

The Limits of Statist Paradigm to the Analysis of Urban housing Policy

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THE LIMITES OF THE STATIST PARADIGM TO THE ANALYSIS OF URBAN HOUSING POLICY IN NIGERIA

I. Prologue

Policy stakeholders in the housing field are acutely aware that for any urban housing programme to be politically feasible in order to be enacted and attract sufficient support, it must be operationally feasible and implementable. The feasibility of any policy has reflective relationship with resources, actions as well as the cost or benefits perceived by the beneficiaries. The role of diverse political and economic actions in fashioning a policy and implement it, is strategically governed by domestic and external actors.

Generally, housing policies perceived as imposing and only confer unilineal benefits are likely to encounter political feasibility problems. Here we must identify an important distinction which affect the execution of policies where the state is a monopoly supplier of goods and services and a situation in which the state is only restricted to structuring incentives to enhance the private sector intervention. In situations where the state is not a monopoly supplier of goods and services, policy makers need to be skillful to balance the range of incentives that affects many interests.

Thus the extent to which the state can intervene in urban housing policy in any polity is largely a function of many factors which include economic, social, political and global considerations (Amdii I.E.S. 1993 p.5). The housing field is a wide area which requires various stakeholder's intervention. The growth or decrease in intervention by the State or the private sector vary from one polity to the other. Similarly, the impact produced by the character of the intervention (i.e. State or private sector) is bound to vary as the State and the private sector do not articulate or aggregate similar interests. The major argument of this Inaugural Lecture is that even though State intervention in urban housing policy is important, it has immense limitations.

We posit further that in a dependent capitalist State like Nigeria, direct State intervention in housing policy is a product of colonial history because historically the indigenous capitalist class lacked the necessary

capital for investment. This gap has to be filled by the State due to the inchoateness of the capitalist class before 1985. We also argued that as the economic environment change radically, the State becomes incapacitated to sustain its intervention. Against this backdrop, the State has to open up the housing market to allow the interplay of market forces so that many actors can participate in the housing field.

The Lecture which is organized into eight sections is a product of many years of empirical research. Section one deals with prologue while section two delves into theoretical explorations. In the third section, we examine State intervention during the colonial and the postcolonial housing programme. The fourth section analyses the military government's urban housing policy up to 1979 while fifth section concentrates on Shehu Shagari's housing policy. In section sixth, we discussed the limitations of the State and the percussive involvement of the private sector in the housing field. Our discussion in section seven focused on the strategic phase of the private sector's participation in the urban housing policy and the extensive reduction of State involvement in the housing sector. The eight section is an epilogue which deals with conclusions and recommendations.

II Theoretical Comments on the Statist Paradigm

The State is at once what holds society together and society's crowning achievement. Without the State, the element that compose social reality. The "estates" there would be a breakdown of objectives, morality (manner and customs, moral) and of subjective morality (sense of duty, sense of obligation) alike. Human history attains its peak in the modern constitutional State. There is nothing further to look forward to in the womb of time or to expect from human endeavor(Lefebvre H, 1968 p.26)

The State, it is argued, is an autonomous institution that integrates, harmonizes and provides all the essentials necessary for the survival of individuals or groups in a given society.

Thus without the existence of the State, it would be difficult to formalize political processes, organizations and relationships between the various groups that constitute the society. Indeed, the State is conceived as the only institution that is capable of controlling pressures from interest groups

particularly when political, economic or social 'choices' are made through public policy over issues like education, housing or health.

The main thesis of the Statist approach is that the state is a "set of roles and institutions having peculiar drives, compulsions and aims of their own that are separate and distinct from the interests of any particular group" (Krasner S.D, 1978 P. 10). Within this context, the state is perceived to be pursuing objectives that are independent, although they may be influenced by public interest. Latham also argues that the state should be conceived to represent the consensus by which group interaction generates the rules by which the community is to be governed and ... public policy ... formulated (Schottle E.C. 1968 P. 161).

The actions of the state are assumably perceived to transcend private or parochial interests. In other words, policies adopted are invariably premised on the common interest of the entire society which the state represents. It is further conceived that when the state makes a "choice" with respect to public policy, the blending of economic and political resources becomes necessary.

The state giving this approach is mainly concerned with not only the exercise of authority over how the resources are distributed that private aims and activities should impinge upon the use of state authority. Within the context under discussion, the state does not disregard existence of the private sector, but that its activity should be influenced by the political will of the society. It is also argued further that, within the political mode, economic opportunities are recognized to be commonly dependent on political decisions and political influence to be therefore a condition of economic success.

The political decision tends to countenance the interests best organized to influence them. It is assumed that the success of economic activities very much depends on the political initiatives the state provides in the less developed countries of Africa, Asia and Latin America.

Schottle argued that since the state is perceived basically to aim at ensuring the fulfillment of national tasks, whether political, social or economic, it may not be conceived to present a class interest. The

legitimate use of state power through constitutional process can curtail the dominance of foreign monopoly in the less developed economies and of course eventually culminate to the protection of the domestic economy.

The main themes are central in the understanding of the Statist paradigm as advanced by Krasner, particularly as it affects policy making. He suggests that in order to identify such wide range of national interest or needs, two modes may be adopted. The two are the Logical Deductive Model (LDM) and the Empirical Inductive Approach (EIA). He argues that through the logical deductive model, the state's national interest can be located especially if attention is focused on the state normative function i.e political responsibility of territorial preservation and benevolent agent of integration. In fact even before the 19th century the normative functions were not limited to boundary maintenance particularly in Europe where there were states. The functions, more significantly, were also related to social, economic, political and cultural needs. However, while these regular or normative functions can be conceived to be in the interest of the state, the model seemed inadequate when exposed to the contemporary requirements of the state responsibilities in the twentieth century. As would be expected the:

Functions of state undergo a progression. From its initial duty of Providing protection, the responsibilities of the state expand into A framework of order. (Lipson L. 1965, p.3).

The provision of protection was rather more conspicuous during the period pre-dating the 20th century against external attack, while the economy was left in the hands of private individuals. The deductive approach is limited, if applied to the state's involvement in the economy with respect to the provision of social, economic and political services. In the contemporary situation, the private sector cannot cater for the societal welfare requirement and therefore state's role becomes multipurpose rather than its normative functions.

The second method is the empirical inductive approach. This approach as presented by Krasner, conceives the national interest of the state to "consist of a set of transitively ordered state preferences concerned to promote the general well being of the society that persists over a long period of time "(Krasner S.D., 1978 p.10). It is assumed that, since the

content of state public policies reflect a wide spectrum of interests, it does represent the needs and desires of the general community. For example, where a given state policy say on housing or health, focuses on the needs of the people, such a policy is presumed to serve the society's interest. More importantly, the main thesis of the empirical inductive approach states that, there should be a close relationship between the theory and practice of what the state officials who represent the society "say and do". This refers to state's policy making and implementation. This approach seems more pragmatic and realistic in order to pin down state officials as to whether there is rapport between policy decisions and actions. It is worth while quoting here a remark made by Reichenbach about the inductive approach. He observes that:

we do not ... allot a probability of truth to an inductive generalization before observation and experimentation but only when experience has shown us that a certain event has always occurred under certain conditions (or has occurred in some definite proposition of instances) ... if there is indeed regularity and uniformity in the sequence of events, we can justifiably predict that the particular event will occur invariably ... an inductive inference gives us the best wager. It is the best wager because it is only, if inductive procedure is applicable, that is, if there is indeed uniformity in events, that there is even a possibility of making a prediction as to events in the future. (Trusted J. 1979, p.65).

What the above suggests with regard to generalization is that it should be based on the past activities of decisions of the political actor. What makes the empirical inductive approach relevant is the fact that there should be as a matter of logic and procedure, a close relationship or regularity between the policies and actions of the actors. In other words, to some degree, there ought to be some measure of resemblance of the future to the past. Taking stock of all these, the existence of such regularity and uniformity between decisions and implementation, makes the approach very useful in analyzing political and economic issues like Urban housing. However, Edmund Dell argues that the theory and practice of what the state says and does must meet with three criteria:

- a) that an action will be in the public interest
- b) that someone will be responsible and

c) that his identity will be knowable. (Dell, E. 1973 P. 101)

These factors seem to be significant, if the theory of what the state says and does is to be considered important. Against the above conditions, any policy pursued by the state by all standards, should not consistently favour a particular group. Also, the state ought to operate such policies over a long period of time, concentrating on the welfare of its citizens. Since the state represents the phenomenon of social consensus, as conceived by the inductive approach, its actions are expected to take into recognition the varying opinions and demands. To fulfill the above, state officials are expected not to formulate policies to reflect sectional desires but the entire society. For example, in the case of social policies on issues like housing, health or education, this approach does not expect the state to formulate policies, mainly for the benefit of certain stratified groups because of their influence in the society.

Although Dell's criteria are relevant, particularly the first two, the third one which insists that the public should be in a position to identify the nascent state officials involved in policy-making, can be challenged. It is indeed very doubtful if there is any utility for the members of the public whose interest the state officials serve to insist on identify the key political actors who are involved in the decision making apparatus. However, what is significant and necessary is that state policy on behalf of the society should be defensible in the interest of the community and that the state is required to manage the resources efficiently, in order to achieve the goals set for the society.

The above contention assumes that the state functions are only marginally limited. This is not to be. The Sovereignty at Bay contends that economic development should be pursued through economic internationalism which may metamorphose into globalization. Under this model as argued by Harry Johnson, who is one of the most ardent defenders, individual states will have to be integrated into a more dynamic and superior world economic sovereignty. The model insists that "each state should give up its individual economic sovereignty and submit under the aegis of multinational corporations". (Johnson H. 1970 p.4).

Dell observed that the multi-national corporations are indeed private channels of international economic integration with the nation-state taking a secondary position as an adjunct to some form of supranational government. This phenomenon is not only unacceptable, but also not in tune with the desire of the state to both its economic and political influence over their resources, which is the central theme of the state centric approach. This macro centric mode in contrast to the Statist paradigm emphasizes the dominance of external economic forces over political. The sovereignty at Bay Model conceives transnational corporations as a powerful international institution which can pursue economic interests successfully. On the contrary however, the state has the legitimate authority not only over its security and power by virtue of political independence, but also economic and social milieu within its political boundaries. For instance the problem between the states and the less developed economies and the transnational corporations, as argued by Robert Gilpin:

reduces to a question of interest and power, who has the power to make the world economy serve its interests? This point may be best be illustrated by considering the relationship of the multi-national corporations and the nation state... on one side of this context, is the host nation state. Its primary source of power is its control over access to its territory that is access to its internal market, investment opportunities and sources of raw materials on the other side, is the corporation with its capital technology and access to world market. (Krause LBC eds 1975 PP 48-49)

But where the two differ is over who has the power and which interest that power serves. The state insists that by virtue of political independence, it should control such power. Unfortunately the current globalization syndrome appears to have encroached on the political and economic resources of the states. In fact, the globalization syndrome seemed to be hindering the social, economic and political function of the States. This in the end, tends to thwart the state's economic interest. Argued further, the economic activities of the corporations may not thrive successfully in a state without the complementary political and social climate normally provided by the state. In the third world situation.

business as it grew big, spelled power; power any sense you will the amazing of wealth, the control of men, the dispensation of social power was dammed up, a vacuum was created into which other forces were free to flow. (Lipson L, 1965 p.3)

Thus because big business does spell power, states in the less developed economies tend to be over sensitive with regards to the activities of the corporations particularly as the indigenous private sectors are inchoate.

The Marxist argument has challenged the Statist approach and the S.A.B.M. The Marxist School posits that the State in a capitalist society cannot be posited as a regime or a system of regulative authority which orders and received none. It stresses further that the state cannot be conceived to be non-partisan. Miliband observes acutely that the "holders of state power are, for many different reasons, the agents of private economic power are, for many different reasons, the agents of private economic power that those who wield that power are also, therefore, and without unduly stretching the meaning of the words, an authentic ruling class. (Miliband R 1969, p.54-55).

Clearly spelt out, the position of the above argument counters the two preceding approaches. The extent to which these three conceptions are applicable will be found in the subsequent discussions. State involvement in policy issue may focus on two major areas: either to bring about further changes within a particular developed capitalist society or interfere between the indigenous private sector and its foreign counterpart in a given less developed economy, in order to ensure more participation of the indigenes in the country's development process. Although state intervention is common in many countries of the world, the factors that determine such intervention in capitalist states are to some extent different from those of the third world countries for obvious historical reasons. Broadly, there are three possible reasons.

These include, first, government's attempt at assessing the capitalist process of development in advanced capitalist states such as Britain particularly in areas where the private sector is deficient second, intervention may be based on ideological grounds and third, involvement of the state in the less developed countries of the third world could mainly be attributed to the weak and the dependent nature of the indigenous capitalist class.

