, 2007). By then, Ibadan population had increased to 120,000. The British established the new colony to ease their commercial activities in the area which eventually led Ibadan to develop as major commercial centre that it is today.

5.0 Methodology
5.1 Research Approach
This study made use of qualitative research approach for the purpose of addressing the research questions that are raised in the study through purposeful sampling techniques. J. W Creswell (2007) described qualitative research approach as a process where the research problem is studied in its natural setting rather than having subjects studied in a laboratory. Collection of information through this method allows for gathering information from multiple sources aimed to understand the meaning of the problems through the participants or involved audience. The data collection through this procedure gives in-depth and detail information to the researcher as well as deeper understanding of the subject matters as they exist in their own unique environment (Miles, Huberman, & Saldana, 2014). The data were obtained through open-ended questions which allowed the participants to provide information without restriction in their opinion (J. W Creswell & Clark, 2011). The purposive sampling technique involves the identification and selection of individuals or groups of individuals that are especially knowledgeable or experienced about the phenomenon of interest (John W Creswell, 2012; J. W Creswell & Clark, 2011). The selection of the participants were the stakeholders that are directly related to building production among the professionals, academicians, artisans, landlords and the consumers themselves. The study was essentially focused on the five local government areas within Ibadan urban centre.

5.2 Participants
In-depth semi-structured interviews were conducted with 45 participants among professional such as Architects, town planners, estate surveyors, the Artisans such as bricklayers, carpenters, Iron benders. Others participants included the academician, landlord’s association chairmen and the director of town planning from the five local planning authority. The following questions were included during the interviews to elicit comments which could be analysed to reveal the problem statement:

- What brought in urbanisation in Ibadan?
- Do urbanisation has any effect on housing among low income households? and
- What are the effects of urbanisation on housing among low income households?

In adopting qualitative research approach as research methodology, questions about what can be learned from the participants were the focus. The data employed direct and personal interview through the
use of semi-structured questionnaire to have accurate knowledge and better understanding of the various effects of urbanisation on housing among low income households in the study area. Other methods employed in qualitative data include direct observation and photographs aimed at revealing the actual effects of urbanisation on housing situation and construction pattern within the study area.

The use of photographs is a useful means of assembling data when data is proving problematic to get hold of or the subject under discussion is seen as contentious (Easterby-Smith, Thorpe, & Jackson, 2008). Photographs was used to substantiate the findings and assumed the status of evidence. It contributed to more accurate and detailed written analysis of the phenomenon. This served as assistance to develop a better understanding and capture data that were not revealed in the interview and suggested innovative channel for respondent data validation.

5.3 Data Analysis

The analysis followed the process of Interpretative Phenomenological Analysis (IPA) as described by Ojala (2008) and Smith and Osborn (2003). This is the process through which the recorded interview discussions were read and reread with the aim of examining and coding recurring ideas and themes. Hoff and Witt (2000) and Miles et al. (2014) identified grounded theory, content analysis, semiotics, narrative analysis and textual analysis as different exploratory data analysis methods of analysing qualitative data. In this study, the data were analysed using content analysis (J. W Creswell & Clark, 2011) that involved the participants’ opinion being illustrated and triangulated on their similarities and differences.

The data that resulted from qualitative approach were generally in the form of field notes to be analysed through the process of text coding and reduced into themes and ideas to give narrative description (J. W Creswell & Clark, 2011; Miles et al., 2014). This can be termed as qualitative factor analysis through semantic method. This was used for understanding participants’ expression through language as inherent at the levels of words, phrases, sentences, and larger units of texts, or narratives. The data was transcribed into narrative data and coded into nodes with the aid of QSR NVivo10 aimed at sorting, arranging and modifying the data for thematic development through the use of content analysis. This allowed the author to combine, delete and rename the nodes where necessary as the analysis continues. Where nodes are combined or renamed, the coded data spontaneously updated without having to re-code the text and all the nodes in the new codebook were stored electronically. Open data coding is done for the purpose of content analysis. The coding frame was developed and modified to prevent inconsistency. In the process of coding, exact data to be used was carefully chosen while other data that did not accurately provide evidence for the theme was ignored. The purpose of coding participants’ thoughts and themes was to condense the huge numbers of individual answers to a few general groups of answers that cannot be allotted a numerical code (Miles et al., 2014). A code was assigned to all similar answers in a general category.