With the foregoing, it may be necessary to locate our discussion within the common perceptions of policies in housing field. Generally, as mentioned earlier the dependent relationship of the less developed economies of the third world on the advanced economies which is a product of history, tends to determine state intervention in such countries. This is more common post-colonial states of Africa, Latin America and Asia where.

the people of the new state have the desire to be recognized as responsible agents whose wishes, acts, hopes, and opinions matter and the desire to build an efficient dynamic modern state ... a search for identity, a demand that the identity be publicly acknowledge ... a demand for progress for a rising standard of living, more effective political order, greater social justice and beyond that of playing a part in the larger arena of world politics. (**Welch 1967 p.167**)

If the state is to build a modern economy and improve the living conditions of its people, state intervention in the new state may be seen as an attempt at coming to grips with the realities. After political independence the social revolution of rising expectations of the people are usually high. Lipson, argues that under these circumstances,

The states are forced on obtaining independence... to develop (its) economies in all possible directions at the greatest possible speed. Because of the lack of private capita, (it) depends overwhelmingly... on foreign aid. Whether from government, international agencies of private interest (Lipson L. 1965 P;3)

Since the indigenous entrepreneurial class lacks the human capital, technology and entrepreneurial know-how, they are to a high degree dependent on their foreign counterparts. Thus the inability of the indigenous private sector to exert control over the economy and also provide adequately social overheads like housing, health and education, tend to influence state's involvement in policy issues in most third world countries in order to satisfy the yearnings and desires of the society through public policy, Mafeje argued tenaciously that in the undeveloped,

Countries of the third world the state in itself is a historical product of objective conditions and therefore its dominance, it emerged to fill a political vacuum where all classes were still inchoate after the departure of the colonial powers. Likewise, it was the only viable force to undertake the enormous task of national and economic integration. In other words, it was a price paid for political independence. (Mafeje A, 1978 P:17)

Thus state intervention in the former colonies is dependent on its foreign counterpart and lacks the capacity to promote the social economies of their third world. There are two major mediums, in Mafeja's perception through which the third world countries can intervene into the economy to reduce the dependence situation. He argues that state intervention in their third world,

Assumes the role of protecting the national economy and compensating the economic weakness of the nascent nation bourgeoisie without meaning necessarily to liquidate them as a class. In the second form, it adopts the same role but with the express purpose of liquidating the national bourgeoisie (Mafeje A, 1978 P:17).

Most importantly, the first form is more predominant among the third world countries. The second mode involves nationalization where ownership and the operation of enterprises are vested and controlled exclusively by the state. Compensation normally goes with nationalization in countries that have adopted this method of intervention.

The first mode is more relevant to the study as the state intervenes not only to destroy but to assist and augment the indigenous entrepreneurial sector because of its dependent relationship with its foreign counterpart. On another front, the state in these poor countries intervenes, to provide social overheads which the private sector cannot adequately provide. As previously mentioned, the indigenous private sector is inchoate and therefore state intervention is intended to fill up the social-economic cracks and crevices, as there are no other structures which can adequately perform such functions. Argued in a slightly different dimension, even if the private sector has the capacity, the provision of social overheads such as education, transport, health and housing cannot be left entirely to the interplay of market forces.

This is because private entrepreneurs cannot undertake consensual roles of accommodating and serving societal requirements. However in countries (both developed and developing) which adopt this mode, the state and the private sector are both involved in the ownership and management of some of the investments. What is important is that since the indigenous private sector in their third world depends to some extent on the state, it therefore has the prerogative of laying down the rules and framework and insists on certain policy requirements to which the private

sector whether indigenous or foreign must have to conform. A good number of countries including Nigeria, Zaire, Kenya and Brazil in the third world have assumed the role examined through indigenization policy, mainly to extend control over the national economy by assisting the indigenous businessmen.

Housing Policy and Equity

It must be stressed that regardless of whether we apply State Centricism or Sovereignty at Bay Model. Certain perceptions are strategic in the formation of urban policies. As demonstrated below policies in area of urban housing like any other sector is often initiated by government either on the basis of government willingness to accept responsibility or as a reflection of the demands and pressure emerging from the various interest groups. In general "arguments about housing policy are usually based, implicitly if not explicitly, on different conceptions of equity or distributive justice" (Head B., 1978, P:1). Whatever conception one adopts with regards to equity, a policy must be designed by the government in order to implement it. In designing a "policy instrument which constitute a set of ways and means used when putting a given policy into a practice". The important role of the government in a Third World country can to be over-emphasized. (Sagasti F., and Araoz F., 1976, P.13). Once a policy statement has been organized by government officials, the instrument of power lies in its legality.

Beyond this, the "utility of a policy decision lies in the nature and character of the institutions and procedure adopted to translate decisions into reality for effective implementations "(Amdii I.E.s., 1980, p.21). Housing policy like any other policy area, is often executed by many organizations in order to achieve the objectives of distributing housing resources among the competing groups. In order to understand the nature of equities required in the housing filed, we examine four perceptions which assume that the government must structure housing policies but differ on the issue of distribution of such houses.

The elitist argument on the issue of equity revolves around the common saying that "to him that hath more shall be give". But since the pluralists maintain that "power is distributed in a society" it is not rational

for any government to formulate policy that enhances the transfer of resources from the less privileged to the haves (Kirk G., 1980, p.57). Heady has also argued that the elitist proposition is "indefensibly regressive" (Heady B., p.21). If the society consists of a collection of interest groups competing for control over government action "it is ironical to expect a fraction of that society, taking control of all the available resources. To a large extent, the elitist explanation, particularly in the under-developed economies, has very serious implications for the have-nots who live in the Durban peripheries.

Indeed the pluralist argues and advocates that there should "the free play of market forces in the housing sector, primarily for reasons of efficiency rather than equity" (Heady B., 1978, p.2). The contention was based on the assumption that market mechanism is the most suitable strategy for sharing resources such that would allow the maximum use of all the factors of production. Incontestably argued further, it is succinctly maintained that the nature of the house and individual household wants to choose should be determined by income and affordability. What the above infers is that, equity would be determined by the income at one's disposal.

But the question is how realistic is such a proposition? This approach sees government intervention through public expenditure and construction of houses as a mere intervention which destroys and distorts market conditions. In fact government involvement is conceived to deprive those who have had access to housing under market conditions whereas those who might not have access to housing under the interplay of market forces have access due to intervention. The argument of this school is that government should not be involved directly in housing construction but rather intervene in areas like slum clearing, etc.

But a cursory look at the arguments shows that it is not realistic and does not reflect the total interest of the society. In a given post-colonial state where the business class is inchoate or lacks the resources, the statist intervention to a large extent is inevitable. To allow the entire housing sector to the vagaries of the interplay of market forces would go further to marginalize the low income group to the advantage of the propertied class and the haves.

The social democratic scholars are argued by Broadbent believe in the "perfect market ideal of fairness, balance and diversity". The theory imposes on social policy (the state) the task of ensuring that no singly group ends up in an excessively privilege (monopoly) position" (Broadbent T.A., 1977, p.2005). The major contention of this welfarist School has been,

That government should intervene in the housing sector in order to ensure decent basic standards of housing for lower income families. Social democratic equity require assistance to house the poor particularly household too poor to afford decent accommodation without paying an excessive proportion of their income for it. (Heady B., 1978, P.21)

The above obviously points to the fact that government should provide good and quality environment to the extent that housing resources are so redistributed such that the low income bracket could be favoured. What the above points to is that "sincerity of those people with an interest in the outcome of a political decision will become political active and sine the weak polity is responsible to extant pressures, the outcome will faithfully reflect the balance of interest in a community" (Breadbent T.A., 1977, P.2015). The foregoing argument as it relates to housing policy by the government is reflective on what **Kirt** calls "implicit egalitarianism" (Kirk G.,. 1980, P.59). If the distribution of housing resources is democratized, it thus follow that the three groups; low, middle and high income groups could have some access to the resources on the average. But the problem has to do with the interest of the politically strong decision makers and the question of sincerity.

The Marxian conception of equity in the area of housing insists that "resources be distributed from each according to his ability to each according to his needs" (Heady B., 1978, P.21). But a policy maker in the area of housing can hardly take a decision that would allow distributive justice. What this perspective opposes is the continued existence of inequalities often perpetuated by the lopsided economic plans to the neglect of the larger majority needing the houses. Equity in the view of this perception is not achievable because the state apparatus is controlled by the powerful class who careless about the slum situation where the low income group live in a dependent economy like Nigeria.

Let us mention that whichever the perceptions one adopts in discussing policy in housing area, the question of achieving either vertical or horizontal equity would arise. According to Heady:

Vertical equity means the degree to which programmes benefit household, at different points in the income distribution (while) horizontal equity on the other hand refers to the extent to which households at the same point in income are treated equally" (Heady B., 1978, P.21).

What vertical equity connotes is a situation where a progressive decision can be adopted by policy markets to the extent that households particularly at the lower rungs of the ladder derive substantial benefit. But as Goldsmith has rightly mentioned "the latent power of the passive majority to organize themselves (are weak because of narrow) access to the decision making process" (Goldsmith M., 1989, P.20). Mills and Hunter have even argued succinctly further that policy making process in the urban centres is too closed such that power is concentrated in the hands of the few to the detriment of the urban majority (Mills C.W., P. 1953, P.10).

On the front of the horizontal equity, the main thesis is that all households at the same point of income position should have access to housing.

Even if the groups are on the same point of salary distribution, it is doubtful if the housing resources would be shared proportionally as in the case of many Third World countries including Nigeria. Although the foregoing seem important, other factors such as the housing directly and the ability of the private housing market to augment states efforts also matter. Beyond these, each government has different reason for initiating a housing policy. In the Nigeria case, the policies are examined against the background of these theoretical discourse. The successive governments in Nigeria have adopted these policy perceptions to intervene in housing. The four types hitherto described have been used by various regimes depending on the conception of the political actors. It must be stressed that no single perspective can be used by any administration at a point in time. It is more common to find a particular government using the four inter-changeably and sometimes even mixed depending on the degree

of the pressures and the character of the political actor. These measures are usually intended to achieve either vertical or horizontal equity as demonstrated. The subsequent analysis will demonstrate the nature and character of state intervention and its limitations as well as the rigorous intervention of the private sector.

III. State Intervention during the Colonial and Post 1960 Administration

The intervention of the Colonial government in urban housing was largely an attempt to housing the colonial civil servants. The government strongly believed that state intervention in housing was a major assistance to the civil servants to that they can achieve their full productive capacity. The government had to provide accommodation for its staff because the British officials on arrival needed good accommodation and this could only be provided at the time of need by the government. Also, the indigenous civil servants could not provide their own houses, because they did not have the money and hence the government had to assume the responsibility of constructing senior, intermediate and junior quarters. Finally, the small private sector by 1990 had little idea about constructing modern houses for renting in the outskirts of the traditional sites. The government provided houses for the staff at the regional capitals of Ibadan, Kaduna and Enugu.

The measure helped particularly the workers in the lowest grade whose income were not adequate to meet the cost of renting private accommodation in the towns. The subsidy policy and the provision of government quarters continued after independence and remains the Nigerian government policy.

Similarly the involvement of the colonial government in town planning began during the Southern and Northern protectorate administration between 1896 and 1914. However full government intervention in urban development programme began in 1900, particularly in the major Regional administrative seats. Government intervention in urban planning was a deliberate policy of the colonial authority. Its objective was to improve the living condition of the urban residents it was intended to provide essential urban needs through the planning processes in order to change the resident's life pattern and reduce problems that

result from poor environmental sanitation and increased population in the urban centres.

Proposed Schematic Layout for New Nigeria Towns in 1999

DIAGRAM

Source: Morgan W.B and Pugh J.C. West Africa. Methuen. London, 1969, P460. The Scheme was culled from a diagram in a Nigeria Publication. 1939

The administration's urban planning programmes also dealt with reforms in Land and it was a very sensitive issue as it determined the existence of the individual or communities who own it. All lands in the country are in the keep of the chiefs for the members of the tribe to whom land belongs. Any land so granted becomes the property of the grantee for life. With all that grows on it and all that lies beneath it (Orr C., 1964, P. 244). With this kind of land tenure system, some form of government intervention was necessary in order to enable government plan the urban areas and make land easily available for residential and non-residential building in the towns. It is important to point out, however, that when lands were taken over, the government paid adequate compensation to the communities through their chiefs. The government designed the "type plan" such that would ensure proper street layouts, modern sanitary conditions for a water system, sewage disposal, refuse disposal, recreation and other areas for future development. The "type plan" for the development of town as shown in fig. I was devised by Lord Lugard.

In consultation with senior sanitary officers and other officials.
The main principles of the design are straight lines,
broad avenues, large open space... such towns could be
extended almost indefinitely and, if the design be carefully
followed, large open spaces suitable for parks, gardens or

recreation grounds would automatically be provided. (Morgan W.B., and Pugh J.C. 1969, P. 458).

The main objective of the Ordinance was to empower all government agencies involved in town planning throughout the country to impellent the type plan. The Ordinance classified the towns into "three categories, namely, first administrative second commercial and third class mining townships" (Fadahunsi, C.O., 1980, p.44). Such a classification assisted the government in allocating resources to meet needs.