5.4 Data Saturation

In this study, the researcher made sure the collected data are sufficient, evaluated the sufficiency and completeness of the results in determining the data saturation. As at the time the researcher realised the frequency of the occurrence of the incident in the process of analytic coding procedures and the inclusion of new data no longer delivers new knowledge (Guest, Bunce, & Johnson, 2006), it is then the researcher assumed that, data saturation has been reached. In this study, a data grouping was considered saturated if it was replicated in more than 70 percent of the interviews and validated by member checks with the stakeholders (Bowen, 2008).

5.5 Data Validation

Several scholars have addressed different methods of validity in qualitative research (J. W Creswell, 2012; John W Creswell & Miller, 2000; Driscoll, Appiah-Yeboah, Salib, & Rupert, 2007; Guba & Lincoln, 1994) because of its importance. It shows the accuracy or credibility of the data collected and the analysis. Unlike in quantitative research where its validity is on the basis of scores, instruments or research designs, the validity in qualitative research is on the basis of the use of a lens that is established.
through the people’s opinions who conduct, contribute or read and review a study (John W Creswell, 2012; J. W Creswell & Clark, 2011). Lincoln and Guba (1985) used authenticity and trustworthiness to explain the accuracy or credibility of data analysis in qualitative research. John W Creswell and Miller (2000) affirmed the list of validity method in qualitative research to be numerous. The commonly used and cited methods in qualitative literature include Triangulation, Disconfirming evidence, Researcher reflexivity, Member checking, Collaboration, The audit trail and Peer debriefing/reviews.

Among the numerous validity methods in existence in qualitative research, three methods were used in this study on the basis of the nature of the study in order to achieve the main aim of the study as supported by (J. W Creswell, 2012). Member checking and Audit trail were the two purposive strategies combined to obtain holistically ‘valid’ results in this study (Cho & Trent, 2006; Malterud, 2001). Triangulation procedure of validity was employed through which the researcher converged several and different sources of evidence to form the themes or groups in the study. Data sources in terms of participants and methods in terms of interview, observations and photographs were triangulated systematically to sort major and minor themes in the data and information and eliminating overlapping areas (John W Creswell & Miller, 2000). The application of multiple sources of information in the study made the author believe the validity of the account.

6.0 Data Presentation, Discussion and Findings

6.1 Housing Supply and Demand rate leads to increase in House Rents

Shortage of housing supply and high housing demand leads to high house rent and limits housing affordability to low income households. Population increase through influx of migrants from different parts of the state and the nation as a whole to Ibadan urban centre contribute to the increase in housing demand which cannot cope with the supply. This consequently leads to many households competing for the limited available houses in the market. Low wages and high cost of building materials prevent majority of the households from having their personal house thereby results to shortage of housing supply. The interview conducted revealed that, government workers’ salary is low and rent is too expensive to be affordable for low income households not to talk of them having their personal house. The problem of low wages resulted to shortage of housing supply will continually resulting to increase in high and unaffordable house rental costs among low income households. Many households especially the low income households will continue to face difficulty in quality and affordable housing supply to meet their socio-economic status except these classes of household are taken into consideration.

The continue problem associated with efforts in constructing new houses gives impression that the problems of housing supply not meeting the affordable housing needs of low income households are likely to continue unabated for the future. Though, the efforts and ability of middle income households to make a transition of becoming a house ownership or landlord may reduce the pressure on rents in some areas within the study area. Their financial capability and unsatisfied high house rent dictate the type of housing they are living. They live in slum environment and within inhabitable apartment. For example, some households construct just a room or 2 rooms to live. At times, the indecent building will not be fully completed or habitable as shown in Figure 1 before they begin to occupy it.
6.2 Landlords’ decision influence increase in House Rents
Landlords’ decision has great influence and contributed immensely towards house rent increase and become problem among low income households. According to one of the estate surveyors interviewed, Lagos housing market influences Ibadan housing market. Some landlords living in Lagos allow Lagos house rent situation to dictate their house rent charges in Ibadan. As a result of this, some landlords decide to either increase the rent or sell off their house for commercial activities with the aim of using the money to get another land at Lagos or Abuja where they can get better revenue. The investigation also reveals that many of the inheritors based their living on the rents they collect thereby increasing the rents anyhow and at any time.