The consequent outcome of the 1917 Ordinance was the schematic layout that accompanied it in 1939 as shown in fig. I. from fig. I, it is quite clear that modern town planning was a colonial legacy and undoubtedly " provided a strong stimulus for urbanization in Nigeria" (King A.D., 1962, P.39).

The subsequent government Ten Years Development Plan of 1946-1956 was implemented through the Town and Country Planning Ordinance of 1947. Its main objective was to restructure town planning programmes. Unlike the previous period, the urban planning policies of the government after 1946, was macro in nature as it covered wider areas.

The Lagos Executive Development Board (LEDB) was established in 1929 as a planning institution because of the epidemics which killed many people in 1928. Because of its commercial and political importance, the population changed rapidly as there was mass exodus from the hinterland in search of employment. Its population changed from 126,00 in 1931 to 267,000 in 1952, 675,000 in 1962 and 13.8 million in 1978. Its low lying and water-logged nature also made planning and housing development very difficult.

The Board was also involved in planning, vetting and approving new estates for residential housing, industrial and commercial ventures. Estates for industrial and commercial activities were also developed indiscriminately, but after 1929, the Planning Division had to approve plan and the suitability of the area before it could be developed. The new dimension had obvious advantages. It was easier to keep the environment healthy with respect to refuse disposal epidemic and swamps. Sewage

system of refuse disposal and modern water supplies were provided in the developed lands and leased to private individuals and corporate groups. In all, about 1000 acres were reclaimed between 1929 and 1946.

Regional Housing Corporations were also established and had two major functions: urban planning and provision of house in the regions. They were established to plan and develop towns in the regions because as the population expanded, it became difficult for the ministry of Works to perform such functions adequately. The colonial administration in 1958 through the regional governments.

Framed and executed approval schemes for any area proclaimed by the state on the authority's recommendation. These schemes were not confined to urban areas, nor were they limited to the planned control of land uses. They in fact took "the form of comprehensive development projects potentially embracing every economic, social and physical facet of the area" (Green L. P., 162, P.461).

The activities of the corporations were more extensive than the LEDB as their planning and housing projects were not limited to urban centres but also included country planning. The government's efforts were not limited to public housing or town planning measures, but also the establishment of the housing finance institution to assist not only individuals seeking loans to build their own homes, but also private entrepreneurial investment in estate development.

In 1956 the Central government in conjunction with the "colonial Development Corporation and Eastern Regional Government established the Nigerian Building Society (NBS) with an initial capital of €2.25 million, at a ratio of 31 percent (Colonial Development Corporation) 9 percent (Central Government) and 60 percent (Easter government) for the purpose of lending money to individuals or groups "(Falegan S.B. , 1980., P.67). The Federal and the Easter regional governments stood as guarantors for all the civil servants who obtained loans from the society. The society charged 4 to 6 percent interest. From the foregoing analysis, it is quite clear that state intervention in urban housing field was overtly intended to improve the urban conditions. It can be contended therefore that the civil servants' interest were aggregated by the state.

We must mention that government policy after 1960 was also based on the colonial government philosophy and therefore we should perceive its activity as a reflection of the predecessors programmer. The inchoateness of the private sector as argued by Mafege still made state direct intervention inevitable after 1960.

Urban Housing Policy After 1960

The Urban housing policy after 1960 was an extension of the colonial philosophy. Each regional government after 1960 prepared its priority areas but the issue of urban housing was emphasized using different considerations in order to improve living conditions in the urban areas. The amount allocated to town and country plan is indicated in each region all based on the income being generated from the marketing Boards. Table 1 below shows it clearly. On the whole the Western Region (41.8%) has the highest allocation to this sector as compared to the other two regions.

Table 1

Regional Investments in Town and Country Planning

				% allocation in relation to all sectors in the Regions		
				North	West	East
Social overheads	Northern Region	Western Region	Easter Region			
Water other than irrigation	1.9	7.5	9.9	5.1	24.4	3.6
Health	29.2	3.3	1.7	1.8	17.1	2.5
Town & Country Planning	10.3	6.0	9.3	3.3	41.8	6.2
Cooperatives	23.2	2.5	1.5	-	4.0	0.6
Social Welfare	-	-	1.5	0.6	4.6	0.7
Total	2.5	38.3	36.8	19.6	161.8	23.9

Source: Federation of Nigeria National Development Plan, 1962-68, Lagos 1962. P.41

- 1) The figures for the actual expenditure were culled from Dean, E. Plan implementation in Nigeria 1966, Oxford University Press, Ibadan 1972. P.74-76
- 2) The figures for the gross capital expenditure in Residential Building were culled from Federal Republic of Nigerian, Analysis of Government Accounts 1958 1976-77, Federal Office of Statistics, Lagos. October 1979, P. 40-43.

There is no similarity between planned and actual expenditure in town and planning in the North during the plan period. This can be attributed to inefficiency by government officials.

Table 2

Allocation of funds to Town Planning and Urban Housing in m

Regions	Town Planning			Residential Building		
	Planned	Actual	Percentage	Planned	Actual	Percentage
North	3	6	20	3	4.2	140
West	1.6	1.2	75	7.7	8	10.4
East	8	2.3	287.5	2.5	3.4	136
Total	5.8	4.1	75.9	13.2	8.4	63.6

Source: The figure for the planned expenditure for both Town Planning and Residential Building were culled from the Federal of Nigeria, National Development Plan. Lagos 1962. P. 106 168.

In the case of the West, the amount of 1.6m allocated less than what that was allocated in the North because the North had a much larger population. Furthermore, the West had intervened in town planning during the colonial period, much more than the North. The actual expenditure by the West was 75 percent of the planned capital. Thus even though its planned capital was lower than that of the North, its disbursed capital was twice that of North.

The East on the other hand had the lowest planned expenditure in town planning. It only planned to spend €0.8. million during the plan period. However, there was a significant discrepancy between the planned and the actual expenditure by the regional government.

During the period it disbursed ₦2.3 million which was 12.8% percent of the planned expenditure. Although the government spent €1.5m in excess, actual expenditure did not produce as many houses as planned which also, like the case in the North was circumstantial evidence of

corruption. Another area in which the three regions allocated a high level of capital was residential housing.

The Northern region as shown in Table invested substantial capital for building residential house. The sum of 4.2m spent in this respect was shared between the investment in direct government housing projects and loans under staff housing scheme. But over expenditure did not necessarily result in the construction of many houses, and such excesses in expenditure can be attributed to covert design by government officials to misappropriate government funds and inefficiency.

In the West, housing was mainly left to the western Nigeria Housing Corporation (WNHC). Although it allocated €7.7m to planned expenditure. The Eastern regional government planned to invest the sum of €2.5 million in constructing houses and housing loans to workers through the Eastern Nigerian Housing Corporation (ENHC). But by 1966, it disbursed a total sum of €3.4 million (136 percent). What is significant about the East is that in both town planning and residential building, its actual expenditure surpassed planned amount. This can be interpreted to mean that other sectors of the economy from where the funds were transferred must have suffered immensely and also could be a measure of corruption.

The above analysis has very serious implications. The reallocation of capital after the original plan in the regions affected the town planning, particularly in the case of the North. The diversion from town planning to housing creation was an evidence that the government failed to make adequate study before the plan allocation was made. It was an indication of the fact that the machinery established by the regional governments were deficient. It can be argued that Regional policies between 1960 and 1966 in Nigeria was and disbursement of unplanned capital were the commonest avenues or opportunities through which politicians during the first Republic (1960-1966) manipulated public funds for personal pay-offs and political activities.

Federal government urban housing policies in Lagos

After independence the sum of 23.2 million was allocated to Town and Country Planning which was intended for improving urban conditions in Lagos. The Ministry was allocated the planned 23.2 million to improve

the environmental conditions and create house in Lagos. The areas the Ministry concentrated on are indicated in Table 3.3. The allocation of 23.2 million to Town and Country Planning under the Ministry for Lagos Affairs compare favourably with other Ministries. This was an indication of governments concern for improving the urban conditions in Lagos. Under the federal government’s housing programme 24,000 housing units were planned for Lagos on the following basis: 14,400 units (60 percent) for low income earners, 7,200 units (30 percent) for the middle income group and 2,400 (10 percent) for high income earners all intended to provide adequate shelter for the section of the society and alleviate the squalid conditions in Lagos.

Table 3

Capital allocation to Town and Country Planning under Ministry for Lagos Affairs

	£000
Lagos Sewage	1,566
LEDB (Land and Housing)	15,028
Nigerian Building Society	1,500
Metropolitan Area Housing Project	1,344
Lagos Town Council	1,843
African Staff Housing Fund	1,830
Investigation of Protection of Victoria Beach	50
Total	£23.160

Source: Federation of Nigeria, National Development Plan. 1962-68, Lagos , 1962, P.53 and 98.

Narrowing the analysis to the residential construction, government had substantial capital investment as indicated in Table 4. During the plan period, high level of capital was spent in the creation of housing stocks as evidenced in government’s commitment. The total amount of capital spent between 1962 and 1966 on residential is indicated below:

Table 4 Federal Government Gross Fixed Capital Formation in Residential Building 1960-1966.

	£'000'
1960-61	n.a
1961-62	5,181
1962-63	4,004
1963-64	316
1964-65	3,292
1965-66	3,598
Total	19,759

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Federal Republic of Nigeria, Analysis of Government Accountants 1958-59 to 1976-77 Federal Office of Studies, Lagos, 1979, P.39

The low figure for the 1963-64 was largely attributed to the bandwagon effect of the 1964 Federal elections which produced crisis in Lagos area. As erstwhile argued, State intervention during the post-colonial period was an extension of the colonial government framework. Even though some efforts were made the revision of budget and diversion seriously epitomized some form of corruption in the management of urban housing.

IV. The Military and Urban Housing Development: 1970-1979

The Military government's intervention in housing development was an attempt to solve the problem of housing shortage after the civil war and to demonstrate the legitimacy of their regimes. While large scale destruction was the feature in the former East-Central State, housing conditions in many urban centre throughout the country had also worsened. We argue that the post war housing programme had the blessing of the oil boom of the seventies which cushioned the substantial capital investment up to the late 1970s. The policies after substantial capital investment up to the late 1970s. The policies after 1970 as far as housing area was concerned contributed tremendously to the transfer of large number of the indigenous contractors into complex construction entrepreneurship by acquiring new technical skills and shared participation.

The Oil Sector and Economic Development

The regime after the war dealt more with housing issues when the National housing Policy was developed to improve the urban conditions throughout the country. Revenues from the oil have been the principal resource base and cushioning factor for public expenditures, not only in housing but also in other sectors of the economy since 1970. As Iwayemi has succinctly pointed out that:

Petroleum was the most important natural resources in the development of the Nigeria Economy... Its impact on economic development has been felt not only in the vast expansion in the productive capacity of the economy but also in the exponential growth in the demand for goods and services...oil revenues gave the government greater degrees of freedom in executing its grandiose economic and non-economic objectives and (Iwayemi A, 1981, P.1)

Massive oil wealth not only considerably increased the availability of domestic capital and foreign exchange, but also allowed a vast upsurge in public sector investment in all sectors of the economy. Much of the enormous oil wealth was maximally appropriated by the military administration to expand the economy into the late 1970s. As indicated on Table 5, the revenue from oil increased gradually until 1974, when it reached a peak of 82.1 percent of the total revenue to the country mainly because the Organization of Petroleum Exporting Countries (OPEC) raised the oil price. In 1974, the country had a balance of payment surplus. However, there was a fall in 1975 and 1976 and the fall reflected a decrease in demand for oil at world market, which created a deficit for the country's external trade.

Table 5
Recurrent Revenue of Federal Government and Proportion Derived from Petroleum

Year	Total Current Revenue (Nm)	Petroleum (Nm)	Revenue As % of total
1970	633.2	166.4	26.3
1971	1169.0	510.2	43.6
1972	1404.8	764.3	54.4

1973	1695.3	1016.0	59.9
1974	4537.0	3726.7	82.1
1975	5514.7	4271.5	77.5
1976	7070.3	5548.78	78.5
1977	7652.5	6436.7	84.1
1978	6815.2	5006.1	73.5
1979	11809.1	8931.1	75.6

Source: The figures from 1970 to 1975 were culled from Rimmer D., "Elements of the Political Economy in Panter Brick K., (ed.) Soldiers and oil; The Political Transformation of Nigeria. Frank Cass, London, 1978, P.152. the figures from 1976 are from Iwayemi A., "Planning and Performance in the Nigerian petroleum Industry" in Planning and Public Policy in the Nigerian Economy, Nigerian Economy Society Annual Conference Ilorin 13th 16th May 1981, P. 10.

Capital outlay in Housing Development

As clearly enunciated in the National Housing policy document, the governments' intention;

was to ensure that every Nigerian had access to decent and affordable housing accommodation in a livable environment; to reduce the cost of shelter, to increase production of affordable owner-occupier housing in urban and rural areas: to increase and improve the quality of housing in urban areas; to increase and improve the quality of man power needed in the home construction industry (indigenous sector); to make adequate provisions of financial resources to institutions charged with home and the building construction industry; to provide government assistance in the provision and maintenance of facilities which households cannot provide" (National Housing Policy, Federal Ministry of Housing and Environment, Lagos, 1975 P. 3-4).

Against this backdrop the Federal and State governments organized aggressively to invest large scale capital in public housing particularly that the tempo within the private housing market was low. The administration while emphasizing the dominant role of the Federal Housing Authority as a parastatal, also invested large scale capital in public housing independent of other public housing institutions. The revised allocation to Town planning and Housing as shown in table 6 at all level of the government epitomized governments commitment to housing construction.

Table 6**Capital Expenditure in Town Planning and Housing 1970-1973 (num)**

	Original Plan Allocation 1970-74	Revised Planned Allocation 1970-74	Total Actual Expenditure 1970-74	Percentage of Capital Spent
Federal	11,693,200	22,969,200	6,456,346	28.1
Town Planning	400,000	400,000	95,140	23.8
Housing	11,293,200	22,569,200	6,361,206	28.2
Benue Plateau	1,100,000	1,100,000	1,010	0.09
East Central	3,500,000	3,500,000	1,223,028	34.9
Kano	3,200,000	3,200,000	4,920,622	153.8
Kwara	420,000	420,000	260,000	61.9
Lagos	73,040,000	126,234,000	19,160,279	15.2
Mid-Western	1,376,000	1,491,110	2,097,601	140.7
North-Central	4,960,000	6,807,460	3,420,209	50.2
North-Eastern	861,160	5,471,140	5,026,446	91.9
North-Western	400,000	790,000	647,000	81.9
Rivers	2,100,000	2,100,000	1,818,325	86.6
South-Eastern	4,000,000	4,000,000	844,778	21.1
Western	5,000,000	5,000,000	1,341,000	26.8
Total	123,443,500	183,082,110	53,672,990	29.32

Source: Second National Development Plan, 1970-1974, Second PROGRESS REPORT, Federal Ministry of Economic Development and Reconstruction. Lagos, 1973, P. 256-265. The percentage were calculated from the table.

Table 6 shows that the total amount disbursed by the federal government was less than third of the plan allocation of £183.1m. The table also shows that only two states actually exceeded the planned

allocation. There were two states whose percentage of capital disbursed were below 20 percent. Benue Plateau State spent least with 0.1 percent. Also five states were within 20 percent while four states were between 50 and 80 percent. Only one state (North Eastern) was above 90 percent thus there was no relationship between the total capital allocation and the overall actual expenditure.

At first glance, it is indicative that the amount actually disbursed which was £53,672,990 out of the planned allocation of £183,082,800 was far below expectation. The amount unspent, represented 70.68 percent which meant that only limited capital was disbursed by 1973. Some factors combined to produce such poor performance which includes poor planning, corruption and diversion of funds. During the Murtala- Obasanjo regime, government also made investment in public housing as indicated in the Fourth National Development plan document. Our investigation confirmed that substantial capital outlay was planned for housing between 1975 and 1979. However, between 1975 and 1976, there was very little expenditure probably due to the fact that it was the first year of implementation.

Evidenced showed that the disbursement of fund changed incremental particularly among the states. For instance £9.5m was planned by the Anambra state for the period between 1975 and 1979 but by 1979, it has disbursed 13m. There was an over expenditure of £3.5m which also implied that some diversions from another overhead was made or that the budget was substantially reviewed. Of all the states, only Kaduna disbursed £369.3m although the figure for the plan allocation was not available.

What is clear from the above is that the Federal and state government had virile housing programmes was given the capital allocation. Evidence also shows that some capital was disbursed. But if we judge the total expenditure against the total number of houses built during the same period, there is a wide gap as compared the total capital spent against the total housing units constructed in terms of percentage.

In similar situation the fact that the various government decided to invest in public housing also implied that it has to strategically design a policy on building materials. While we are not stating that various administration between 1970 and 1980 were the only ones that had strong

policy on the production and importation of building materials, it was quite evident that it stood out quite clearly as compared to the governments before 1970 and after 1979. The volume of imported building materials compares sharply with local production particularly between 1970 and 1979. It is also clear that the volume of consumption during the period was quite consistent as opposed to the preceding period. As hinted earlier, the large volume or expenditure was due to the inflow of funds from the oil sector. Government effort in this direction should be acknowledged.

Number of Houses completed by the Federal Housing Authority: 1974-1979

Of the 202,00 houses planned by the federal government during the Third National Development Plan, a total of 126,000 was allocated to the Federal Housing Authority to construct at the Festac town, and all the existing state capitals. The balance of 76,000 housing units were left directly to the states. The volume and the total number of houses constructed by the Authority in the Festac Town and in the state is shown in table 7. Only 28,000 housing units were constructed by the Authority at an average percentage achievement of 23.2 percent. The number of houses built in three states were so percent of those planned while the general performance was below 10% of what was planned. What was more surprising was the minimal achievement by the FHA in the development of Festac Town which was only 21.6 percent. The Authority did not succeed as a public housing institution if by 1979, 76.8 percent of the projects were unaccomplished.

As stated elsewhere, the Federal government allocated the sum of 2,313 million to its housing projects during the Third National Development plan. In fact only about ₦503.1 million was seen to have been disbursed in housing creation. The sum represented 21.6 percent of the planned capital allocation. However, it must be pointed out that not much had been dispensed in these states too. It is also noteworthy that some states which constructed fewer houses, have spent high level of capital.

There was also every indication to suggest that the accounts of the Authority and the state governments were badly kept. This situation prompted the federal government to set up an investigation panel to

“reconcile all accounts and determine the magnitude of alleged liabilities and commitments of the Authority and states (Panel Report, NHO, 1979 P.1). The report stated that “an exact figure cannot ... be given but it is reasonable having examined the financial status to assume that many of the states can meet their commitments’ (Panel Report NHP, 1979 P.1). If the Panel could not provide the exact capital disbursement by these institutions, it showed that the records were inadequate. It also showed that such records as existed indicated mismanagement and fraud.

Table 7

Total Number of House Planned, Completed and the Actual Financial Commitment by the Federal Housing Authority (FHA) 1974-79

State	Target Figure of Housing Units Planned for 1974-80	Total Num. of Houses completed 1974-79	Percentage Achievement	Actual Financial Commitment by FHA in Lagos and all States in (Nigeria)
Festival Town And Apapa (Lagos)	5000	10775	21.5	133227695.43
Anambra	3600	400	11.1	461905978
Bauchi	3600	1819	50.5	77160862.49
Bendel	3600	250	6.9	24785482.66
Benue	3600	740	20.5	n.a
Borno	3600	2140	59.4	23439731
Cross River	3600	329	9.1	32186307.19
Gongola	3600	282	7.8	1265043
Imo	3600	992	27.6	n.a
Kaduna	12000	1897	15.8	77089031.38
Kano	3600	850	32.6	10348892
Kwara	3600	870	24.2	2978162.87
Lagos	3600	848	23.6	2978162.87

Niger	3600	520	14.4	n.a
Ogun	3600	454	12.6	26138159.81
Ondo	3600	300	8.3	n.a
Oyo	3600	1096	30.4	549583.17
Plateau	3600	2175	60.4	30780621
River	2800	263	9.3	2765136
Sokoto	3600	1000	27.8	4586820

n.a = Not available

Source: (1) Oguntomilade J.I.D., Assistant Director, Federal Housing Authority, Seminar Paper on Housing Construction and Development, Federal Housing Authority, Lagos, 1980, Appendix P. 18, Federal Housing Authority Progress, (2) Report on Building Contracts in the Festac Town, Lagos, 1982 PP. 18-44.

On the case of FHA, by the 1980s, only 3 communities have been fully developed and inhabited by occupants who are in most cases owner occupiers as shown in table 8. On balance, the authority made some changes in respect of distribution of completed houses between the low, middle and high income earners.

Table 8

Distribution of Dwelling Units by Income Groups as at 1979 at the Festac Town Community Number of Housing Units by Income Groups

	Low	Percentage	Middle	Percentage	High	Percentage	Total
Community No 1	2482	58.8	638	15.1	1100	26.1	4220
Community No 2	3008	74.2	322	7.9	723	17.9	4053
Community No 3	1835	73.3	206	8.2	461	18.5	2502
Total	7325		1166		2284		10775
Percentage		68		10.8		21.2	100

Source:

1. Federal Housing Authority (An Official Publication) Festac Town, Lagos, 1979.
2. Percentage calculations were made on the basis of the figures provided in the table

Workers benefited substantially from the allocation of the houses. As one official revealed, the distribution had been to revise to favour low income earners because they were in greater need than the better paid workers in Lagos. He further pointed out that when contracts were to be awarded, the number of houses planned for three and four bedroom flats were reduced. The impact of such revision has no doubt influenced the number of houses that were allocated to low income group. Here the principle of social democratic principle of equity and fairness has been applied.

Similarly low income group controlled 74.2 percent in community two, and 73.3 percent in the third community. On the other hand, the middle income earners in the second community only had 322 housing units (7.9 percent) while in community three it had 206 units (8.3 percent). The share of high income earners in the second and third communities were 17.9 percent and 18.5 percent which compared in limited sense to the low income group b argued that the Pluralist perceptions have been indirectly applied to improve both vertical and horizontal equity among the workers.

Evidence has shown clearly that various governments adopted a vigorous policy after the civil war to improve the housing condition through large scale capital investment in public housing. It has also been demonstrated that the government through the establishment of Public institutions has, provided a clear approach in its housing policy. There was no doubt that distinctive effort was projects particularly at the Festac Town, but the overall findings suggest that not many houses have been created to provide housing for the urban population. This epitomizes the fact that State intervention in Urban housing however committed can not create and distribute houses. Even when created the factor of distribution often constitute problem.

v. The Myths and Realities of Shagari Housing Policy

In contrast to the military government which set up the Federal Housing Authority to create houses in the seventies, the Shagari Civilian Administration after 1979, assigned this responsibility to the federal Ministry of Housing and Environment. Although the Housing Authority still existed as a public housing institution, its role was overshadowed by the Ministry. The transfer of this responsibility, as argued by the Minister () of Housing and Environment, stemmed from the fact that the low cost housing scheme was political and a campaign issue formed one of the cornerstones of the administration's area of emphasis and therefore must be controlled outright in the interest of the party in power. Since low cost housing was political, the Federal Housing Authority did not understand its role as a public housing institution under the civilian administration between 1979 and 1983.

The result was that apart from the marginal roles assigned to the authority to create high cost houses, most of the technical and administrative staff of the Authority were left idle and left redundant in spite of the expert knowledge of the staff. Much of the conflict which subsequently arose between the two bodies stemmed from FHA's non-involvement at the initial state. In view of government commitment to providing houses, the Ministry was assigned special functions which included the following.

- a) the preparation of project specifications
- b) the appraisal of the scope of project
- c) the preparation of bills of quantity (rates and prices upon which tender is based)
- d) the tendering contracts
- e) the analysis of quotations and comparison of the estimated figures with those of the clients.
- f) the award of contracts based on the predetermined criteria

- g) the making of arrangements for the procurement of building materials and
- h) the supervision of the work and issue of certificate of payment when projects are completed satisfactorily.

The Ministry of Housing and Environment which was assigned this special responsibility established State offices which were re-

Table 9

Number of houses allocated and occupied by 1983

State	Number of Houses allocated to Families	Percentage	Number of Houses occupied	Percentage
Anambra	218	11.7	135	61.9
Bauchi	1234	61.5	700	56.7
Bendel	361	20.5	100	27.7
Benue	760	38.3	340	44.9
Borno	560	49.9	311	55.5
Gongola	670	34.8	286	42.7
Kaduna	1000	46.2	470	47
Kano	964	49.3	484	50.2
Lagos	1100	86.2	350	31.8
Niger	741	39.7	236	31.8
Oyo	679	48.5	201	29.6
Plateau	1000	50.4	563	56.3
Rivers	791	71.6	289	36.5
Sokoto	4184	97.6	2061	49.3
Total	1,4262	53.4	6526	45.8

Source of data: Abstract from the author's PHD Thesis. The actual figures for the number of houses allocated and occupied were computer from the offices of Federal Ministry of Housing and Environment in the States and the Presidential Liaison Officer's office in 1983. Visits were made to the Locations of the estates occupied in the capitals of the states sample to cross check the figures provided by the office.

Apart from the allegations of other parties like NPP, UPN, GNPP and PRP against the manner in which the committee was composed, evidence revealed that there was an intense struggle between the Ministry and the politicians in the ruling NPN party over who in the end had the power to distribute houses which the party considered was the fruit of its labour. The leadership of the NPN party in power stated unequivocally that, housing is a political issue, a cornerstone of the ruling party, and a yard stick by which its successes could be measured. It was further argued that the final analysis the party is answerable to the electorates and therefore, should have the right to decide how such houses were shared.