6.3 Increase in Land price
Land price as one the inputs in housing production. There is interconnection between price and the land within an urban centre. Demand for land within the study area increases and enhance more value as a
result of urbanisation. It can therefore be deduced that high demand for land has a direct correlation relationship with increase in land value and vice-versa. Land value increase has not made housing construction and rent affordable for the low income households within Ibadan urban centre. The problems of affordable housing supply to low income households in Ibadan urban centre relates to increase in land price. Limited access to land, land ownership and increase in land price become fundamental constraints to affordable housing supply to low income households.

Sites and services program in Nigeria was primarily to make land easily available at affordable cost for housing development and commercial activities in a decent and planned location (Onu & Onu, 2012). This was to eliminate obstacles to affordable housing supply and provide solutions in affordable housing delivery system. The promulgation of the 1978 land use decree was meant to solve the problem of land speculation through which the entire land within a state is vested into the hands of state governor to hold in trust for the citizens in the state. It is expected of prospective home owners to apply for the use of the land at a reasonable price. However, the implementation of sites and services and 1978 land use decree programmes was faulty and has not achieved the purpose.

6.4 Increase in urban poverty
The expectation of many migrating to the urban centre towards employment opportunity could not be met. As a result of this, majority of the households are without employment. Many engaged themselves in petty trading which reflected in their income and consequently increase the urban poverty.

6.5 Housing condition
The overcrowding and congestion as a result of high rate of rapid urbanisation has led many of the low income households living within indecent housing condition and environment. These are characterised by over-crowding, poor sanitary conditions, lack or inadequate basic facilities and amenities as shown in Figure 2.

Figure 2: Housing environment characterised by over-crowding, poor sanitary conditions, lack of basic facilities and amenities

This resulted from high house rent and cost of land which are not affordable among low income households. The rapid rate of urbanisation in Ibadan coupled with the poor economic conditions of the
low income households have made it impossible to provide decent housing for urban low income population. This results to huge bulk of low income households being forced to reside in crowded, substandard, informal slums and squatter settlements that lacks essential infrastructures and services.

7.0 Conclusions and Policy Implications

The resulting increase in housing demand resulted from urbanisation in Ibadan urban centre will largely be unmet as this city is hardly able to satisfy the backlog of accumulating housing shortage except appropriate measures are taken to curb the problems. It is on this view that the author is of opinion that there is need for the review of 1978 land use decree. The 1978 Land use decree through which all land were vested in the government has become obstacle for housing development. The reviewing of the decree is of importance in order to address the land tenure problem. Government intervention in terms of rural development will reduce massive movement of the people from the countryside to the urban centre. This is through provision of basic infrastructural facilities and amenities in the rural areas.

Government needs to intervene in the housing market in terms of rent control. This can be achieved through Rents Act to set regulations on renting and makes provision for restricting rents increases. Land price and house rent control will make land and house price be more accessible and affordable among the low income household. According to one of the people interviewed, it is suggested that the maximum advanced that should be charged should not be more than two months and the landlord should give between six months and one year notice if the landlord will need the residence for his personal or family use. This support the view of Wallace (2004) which is of opinion that it is important for public interventions in markets.

Government’s partnership with private housing sector for the purpose of providing adequate housing for low income households; and the effectiveness of the planning regulations in preventing illegal construction of housing are hoped to prevent further slum and indecent housing environment within the urban centre. This is believed to reduce slums and squatter settlements in Ibadan and enhance the environment that is more conducive, safe and comfortable for the dwellers.

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© 2016 British Journals ISSN 2048-1268


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