Much like the number of houses allocated, those that were occupied in the states studied were indeed very limited, Anambra, as shown on table 9, had the highest proportion of occupants with 61.9 percent, although it had the least number of houses allocated. States like Sokoto had 44.4 percent of the houses occupied. Bauchi 56.7 percent, while Lagos had only 31.8 percent. Of the 14,262 allocated in 1982, only 44.4 percent (6,526) were occupied. This was surprising as high percentages of the houses completed were expected to be occupied" (Nigerian Concord 1983 P.5). This only represented 62.5 percent while 37.5 percent were left uninhabited. The given situation suggested therefore, that something probably might be wrong either with the houses provided by the government or with the sharing pattern. There were several reasons held to be responsible for non occupation, although the reasons varied from one state to the other. These include:

- a) inadequate on and off Site facilities
- b) environmental hazard
- c) Incessant pilfering of accessories
- d) lack of transport and social facilities and
- e) influence of cultural practices and traditions

The seriousness with which the post 1979 government pursued its housing programmes through large capital allocation was a demonstration

of the government's determination to fulfill its electoral promises and to improve and change the living conditions.

The gaps so created were filled up by the emerging private sector. The initial or percussive venture of the private sector was a marked departure from the status quo.

Fig 2. Characteristic Sequences of Policy Development

	Small Scale Innovations	Strategic Choices	Secular trend following strategic choices
Either Positive Sequences Or	Precursive Innovations(s)	Strategic Choices(s)	Incremental adaptations(s)
Negative Sequences	(a) Abortive Innovation (s)	No subsequent strategic choices (s)	Decremental adaptation (s) of repeal of strategic Choices (s)
	(b) Innovational (s) (ultimately abortive)		

Source: Heady B, Housing in Developed Economy, Croom Helm, London, 1978.

The period between 1985 and 1992 should therefore be conceptualized as an epoch in which housing field witnessed the injection of funds from the private sector hitherto made dormant. The state as Harry Johnson has argued, no longer has the wherewithal to fund the urban programme. Here economic factor began to operate to over-shadow political considerations of yester years in the housing area.

As shown in fig 2, the small scale innovations with regards to the private sector intervention was precursive because their effects were not sharp and also some innovations were abortive particularly as it affected the life and efficacy of the housing organizations.

Housing delivery in the third World still constitutes a major problem. This is so because the rate of population growth is much faster than the number of houses being constructed by both public sector and the private housing market. Central to housing delivery is the issues of inadequate finance which is in short supply particularly in the third World.

Unfortunately however, funds that used to come from the public sector are no longer available because of the state of the economy and the restructuring programmes. Part of the larger problem has to be located within the Structural Adjustment Programme which is a syndrome that now characterizes most poor countries. Inevitably the deregulation of the economy also implies that the public sector financing has to be reduced. What is therefore required is an attempt to rigorously source for funds for the housing sector particularly from the domestic private sector. When an economy is undergoing a restructuring or deregulation process, all sectors must always be involved. And given the political and economic history of Nigeria, the role of individuals and private corporate groups have indeed been significant in the restructuring process.

Any decisions taken in the area of housing finance must reflect the character of the economy being restructured. The economy is made up of many sectors and if the Structural Adjustment and re-adjustment must be pursued in its entirety, the housing sector which consumes a large percentage of the Gross Domestic Product (GDP) also need serious remobilization to fall within the wider paradigm. Although "the availability of finance does not by itself explain development, success or failure, it is an important determinant of the pace and pattern of housing development (Aboyade O., 1976; P.24). Finance has a direct influence and bearing on capital formation in order to provide the basis for realigning political with realistic development". As Bangura has mentioned, the "primary objective of the Structural Adjustment Programme... is to roll back the states involvement in the economy through a process of exchange rate and domestic price resources efficiently" (Bangura Y., 1987; P.110). the problem now faces the restructuring process in the world of Bangura is that the "old ways of doing things are too deep-seated to allow for a clean break with the past" (Bangura Y., 1987; P.15). A good number of people still believe that government must provide to them loans to build houses apparently because of old habits. The situation has changed even in

command economies of the former USSR where changed even n command economics of the former USSR where some form of deregulation was introduced. It is believe that the interaction of market forces with the government watching and monitoring such interactions, could gear various actors (individual of corporate) to source funds in order to construct houses.

When an economy is being restructured, there is an prior assumption that the existing status quo is faulty. If this is the case, the introduction of new elements also connote that certain fundamental changes are required to cope with the new realities of the situation particularly in the housing market. The role of the state in funding housing construction has diminished over the years in developing countries die to economic stagnation. The Structural Adjustment syndrome which now ravages most Third World countries as mentioned before calls to question the continued role of the state in capital expenditure particularly within the social overhead sector. This circumstance has led to increased participation and investment of the private and individuals in housing construction. The housing survey by the United Nations showed that:

The basic principle being adopted increasingly... is mobilizing the initiative of those individuals who have the capacity and the desire to contribute their own efforts and resources to the financing of housing. Countries are moving away from a situation where the state had the primary responsibility for financing hosing and in which it concentrated on housing the lowest income groups (United Nations World Housing Survey, 1968, P.54).

In the present circumstance, what the state should do is to promoted the emergence of hosing financial institutions which can provide fund to create houses with a view to meeting the housing needs of people at different income levels. The private sources of finance can be boosted depending on the health of the national economy. It is only through the intervention of the private housing financial institutions that effective demands for housing in most urban centers in the developing countries can be met. This was the major argument of the protagonist of the deregulation policy within based on the fact that the public sector financial power has become weakened while the private sector has become more strengthened.

While the private housing market can be expanded and strengthened, public sector intervention by the government should be sustained in certain areas where private entrepreneurship cannot participate. We also argued that the restructuring of the previous housing policies and the increased involvement of the private sector in the housing delivery system has contributed towards the democratization process of the housing sector. This indicator distinct the difference between the Babangida's housing policy from the preceding ones. Such differences are demonstrated in the following discussions.

The Babangida's Housing Policy and the Private Sector

While the tenet of the discourse is not concentrated on the study of the Structural Adjustment programme perse, it is safe to assert that the philosophy and objectives of the housing policy since 1985 should be understood within the framework of weak nature of the Nigerian economy. As spelt out in the policy document:

in setting the goal and objective of the National Housing Policy, housing must be seen in the context of overall national development in relation to social development, generation of employment opportunities, geographical distribution of population... considering that Nigeria cannot isolate itself from the international community, the goal of the National Housing Policy must reflect the United Nations resolution which calls for shelter for all by the year 2000 A.D. (National Housing Policy, Feb, 1991. PP.9-10).

What is clear from the above, is that the housing policy since 1985 has been geared to reflect the path or strategy adopted to bring about national development. The government through the policy document tries to effect this by focusing on social responsibility of the individuals and groups and the generation of employment opportunities mby allowing the market forces to determine their choices. The government hoped that by adopting this strategy, Nigerians may be able to own or have access to decent housing accommodation at affordable cost. The Babangida administration believed that government should have a housing policy through policy instrument "in order to structure the entire housing delivery system" (Report of the Special Committee on New National Housing Policy, 1985, P.6).

What the administration has done since 1985 has been premised on the fundamental belief that State direct involvement in the housing delivery system particularly in the construction area should be limited. It is on the basis of this philosophy that the government initially defined and coordinated policy options and instruments for achieving the target in the housing sector. While the government still believes that total withdrawal was unnecessary, the actual implementation of the policy was to be largely left to the private sector and government quasi-institutions.

This strand was based on the fact that given the apparent structural defects dominant in the Ministries, effective discharge can not be achieved if left entirely to the public sector. It was this philosophy which helped the government conceive that housing delivery system in Nigeria can be effected more comprehensively if multilateral organs are directly involved. Given the above therefore, the Federal Government decided to pursue certain policy objectives. Government objectives can be categorized into two:

- (a) public sector intervention which includes the design of framework and promotion of active participation in housing delivery by all sector, strengthening institutions more responsive to demands and also emphasis on housing investments which satisfy basic needs on the basis of affordability; and
 - (b) Vigorous private sector participation in Housing development.
- Public Sector Housing Strategies Adopted Since 1985

As we have mentioned hitherto, the various administrations in Nigeria have always provided the instruments for all the sectors of the economy. While it may be argued that the government has encouraged the commercialization of the housing delivery system, its own role can still be recognized. Federal government's intervention is largely discussed under the Structural Rearrangement mechanism.

Structural Rearrangement Mechanism

As mentioned, the policy document connote that "a major factor on which the fundamental relationship between the various actors in the housing delivery can be achieved is the flexibility to adjust to dynamic socio-

economic and political changes without unnecessarily disrupting the system” (National Housing Policy 1991, P.13). The instrument to organize therefore has been premised on the parameter that policy decisions should be the sole responsibility of the government while their translations into realities are left to heterogeneous organs. Essentially, there were many conduit pipes organically arranged for institutional management of housing delivery. Among such are:

- (i) the restructuring of public institutions;
- (ii) re-investment in Research Institutes;
- (iii) the institutionalization of the private sector as a strategic housing delivery organ; and
- (iv) the strengthening of the Federal Mortgage Bank as an Apex Housing Bank.

The Babangida Administration having identified the major deficiencies of the Nigerian economy, attempted to realign the governmental institutions with respect to how housing is to be delivered. The responsibilities were devolved between the Federal, State and Local governments along the legislative, concurrent and residual local lines. The essence of this arrangement was intended to democratize housing delivery system and to keep along the federal character.

The policy since 1985 transferred the legislative functions in its real form to the federal government. In the policy document, the federal government was saddled with the responsibility of formulating, coordinating and also the preparation of building codes so as to stabilize or regulate the patten of housing development.

The government’s intention was however, not limited to the above but also acted as a virile facilitator particularly in the funding of low income houses through the development of sites and services. The government having realized the shortcomings of this groups evolved a policy in

collaboration with the World Bank to develop site and services which assisted the low income earners to finish their houses.

This facilitation was not restricted to the Ministry of Works and Housing but extended further to the stimulation of philanthropic organizations and other housing developers to package centers with view to producing low income houses for occupation. One of the cardinal objectives of the administration was affordable home ownership.

The government also had the responsibility of promoting research into building techniques, materials and modalities for housing construction. This policy since 1985, has paid off as large scale researches have taken place at the National Building Research Institute in Lagos (NBRI). Researches into the use of local building materials such as rice husk, fibre and burnt bricks have become popularized. This should be seen as one of the bandwagon effects of the SAP largely because the importance of foreign building materials has stagnated owing to the fall in the value of Naira.

To a large extent, the NBRI has worked hard to commercialize the products of the Institute thus motivating industries in the economy to structure their production process in tune with the demands of the economy for local building materials. By share deregulation, the role of the private sector has become more dominant and institutionalized in the housing delivery system. As opposed to its earth while dormant status, the government since 1985 threw challenges to individuals, commercial banks, employers, merchant banks, estate surveyors, town planners, building material Industrialists etc., to get involved in the development of estates and houses for the generality of urban population. What this symphonized is that the government has been able to transfer larger part of housing delivery mechanism and processes to the private sector with itself providing a wider framework. Understandably, the private sector has therefore taken this challenge and private participation in the housing delivery processes has begun to occupy stronger positions.

The adoption of the structural adjustment programme as a strategy for developing the Nigerian economy, also has implications for the housing finance system. The deregulation of the economy further meant the

deregulation in the Federal Mortgage Bank (FMBN). In contrast to its earlier functions of providing loan facilities made available by the Federal government, the FMBN responsibility came to hinge on encouraging and mobilizing the flow of funds from multifaceted sources for housing delivery particularly from the private sector. The reorganization that followed made the FMBN to become an Apex Mortgage Institution dealing with devolved network of Building Societies and Cooperative Associations at the first tier level while the second tier was localized at the residual level.

Other arrangements included the establishment of the National Housing Fund where individuals could contribute to own affordable houses. This can be seen as a viable instrument if properly managed but as mentioned, earlier the hazards of implementation essentially differentiates the gap between policy and implementation.

It is quite evident from the foregoing discussion that the federal government in its policy pronouncements has adequately structured instruments for translating policies into realities through the Federal Ministry of Works and Housing (FMWH). It has also been demonstrated clearly that the government is committed to an effective housing delivery system within the paradigm of the deregulated economy. The extent to which these instruments have been utilized effectively to ensure the delivery of houses at affordable prices is examined below.

FHA as a Commercial Housing Institution

The Federal Housing Authority (FHA) in terms of focus and philosophy, experienced a serious transformation as from the eighties as a commercial agency. As from the mid-eighties it was entirely reorganized into a commercially oriented organization to maximize profit. The new dimension was a consequence of its previous:

minimal involvement in the federal housing programme ... and its inability to discharge effectively the functions of providing affordable housing for all income groups in the country due to over dependence on subventions from the Federal Ministry of Works and Housing; inability to recover outstanding mortgage repayments from the beneficiaries and administrative and financial mismanagement (National Housing Policy Document, Feb., 1991, PP.16-17).

Giving the above, the FHA became a Commercial Housing Institution capable of generating its own funds and making profit to cater for the needy but that the ventures should be commercial in character and capable of maximizing profits at the various growth points. The outcome of our investigation shows that the **FHA** has made frantic efforts to commercialize its housing programme particularly that the basis of its existence was dependent on how much internal fund it could generate. Consequently the **FHA** has successfully established viable housing projects in urban centers like Lagos (Festac and Ipaja); Abuja, (Kubwa); Kaduna (Abuja road); Kano (Sharada); Egbeda in Owerri; Runjin Sambo in Sokoto and other growth points.

One basic characteristic of the **FHA** housing project throughout the country has been that it has utilized instruments for distributing balanced population in an attempt to reduce to the barest minimum akin hazards of transportation. It was against this backdrop that the FHA was able to attract loans from Shelter Afrique based in Kenya. In spite of the effective performance of the **FHA** as a commercial Housing Agency, there were serious hazards which have been identified. Of particular significance is the case of Kubwa estate where:

lack of originality in the concept of the Kubwa Estate, Abuja's largest satellite town has been identified as the main cause of its inefficient infrastructural facilities ... that right from time Kubwa has not been part of the original master plan for the Federal Capital Territory development projects ... the estate came as a contingency measure meant to cushion the accommodation problem which arose at the initial stage of the city's development (National Concord, Jan., 19, 1993, P. 1).

More revealing issues at some of the **FHA** housing estates deal with the question of drainage, sewage and refuse disposal systems. These three issues are indeed very strategic for a viable estate but as is the case at moment, there is a lot to be done. We need to mention that the **FHA** should be congratulated for using local building materials particularly the walling sector. The use of the burn bricks in almost all its recent housing projects in the older and new urban growth points needs acknowledgement. Not only that the utilization of local inputs for housing development throughout the country as a matter of policy has mobilized a good number of Nigerians to embrace the usage of local building materials

for housing constructions. This has saved some resources with respect to the use of paints for the exterior part of the buildings. What this implies is that the essence of using local inputs has demonstrated the serious focus of the government and the strategic choice of the actual people that are to be housed particularly that they are owner- occupiers. What the new dimension also provided in the case of **FHA** is that the:

Country's dwindling resources have only brought into sharper focus the critical importance of turning to suitable local building materials if we must collectively continue to increase the availability of shelter to the rapidly growing populace and at affordable price (Abubakar Y., Military Administrator, FHA, 1989, P.3).

It is interesting to note that of the 8,000 low income houses, planned for the period of 1987 to the year 2000, over 50 per cent have been completed and sold out. However, it is ironical to acknowledge the fact that the low income earners were eliminated by the market price mechanism. According to Edmund Dell, there must be a rapport between policy pronouncements and executions. The intention of the policy was to house the low income earners and therefore, by implication the lay out plans, designs, and costs of the houses were all borne in mind at the preliminary stage. But as evidence had demonstrated, as was the case in the seventies the low income houses were largely bought up by medium and high income earners, thereby eliminating the target population. Here the Marxist argument holds water on the issue of inequity. Seriously speaking, the **FHA** must work out a mechanism of designing a real low income housing system min tune and sense in order to enable low income earners share the droplets from the housing fund.

The above no doubt shows that the pluralist and elitist perceptions seemed to have been proofed right. This is because even when the State was directly involved in housing distribution. This has always been weighted in favour of the middle and high income group. This goes against the argument of the Statist Paradigm which states that it perform function to articulate the interest of the society homogenous. This is far from the reality.

b) The interplay of market forces in the housing market

The rigorous domestication of funds for investment in housing sector by the private sector and mass reduction by the State was a demonstration of state incapacity. The introduction of the structural adjustment programme has indeed confirmed the entrepreneurial and management role of the private sector in the process of housing delivery. As indicated in the National Housing Policy document, the private sector participation in housing construction should become more dominant in order to enhance the provision of decent housing accommodation to the large number of Nigerians at affordable price by individuals or corporate groups Uche argued that:

Privatization becomes both a political as well as an economic remedy to privatize state monopolies, reduce the economic importance of the role of the state and consequently the political class in the economy as it increases those of individuals. It creates distinct functional elite or classes and power centres, political as different from economic, ensuring checks and balances or what Kenneth calls "countervailing power" which is essential for democracy as no power elite is too powerful to ignore or dominate others (National Concord Nov. 1991 P.2)

With the above context privatization can also enhance political stability. For instance, the democratization of housing finance does allow individuals to decide their economic fate as to whether they want to own a house or rent. Furthermore, equality of individuals has been harder to realize than democracy where the state dominates everything. The democratization of housing finance allows ample opportunities to all and sundry to a large extent. The era of unbridled capitalism is gone and the logic of democracy has not only made it impracticable but also dysfunctional. If we argue further, the democratization of housing ownership fits into the arguments of the social democratic and pluralist perceptions although it may be difficult to achieve vertical and horizontal equity. The housing finance system which existed before the introduction of structural adjustment programme:

Was severely underdeveloped and ill-equipped to mobilize and channel savings to the housing sector. Although a Federal Mortgage Bank (FMB) has been created to essentially serve as a whole sale and apex institution, the other institutional components of the finance market in terms of primary mortgage institutions such as Building societies, Housing Associations etc have not been developed (national Housing Policy Feb, 1991 PP. 23-24).

(National Housing Policy Feb, 1991 PP. 23-24). The F.M.B. unfortunately concentrated its focus on retail functions of loaning funds to individuals to the detriment of the second tier which includes building societies that were never involved. However, the policy since 1985 has democratized the distribution of funds through the Primary Lending Mortgage Institutions (PLMI) which dealt directly with individuals because of the evolution of deregulation measures.

Here we review the housing financing system involved as one end product of deregulation of the Nigerian economy and identify the extent to which the goals of the housing policy has been achieved in terms of policy making and execution. In this direction we examine the following:

- i. Transfer of financial resources to housing
 - ii. The restructured Federal Mortgage Bank
 - iii. Role of National Housing Fund
 - iv. The evolution of Primary Mortgage Institutions
 - v. The implications of deregulating of the housing market
- i. Transfer of financial resources to Housing

The government had wished that if the financial institutions are strengthened and organized to meet responsive demands dictated by market mechanism, the private sector can be strengthened to participate in greater depth as opposed to the period when the economy was regulated. As President Babangida mentioned in one of his special press briefings on Tuesday 9th February, 1993, "Nigeria would never be the same again as far as privatization and commercialization of the economy, is concerned. "whatever the short comings, the adoption of a deregulated mechanism to open up comings, the adoption of a deregulated mechanism to open up housing market to the interplay of market forces has immense advantages particularly that some financial respurces that have been dormant over the years now found themselves into open market that dormant over the years

now found themselves into open market that is highly elastic and dictated by the forces of demand and supply. Clearly stated deregulation has unearthed tremendously hidden capital from the private sector to the housing market which boosted sector.

ii. the Reorganized Federal Mortgage Bank

with regard to the restructuring of the Federal Mortgage Bank (FMB) and its transformation into a whole sale mortgage lending to primary mortgage institutions it is indeed very healthy to report that the policy produced some impact. Apart from the above, the FMB functions to "guarantee loan stocks floated by building societies as well as facilitate the establishment and regulation of the operations of the primary mortgage institutions" (National Housing Policy February, 191, PP. 27-28). This implies that the FMB could no longer functionalize to carry out any retail mortgaging.

This arrangement which aimed to re-streamline processes and organization relationship within the housing finance system and encourage expansion of private initiatives" could not produce the result expected because of the complicated relationships between the Apex organization and the Primary Mortgage Institutions.

These functions blossomed as the FMB worked to cushion the operation of the primary mortgage institutions (PMI) in order to functionalize their specialized intermediary roles in accepting and distributing funds to customers. The new arrangement as spelt out in the FMB decree has the following implications:

- a) First, all mortgage institutions must be licensed and incorporated by the Ministry."
- b) Second, all applications for licensing must be processed through the FMBN with all the supporting documents.
- c) Third, the paid-up capital of any licensed company shall not be less than 5 million."
- d) Fourth, licensed companies shall have power to grant mortgage and accept saving deposits from the public.

- e) Fifth, the FMBN has regulatory power over the operation of the PMI. what is clear from the above is that all the necessary framework or guidelines have been provided. But the question has been translated into actualities?

Mortgage Loan Applications

Table 10

Outstanding Applications for available funds

	in ₦M	Funds Available
	FUNDS (Million)	(₦Million)
1979	223.8	127.0
1980	350.9	239.5
1981	584.5	193.5
1982	676.8	153.0
1983	535.0	154.5
1984	318.6	109.8
1985	373.7	95.9
1986	465.8	105.3
Total	3,529.1	1,178.5

Source: National Housing Policy Document, 1986

Gaps between policy pronouncement and implementation. The government noticed the incapacity of the FMB to carry out such functions to make funds available to owners occupiers, evolved a new process thereby making it only an apex organization. The FMB had a Herculean task of regulating and monitoring the PM1 and this explained why not much was achieved in this area.

iii. The Role of the National Housing Fund

One of the cardinal cornerstones of housing delivery which can make the housing market viable in Nigeria is the existence of a mandatory saving scheme. This issue is not akin to Nigeria alone but to many developing

countries where low income housing is the major target. It is in view of the success stories of such schemes that informed the federal government to establish the National Housing Fund (NHF) by decree No. 3 January, 1992 with the following objectives:-

- (a) To facilitate the mobilization of fund for the provision of houses for Nigerians at affordable prices;
- (b) To ensure the constant supply of loans to Nigerians for the purpose of building purchasing and improvement of residential houses,
- (c) To provide incentives for the capital market to invest in property development:
- (d) To encourage the development of specific programmes that would ensure effective financing of housing development particularly low cost housing, for low income workers;
- (e) To provide proper policy control over the allocation of resources and funds between the housing sectors and other sector of the Nigerian economy; and
- (f) To provide long-term loads to mortgage institutions for on-lending to contributors to the Fund. (National Housing Fund)

Decree No. 3. February, 1992 P.A7).

The policy as demonstrated in the stated objectives was no doubt blossom and very encouraging. It is on the basis of the forgoing that the government, through policy measures, insists that the fund should be operated on the condition stated below:

- (i) Participation in this scheme shall be by workers earning 3,000.00 (three thousand naira) or more in both the public and private sectors.
- (ii) Such participants shall be required to contribute (2.5%) two and half per cent of their monthly salaries to the Housing Fund

- (iii) An interest rate of (4%) four per cent shall accrue to such savings/contributions made under (ii)above.
- (iv) The savings/contributions can be withdrawn as retirement benefit plus accrued interest at commercial rate, by contributors who for any reason could not utilize the Housing Loan facilities available under this scheme (National Housing Policy 199 P.29).

Apart from the above, commercial and merchant bank through Central Banks Credit Guidelines should also invest 10 percent deposited with FMB at an interest rate of one percent. This is an innovation over the previous years where the banks found it difficult to provide loans for housing delivery. The present arrangement where banks fund housing through the FMB saves them the hazards of having to loan money to individuals with high degree of risk.

The Insurance brokers were not left out in the sourcing for fund for the housing sector. The decree expects the insurance brokers to invest at least 20% of their non-life funds and 40% of their life funds in real estate development and also channel 50% of such funds through the FMB at a chargeable interest not exceeding 4%.

Apart from government's NHF structure, the mobilization of housing fund on voluntary basis was emphasized. The decree, emphasized that self-employed individuals or organizations should be allowed to participate. The decree stated that "all self-employed persons shall deduct from their incomes of ₦3,000.00 and above per annum at the rate of 2.5 per cent " (National Housing Fund Decree 1992, P.7). This is quite plausible because the policy encouraged self-employed individuals to maximize their earnings and save a low interest rates and simultaneously borrow at the same low interest rate to construct the houses or purchase them at affordable prices at the presentation of tax clearance receipts.

Apart from the above another important aspect that has boosted the hopes of voluntary schemes was the question of stability introduced to assist individual deposits. The government strengthened the contractual saving schemes where there is tremendous guarantee of "future housing loan". This is because the financial system so generated, stimulated

personal savings at low rather which of course was largely used for low housing. Inevitably the promotion of Venture schemes has gone further to synchronize the fact that the deregulation of the housing market took care of all the income brackets. It also epitomizes government concerns for smooth housing delivery system where all and sundry can invest on the basis of capacity of equity earlier examined were applicable to the discussion except that there was variability in terms of impact.

iv. the Primary Mortgage Institutions (PMI) and Housing Delivery

The Primary Mortgage Institution (PMI) was the second tier at the grassroots level which performed retail and feeder functions to the consumers. The PMIs which include Building Societies, Saving and Loans Associations and co-operatives are "specialized financial intermediaries empowered to accept savings deposits from the public and private sectors undoubtedly, since the enactment of the Decree in 1992 over 179 mortgage institutions have been floated.

The PMI are however expected to pay fees for registration after through screening by the FMB. Some of the conditions spelt out earlier for registration include viability, infrastructure building, capital base, adequate and qualified manpower.

The primary goal as spelt by government is to "grant a license on every application that complies with the statutory prescription... ensure an even spread as retailers grant loans for buying, (National Concord September, 16th , 1992 P.8). Such an arrangement no doubt assures systematic and continuous flow of long-term for the low funding for housing construction and the provision of housing finance for the low income earners. This affected the low income group in accessing low income houses; thereby satisfying the criteria of social democratic principles. Of the 179 primary Mortgage Institutions registered over 80% of them were based in Lagos, 4% in Kaduna, 4.5% in Ibadan, while Abuja, (5%) Kano (3%) Enugu (2%) and Port Harcourt (1.5%). This distribution surely fitted into the nature of Urban needs and Urbanization. There is no doubt that the services provided by the large number of PMIs have contributed immensely to the growth of the deregulated economy. The fact that over 600 applicants were received by the FMBN demonstrated the degree of sensitization among the housing entrepreneurs. By implication

therefore, the grass root policy of the government as far as the housing sector was concerned has yielded fruits more so that large capital previously lying low in accounts were made active in terms of investment and returns.

The evolution of the Primary Mortgage Institutions has enabled many Nigerians' ample opportunity to have access to package loans. If the policy has been adequately implemented and monitored, loaners would have been able to purchase already completed houses, complete buildings partially rehabilitate, renovate or expand existing property. The service of the PMIs, is not limited to the foregoing but also include funds to pay for rental accommodation and the procurement of house-hold goods. The caveat however was that the loaners have to save as little as possible with PML, or fund transferred from the mortgage's contribution to the NHF.

Furthermore, a large number of low income earners delivered substantial benefit from Improvement Loan Scheme (ILS) in the upgrading of the quality of the houses via repairs and refurbishment. The larger issue in Nigeria today is the renovation of houses in many urban conurbations throughout the country. Closer look at the urban areas depicted the fetid and garbage conditions of the roofs, walling and the toilet systems particularly at the urban marginalities. The fund provided by PMI was an important panacea for solving part of the housing problems in the urban growth points.

The results of our finding indicated that PMIs such as the Prime Home Mortgage Bankers, the Open Gate, Thodel, Kogi Shelter care, Horizon Imani, etc have enshrined into their policy attempts to spread the risk of payment at all levels of the building stages and of course large numbers of the PMIs have worked out the repayment and linked them to pension and bonus depending on the desire or modus operandi so wished by the mortgages. The PMIs ardent policy on rent is quite plausible. A good number of the mortgage institutions have adopted a Pack in Pay Later Loan Scheme (PPLLS) to assist urban dwellers pay their rents. The loaners are expected to keep savings accounts in the Bank. This policy therefore allowed the mortgages get rental grants as accommodation loan up to a maximum of two times the balance in the corresponding savings accounts.

v. *The Cost of Deregulating the Housing Market*

While it is acknowledged that deregulation as a policy was relevant under the economic situation, the problems that have coloured the implementation of housing policy particularly under a structurally adjusted programme had to be recognized. One of the basic characterization of a deregulated economy is the dominant role of market forces which of course determine effective supply and demand of goods and services. The assumption is that the interplay of market forces should largely determine the operation of the market. However in a poor and rural economy like Nigeria, can the housing market be left largely open to private entrepreneurial finance conglomerates to control while the government involvement completely becomes very minute? The discussion below would elucidates further the issues raised. Edmund Dell, Stolper and Heady have severally argued at various levels that policies are only useful in so far as there are relationships between the stated objectives and the consequences. In the case of the implementation of the urban housing policy with particular reference to the FMBN and the disbursement of the National Housing Fund, they have been characterized with bureau-pathological problems. These were dominant in the process of perfecting the title documents approval of building plans, and obtaining the consent to mortgage areas where government machineries are involved which indeed create a clog in the wheel of the creating mortgage institutions. While bureaucratic procedures are necessary in the process of decision making execution, it is not wise to employ tactics that could slow down the process of translating decision into realities.

Second, in a largely poor economy, introducing new policies has to be judiciously costed in order to take care of the fall-outs. Funding low income housing in a developing country like Nigeria is surely not an easy task. The NHF decree really had this group of workers at heart but the question is could its operationalization solve the housing problems of this group?

The fund could not effectively manage housing development because elitism and global interest permeated the management of the income earners. Elements of discrimination as it affect vertical and horizontal equity visa-avis the low income was dominant. As far as the policy was concerned, it was encouraging but the question is to what extent can the

₦500m from the national Housing fund which has not been disbursed arising from the investment of 10% by the commercial and merchant banks, as well as the Insurance companies' 20% non-life funds solve the low income earner's real property development? Dells argument that except there is rapport between intentions and realities, a policy can hardly be seen to be productive holds water. The low income group was really disadvantaged regardless of the way we may take a position. The basic fact is that the low income earner is really disadvantaged because he hasn't got the capacity to pay the loan and survive. This is true but under a market controlled mechanism, market forces determine pricing. The other issue deals with the question of structural functionalism.

The National Housing Policy has assigned responsibilities to the FMBN as an apex organization to provide loan to PMIs at 4% interest while they in-turn loan at 9% interest. Thus, their functions are essentially restricted to mortgage activities. Revelation showed that a good number of PMI's were undertaking the royal function of the commercial banks which has resulted into big crisis. As reported, the PMI's were known to have been adversely producing impact on monetary policies.

Unfortunately however, functions have become diffused. Some of the PMI's are known to be engaged in foreign exchange transactions, financing local purchase order, even operate regular saving accounts target saving, account and even specific traditional, financing local purchase order, even operate regular areas of commercial banks such as Christmas savings, hybrid and deposit accounts. All these epitomizes the contradictions that are bound to emerge in an emerging deregulated economy. This development which the Housing policy and the NHF decree failed to envisage may be tied to some factors.

- a) The first may be intentional
- b) The second, which is tied to the above, is that the large number of the PMI's are one man business with no share holders. In order to raise the base capital, illegal intervention into commercial banking became inevitable.

- c) Third the PMI's could not charge high interest rate at market value because mortgagees were not forthcoming and therefore they had to charge lower interest rates.

Whatever the shortcomings of the private sector in the housing market, the gradual withdrawal of direct state involvement and the active participation of the private sector confirmed the limit of the state in the construction of houses in fields that are competitive in nature. The foregoing were inevitable because the intervention of the private sector was at its precursive phase a phenomena that is characteristic of innovations.

VII. The strategic Phase of Privatizing the Housing Market

As indicated in fig.2 the period as from 1999 to date should be considered the strategic phase when cursory choices were made to exhibit the dominance of the private sector in the housing field. This is the focal phase as compared to the period of direct state intervention and the precursive phase when private sector began to intervene in earnest. The period since 1999 has witnessed different strategic or focal choices made by the government which gave freedom to the private sector to take over the management of the housing economy while the state was limited to the monitoring functions.

Beyond such choices, incremental adoption has been taking place in the housing field. We are yet to witness abortions or decremental adaptations or repeal of strategic choices. Obviously, the secular trend has been positive as evident in our subsequent analysis. We need to mention here that the success and the weaknesses of the precursive phase produce the strategic choice of the current administration.

The Obasanjo's administration adopted combination strategies and had itself pre-occupied with the operation of market forces to determine the pricing system through more down to earth deregulation of the housing market. Part of this approach was intended to allow the financial magnets to invest in housing market in order to articulate the interest of the stakeholders. A consequence of this belief resulted into the employment of financial mechanisms and capitalist indicators where the

owners of capital have been allowed to dominate the housing market using hard pricing system. These policies were embarked upon in close consultation with the private sector.

The adoption of market mechanism opened up plethora of opportunities for the capitalist entrepreneurs to determine who gets what, when and how in the housing market. The financial oligarchies not only took over the urban housing facilities, they also determine and control the supply, pricing and demand schedules.

What the government has done so far has been to provide the frame work, identify an area, provide the require infrastructure in the survey layout areas for the high, middle and low income earners. The importance of the above is that it is only the owners of capital that can purchase such land. The argument of Marxist analysts therefore holds water here. Similarly, the categorization of housing facilities into high, meddle and low confirms the elitist argument that "to him that hath more shall be given" Evidence is bound to confirm that in most cases, the facilities meant for the middle and low income earners are usually taken over by the high income group in Nigeria. One can in this context argue that as from 1999, state involvement in urban housing has been limited to providing frameworks while the private sector took over the control of urban development in Nigeria.

In the pursuit of the privatization of the urban housing market, the Obasanjo administration recognized the Federal Mortgage Bank as an institution to fund housing creation in the urban conurbations. The government did this vigorously by sung the legislative arm of the government to compel the CBN, NNPC and other institutions to remit 2.5% of the monthly salary of their staff to the National Housing Fund under the custody of the FMBN. The plan has been that such fund would be administered by FMBN to provide loans to individuals. It is within this context the government extend3ed the 1985 housing policy further. The success of this programme has been limited previously Government's original focus was that individuals should own their own houses. But the strategy adopted via the NHF has been unable to work towards this plausible objective because corruptive tendencies appeared to have overwhelmed the operational mechanisms of the FMBN particularly that it has been noticed that number of employers do not remit the deductions to

the NHF. Unlike the previous administrations, the government since 1999 has strategically refocused housing institutions as commercial structures to venture into the housing market.

The functions of the FHA and other housing agencies which were previously and largely social in context were transformed by making as commercial institutions. They were made to operate to maximize profit because they have to source for capital fund in the open market. The government no longer funded them. The implication of the above is that not only are the housing institutions have to operate as commercial ventures to generate income, they are also expected to compete which private the housing institutions construct houses for sale in a competitive open market. Implicitly, the government housing parastatals are expected to collaborate with private entrepreneurs in terms of capital investment to create housing estates for sale to the public in a competitive market. The foregoing is significant in the sense that intervention into the housing market has been sequentially multi-lateralized in terms of ownership and operational mechanism.

The government further liberalized the housing market by encouraging estate developers both domestic and foreign to develop housing estates for owner-occupier. The multiplicity of estate developers such as CITEC, ADILAN, etc currently is a positive response to the paradigm designed by the state to promote the efficacy of market forces to determine the price of houses. The policy also promotes the achievement of vertical and horizontal equity in some respects. There is no doubt that the government has become a facilitator while the private sector and quasi institution have now become investors and managers of business in the housing sector. There is immense evidence confirming the development of private housing Estate around most urban centres in Nigeria today.

However, the result of our investigation shows that the key movers in the housing market have attached prices to such prosperities beyond the bench mark provided by the government because of the profit motive. The implication is that the low income group has been almost eliminated by the market mechanisms.

Here the argument of the Marxist School holds in the sense that only the holders of capital dictate the tune in the housing market. Not only that they also determine those who rents such houses. Another measure adopted for the privatization of urban facilities is the reformation of the housing sector through monetization of the facilities as well as the workers fringe benefits which include the equipment and furnishing. The government in its ardent policy decided to dispose of its investment in residential housing and invariably offered to sell off government quarters to its occupiers on the basis of affordability. The intension has been to empower civil servants to won their houses with the assistance of government towards access to fund. Partly of course, the workers have been paid their annual housing allowances at ago to enable them have access to fund for the purchase of such houses. The implication of this measure is that government no longer takes the responsibility of furnishing and maintaining houses. However in the purchase of such houses a good number of workers were eliminated from the housing market.

The renting of houses by government for public servants no longer exist. The corruptive activity of civil servants in rehabilitating housing yearly and change of furniture and other allied fake expenditure has been truncated. This the syndrome of government's habit of constructing houses, allocating them and maintaining them is no longer tenable. This is a major area where state direct involvement in the housing market has been remarkably limited.

The government has also evolved a policy on functional occupation. This policy is impinged on the prior, assumption that only those who have legitimate activity should operate within the urban economy. This policy is intended to reduce the number of people moving from rural areas into the urban conurbations and at the urban marginalities. However there are services required which that low income group must provide to keep the urban economy otherwise certain functional areas of the urban system will collapse.

To keep the low income earners out of the urban center can be counterproductive as the issue of environmental sanitation and certain important services such as refuse, and sewage disposal would become unpalatable. These urban marginal provide services which cannot be substituted. The government must hear this.

What the government needs to do on urban renewal system and sustainability should be similar to what occurred in France in 1941 after the bubonic plague and cockade syndrome. The emergence of rat colony which glutted sewage system had made the disposal of refuse in the urban centres difficult. Like what occurred in France urban renewal in the FCT and other towns have helped in transforming the urban centres. The creation of gardens, parks, recreational centres as well as the key environmental measures including the demolition of illegal structures had no doubt produced urban evidence of sustainability and reorganized the urban topography. These attempts have produced effects on the resuscitation of urban Master Plan hitherto damaged and weakened urban system.

There is no doubt that the reform and reorganization of the urban centres as well as the marginalities have produced positive impact in terms of beautification and sustainability. It has no doubt contributed to the expansion of urban health and environment in terms of disease and bubonic epidemics.

Apart from the above, the demolition of illegal structures makes for easy access of the social overheads and infrastructure such as piped water, light, sewage and refuse disposal in the urban centres.

Furthermore hitherto indicated, the distortion of the Abuja Master Plan by the previous administration is being corrected. The bureaucrats who subverted urban programmes in the FCT have been replaced so as to sustain the original character of the Abuja Master Plan. This is a healthy development.

Another exploratory reform area is the demolition of many urban marginalities or peripheries settlements such as Lugbe, Karimo etc. The demolition is based on the principle that population has to be controlled in relationship to the facilities available in the FCT. The factor of functional occupation has been overemphasized but it must be noted that these urban marginal provide productive services which the urban system requires. What this implies is that in reorganizing the urban system, this category of the population must be considered in the scheme of events.

While it is reorganized that most of the houses in the marginal are substandard, illegal and made no provision for sewage, refuse and other facilities, the destruction without alternative accommodation arrangement do constitute a problem. There is the need to locate an area for this population where site and services will be provided so that they construct their own houses using local building materials. If the government could provide these essential facilities, it is believed that, the low income earners will be ready to relocate and still provide the essential services to the town and transport themselves back to their houses regardless of the distance. A rethink in this direction could be helpful.

Whatever the weaknesses of the Obansajo policy measures in the housing field, one thing is very clear and that is the fact that tremendous reduction of state intervention in the production, allocation and maintenance of houses has been achieved. The improved and efficient allocation of scarce resources and the management of housing facilities by the private sector and owner occupiers is a measure that has confirmed the disengagement of the state from direct involvement in the housing market.

VIII. Epilogue

The nature of state interventions in the urban housing are fluid. The realities of the situation, the condition under which each regime operates and the state of the economy determines the character of the intervention.

As argued in the discourse, the character of the intervention of the state in urban housing during the colonial, post-colonial and the military up to 1985 can largely be attributed to factors of inadequacy of number of houses and the weak nature of indigenous entrepreneur to provide such houses. Since funds were not adequately available state direct intervention became inevitable.

However, as situation changed in the economy and global leverages became more dominant and influential, the state began to disengage from direct provision of houses as from 1985 because of the effect of SAP and the glut in the oil market. We can therefore argue that what Babangida

did in 1985 was percussive in preparation for major deregulatory measures in the housing sector.

The intervention by the Obasanjo administration can be considered as the strategic phase because of its radical departure from the status quo. Government no longer take responsibility for providing houses for its staff, rather the individual owner occupiers take their own socio-economic responsibility. The foregoing confirms the limitation of the state to only structuring incentives or frameworks for the private sector to operate the housing market. Current policy has strengthened corporate and individual responsibility in the housing field and this should be overtly acknowledged.

In terms of policy implications, the benefits seemed to have overshadowed the costs in the sense that not only has the hitherto public expenditure been shifted to the owner occupiers but also the social economic capital for maintaining such houses have been transferred to the new owner-occupiers. The normative belief of Nigerians that government should continue to house staff is no longer tenable. This is a sharp break from past and it is a reality that we must live with in the housing sector.

Similarly, the monetization policy has helped the government to transfer social and economic responsibilities to the new owner-occupiers. This approach has strengthened sustainability and conservation of resources. People now get attached to their own houses and are also conscious of ownership and management. In one sense, this policy marked a distinctive departure from the pre-1999 period. The responsibility of providing houses directly by the state is no longer viable as individuals and corporate groups now undertake this function. The limits of the states does not meant that it wouldn't provide a framework for the operation of the housing market but that it has no business constructing and distributing houses.

The sustenance of the urban conurbations has now been dualised between the state and the private sector. It is within this context that government since 1999 has been operating and to a large extent has been effective in spite of the multiplier effects on the society.

Finally in spite of the blossomless of the reformation in the urban housing sector, the government in its wisdom must develop a caveat to assist the urban marginal resettle in an area where they can live and provide the services so required for the sustenance of the urban system. A widow's mite assistance in this direction could assist to stabilize the social, economic cultural and political configurations in the urban conurbations.

RECOMMENDATIONS

Against the backdrop of the foregoing analysis, the following are advanced as recommendations.

1. The government must ensure that specialized incentives are structured to cater for the peculiarities of the low income earners and the urban marginalities whose labour are important for the survival of the urban economy and environment.
2. Monetization of the fringe benefit as it affects housing should be pursued homogenously so that all parts of the public sector may fill the impulse of the policy with a view to enable staff own their houses.
3. While the private sector is acknowledged in the area of estate development, the government should not leave the housing market to the total interplay of market forces otherwise staff will not be able to rent such houses. Some monitoring mechanisms in our opinion is necessary in order to ensure that houses are constructed to standard and fair rents charged based on the social facilities provided. Even in the developed economies, monitoring mechanisms are enshrined in housing policies.
4. Government also needs to ensure, that urban dwellers partake in the environmental sustainability of the urban environment. Currently government has taken the responsibility but it should be made mandatory for every owner occupier to take active control of the cleanliness of the environment rather than leaving it to government alone.

5. The FMBN which is a funding agency need to be reorganized with a view to liberalizing funds. The current arrangement in which interest on loan are found to be excessive can't find solutions to the low income earner's problem. Since housing belong to the social overhead sector, the interest being charged currently should be lowered for a period of time before it is standardized. Government needs to look into this critically.
6. Employers of labour should be made transfer National housing contributions by their staff to the NHF so that funds can be made to available to would be owner-occupier employees on demand promptly. It is believed that people are happier owning their hoses and this why a measure must be taken to ensure that employers and the FMBN conform to the government regulation.
7. We must mention here that while current urban housing policy is healthy, the issue of vertical and horizontal equity between the low, middle and high income groups still constitute a problem. It is true that market forces have to determine the prices of houses in the housing market but those at the lower step of the ladder also provide goods and services. But in a situation where the social context of housing is totally neglected and market parameters sustained, the larger urban society is likely to suffer tremendously from the issue of inequity, unfairness and poor sustainable development. The government need to revisit the low income group and involve a special measure using the private sector to assist.

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Citation for Prof. Isa Erii Sam Amdu

Professor I.E.S. Amdii B.Sc. (Hons) Social Science, P.G.D.E., M.Sc Political Science (ABU Zaria), Ph.D. (Exeter), Professor of Political Science in the Department of Political Science, Faculty of Social Science, currently the Director (founding) of the Centre for Gender Studies University of Abuja, was born on the 15th of January, 1946 in Bassal Local Government of Kogi State. He had his Primary Education between 1956 and 1962 at Saint Johns' Primary School Akabe. In 1965, he proceeded for Teachers Grade Two training at the famous Government Teachers Training College (G.T.T.C.) Yelwa, Bauchi State. On graduation in 1969 young Amdii wasted no time in putting his training into practice by taking up a teaching appointment with the Ansar-ud-deen Primary School, at Kano in 1970. Apparently he was neither contented with his new job nor was he with his Teacher Grade II qualification. Thus, he found time to begin to satisfy his thirst for further education by sitting and passing the GCE ordinary level at Kano in 1970. Two years later he again sat for GCE advanced level in four subjects. It was that he secured admission for preliminary studies at the University of Ibadan, Jos Campus.

However, on getting a good result in his advanced level papers, Sam Amdii gained admission into the Ahmadu Bello University Zaria in October 1972 to read for B.Sc (Hons.) Social Science with specialization in Government. He graduated in June 1975 with Second Class Honours (lower division) and serve the NYSC as a classroom teacher at Ozoro Grammar Schoolk in the Defunct Bendel State.

At the end of the NYSC year, Sam Amdii was not at a loss as to what he liked to do with his life. This is because since 1969 when he got the Teacher Grade II certificate any chance he had to serve he never hesitated to head for the classroom. Therefore, it was no wonder that he easily accepted a job as a Graduate Assistant at the School of Basic Studies (SBS), Ahmadu Bello University (ABU) Zaria in 1976. It was while teaching at the SBS that Sam Amdii, ever insatiable with learning, pursued a Master of Science (M.Sc.) programme in the same university simultaneously with a Sandwich Course for a Postgraduate Diploma in Education (PGDE). He obtained both in 1980. While in PGDE he earned a distinction in Theory

and Practice and in the Masters he specialized in Policy Analysis and Public Administration. These remarkable achievements were rewarded with a promotion to Assistant Lecturer in 1977, Lecturer II in October 1979 and Lecture I in 1981 at the SBS.

Without relenting in the pursuit of the 'golden fleece' in academic, Amdii proceeded overseas for doctoral studies at the University of Exeter, United Kingdom. His dogged determination and hard work earned him the Ph.D. (Political Science) in 1984. On his return to the ABU, he moved from the SBS to the Department of Political Science, Faculty of Arts and Social Sciences. In October 1985 he was promoted to the position of senior Lecturer on the strength of his publications, additional qualifications, hard work and dedication to duty.

Five years later, in 1990, Sam Amdii transferred his services to the University of Abuja as an Associate Professor of Policy Analysis and Public Administration. In 1993 he reached the pinnacle of his academic career following his promotion to the Chair of Policy Analysis and Public Administration in the Department of Political Science. Indeed, by any standard this was not a mean achievement.

As a prolific academic and an eagle eyed researcher, Professor Amdii exudes confidence and has earned national and international respect especially amongst social scientists in the academic world. Certainly, the quality of his research papers presented at seminars and conferences locally and abroad as well those published in reputable Nigerian and international journals has, over the years not only demonstrated his research competence but has also placed him on the highest Pedestal as an authority in the field of public administration and policy analysis, His maiden academic paper made its debut in the Nigerian Journal of Political Science, Vol. 4, Nos. 1 & 2, ABU Zaria 1985. Today, the Professor has to his credit over twenty-five academic articles, book chapters and monographs published in nationally and internationally recognized journals. In addition, he has an impressive number of papers presented at conferences and seminars both within and outside Nigeria covering the period from 1988 to date. There are also more than half a dozen public lecture papers, policy documents and memoranda presented to public institutions within the country. Professor Amdii has also attended many

Conferences where most of the scholarly papers he had delivered were highly applauded.

As a 'teacher' at ABU Zaria and here in Unibuja Professor Amdii, in addition to undergraduate and postgraduate teachings, had supervised many undergraduate and PGDE projects as well as Master Theses and Ph.D. dissertations. His other academic engagement include serving as External examiner for many sister universities, assessor for promotion of senior academics to associate/professorial chairs in many Nigerian Universities. This ten underlines the universal respect he commands in his area of specialty.

His other academic activities include serving as editor/editor-in-chief of several academic journals as well as consultant/resources person to many key national bodies, such as the Customs, War College and Women Development Centre, all within Abuja. Between 2002 and 2004 for example, he was the Special Assistant to Mr President on Political Affairs in Cooperation and Integration. He was later posted to the National Boundary Commission, Abuja as Director Research and Policy Analysis and Secretary, Affected Population Nigerian-Cameroon Mixed Commission.

Professor Amdii has also been active in community service through participation in the works of grass roots local committees in his native Kogi as well as through delivery of Special Lectures and Keynote Addresses. He has also been well known for organizing and co-coordinating seminars to several national public organisations, such as the Nigerian Custom Service. He was also a member of the 1999 and 2005 NUC panels for the accreditation of academic programmes of Nigerian Universities.

Professor Amdii has also vast university administrative experience, which includes Head of Government section, S.B.S. Zaria; Sub-Dean FASS, ABU Zaria. In the University of Abuja, apart from serving on several academic and non-academic Committees either as Chairman or member, he was the Pioneer Director Academic Planning and later Dean, Faculty of Management and Social Sciences. He was the Pioneer Director, Centre for Gender Security and Advancement, University of Abuja. He also belongs to many professional societies the most prominent of which being the

Political Science Association of Nigeria. He was the Secretarial General of Social Science Assembly of Nigeria and Switzerland.

As a person, Professor Amdii has always been very straight forward and frank, very accommodating, approachable and not unpredictable in his disposition. In short, in anything he does and in whatever situation he finds himself, his consuming desire has been to positively touch other people's lives.

Side by side with most successful intellectuals is usually an equally successful woman. Professor Amdii, a God fearing and devout Christian, heads a very stable family made up of a loving wife and five adorable children. Certainly, the successes he recorded over the years would not have been possible without the total support of his pretty and life-long partner, Professor (Mrs) Veronica Ninma Amdii. The two first met in September 1972 when both were students at Zaria. After a very loving courtship of four years, their nuptial knot was tied on August 7th 1976, Professor (Mrs) Amdii, a fully trained Staff Nurse, made a detour towards her husband's career when in 1978 she gained admission into the SBS, ABU Zaria. Within fifteen years she earned a Bachelors (ABU), a Masters (Exeter) and a doctorate (ABU) all in Education Apparently, during those years the duo acted mutually as the 'push factor' to each other in their pursuits of education, career respectability and excellence in academic. She taught at ABU from 1987-1991 and since then has been teaching in Unibuja. She was at one time Head of FASSE and Deputy Dean, Faculty of Education. Thus Prof Mrs. Amdii is a solid intellectual in her own right.

Their union is blessed with five young Nigerians, Dime, a Computer Scientist, Banker and Financial Consultant, Againa, an Architect, Tanze a graduate of Political Science from Uniabuja, Ndayi a Medical Doctor and Nnayi Political Science graduate.