

## **Historical Assessment of Housing and Urban Infrastructure in Nigeria**

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### **Abstract**

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Urbanization is increasing rapidly in most African countries, and the major factors for the rapid increase relate to large-scale migration from rural areas to urban areas for better economic opportunities. Other factors are the natural population increase, and uneven concentration of investments by governments and private organizations in the cities compared to rural areas. Urban growth comes with attendant consequences, one of which is the challenge of housing. The objective of this study is to provide a historical assessment of housing and urban infrastructure in Nigeria. It is desk research. Data is obtained primarily from secondary sources. From literature and theoretical assumptions, the study concludes and draws necessary lessons for policymakers in the Nigerian state. Among other things, the study advocates the need for institutional and legal frameworks to reinvigorate urban renewal. This will require an intersectoral approach through the building of a political alliance for urban health that involves stakeholders, urban planners, health officials, and practitioners.

**Keywords:** *Urban, Housing, Migration, Infrastructure*

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### **Background to the Study**

Urban development is a system of infrastructure (transport, roads, water, power) office, industry, school, hospital, recreation, hospitality, and residential housing expansion that creates sustainable cities to enable a large number of people to work and live together in a relatively small area of land sharing facilities (). It is achieved by expansion into the underpopulated regions and by the renovation or renewal of dilapidated urban areas. Housing is a building or structure that individuals and their families may live in that meet's certain specifications and regulations. According to Agency, the Africa polis team estimates that by 2020, the expected number of settlements in Africa with 10,000 persons or more will reach 574 as against 133 in 1960 and 438 in 2000. This implies that urban growth in Nigeria is not simply a matter of population growth in existing settlements. It also has to do with the emergence of new areas with high urban population densities. These developments are without attendance consequences or challenges, one of which is the concern of infrastructures, needed to accommodate and sustain the urban growth.

One of the challenges of urban growth is the provision of adequate and decent housing. The provision of decent and adequate housing has been faced with some difficulties which have resulted in the problem of a shortage of residential houses leading to; high rent, high cost of building materials, high cost of construction, and inadequate supply of amenities. These problems also have a profound influence on the health, social behaviour, satisfaction, and general economic values of a society. A great proportion of Nigeria's population still lives in substandard and poor houses and a deplorable, unsanitary residential environment.

Urban growth has brought about more problems than follows rapid urban development and includes housing shortages both quantitative and qualitative, slums, illegal settlements, and squatting. Therefore, the shortage of housing supply in the study area has been a serious issue for urban dwellers. This can be seen where more than eight (8) family members share a single room regulating overcrowding in homes, neighborhoods and increasing pressure on infrastructural facilities such as drainage, power supply, etc., and a rapidly deteriorating environment. It is based on this, that this research is being carried out to address the issue. This study is an attempt to explore a historical assessment of housing and urban infrastructure in Nigeria. The study is a desk research. Data is obtained primarily from secondary sources. From literature and theoretical assumptions, the study concludes and draws necessary lessons for policymakers in the Nigerian state.

### **Objective of the Study**

The general objective of the study is to explore a historical assessment of housing and urban infrastructure in Nigeria. Specifically, the study will,

- i. Examine housing patterns and urban infrastructure in Nigeria during the Colonial Era (Before, 1960)
- ii. Assess housing patterns and urban infrastructure in Nigeria during the Post-independence Era (1960–1999)
- iii. Assess housing patterns and urban infrastructure in Nigeria during the Post – Military Era (1999–2018)

- iv. Examine the causes and challenges of urban housing in Nigeria
- v. Draw lessons for effective housing policies and urban infrastructure development in Nigeria

### **Historical Evolution of urban development in Nigeria**

Today, there is no doubt that the world has increasingly become urban and the 20th century witnessed rapid and unprecedented urbanization of the world's population. The global urban population increased from 13% in 1900 to 29% in 1950, and 49% in 2005 and it is estimated that by 2030, 60% of the population will live in the cities (Department of Economic and Social Affairs, 2015). Alirol, Getaz, Stoll, Chappuis, and Loutan (2011) added that this trend reflects the growth of the urban population that increased from 220 million in 1900 to 732 million in 1950 and is expected that there will be 4.9 billion urban dwellers by 2030 (annual urban growth rate of 1.8%) (Department of Economic and Social Affairs, 2015). Almost all of this growth will be in lower-income regions of Africa and Asia where the urban population is likely to triple and in Asia will more than double (Alirol, Getaz, Stoll, Chappuis, and Loutan (2011) Of all the regions of the world, Asia and Africa are urbanizing faster and are projected to become 56% and 64% urban, respectively by 2050 (Department of Economic and Social Affairs, 2015).

Three countries; Nigeria, India, and China combined are expected to account for 37% of the projected growth of the world population between 2014 and 2050. At the beginning of the 20th century, just 16 cities in the world (mostly in developing nations) contained a million people or more (Department of Economic and Social Affairs, 2015). Today, more than 400 cities have a population of a million or more, and about 70% of them are found in developing countries. For the first time in history, in 2007, more people live in cities and towns than will be living in rural areas, and by 2017, the developing nation is likely to have become more urban than rural (Department of Economic and Social Affairs, 2015).

There is a spatial distribution of urban growth in Nigeria. shows the population of Nigeria as estimated by NPC in 2016 according to States. In terms of absolute figures, two States (Kano and Lagos) have a population above 10 million. Up to 16 States have a population above 5 million. In terms of population density, 11 States have a population density above 500 persons per square kilometer. Three States (Lagos, Anambra, and Imo) have population densities as high as 900/km<sup>2</sup> with Lagos as high as 3000/km<sup>2</sup>. These figures show that the issues of population dynamics and its pressure on housing and urban development are enormous in Nigeria. This is why several policies and programme have been implemented by different governments over the years with the main aim of providing affordable housing and infrastructure and minimizing urban and semi-urban slums.

**Table 1: Nigeria population by States (2016 Estimated)**

S/No.	State	2016 Population (Estimated) (Demographic Statistics Bulletin, 2018)	Population Density (No/km <sup>2</sup> )
1	Abia	3,727,347	590
2	Adamawa	4,248,436	115
3	Akwa Ibom	5,482,177	774
4	Anambra	5,527,809	1141
5	Bauchi	6,537,314	143
6	Bayelsa	2,277,961	212
7	Benue	5,741,815	169
8	Borno	5,860,183	83
9	Cross River	3,866,269	190
10	Delta	5,663,362	320
11	Ebonyi	2,880,383	508
12	Edo	4,235,595	238
13	Ekiti	3,270,798	515
14	Enugu	4,411,119	616
15	Federal Capital Territory	3,564,126	487
16	Gombe	3,256,962	174
17	Imo	5,408,756	978
18	Jigawa	5,828,163	252
19	Kaduna	8,252,366	179
20	Kano	13,076,892	650
21	Katsina	7,831,319	324
22	Kebbi	4,440,050	121
23	Kogi	4,473,490	150
24	Kwara	3,192,893	87
25	Lagos	12,550,598	3752
26	Nasarawa	2,523,395	93
27	Niger	5,556,247	72
28	Ogun	5,217,716	311
29	Ondo	4,671,695	301
30	Osun	4,705,589	509
31	Oyo	7,840,864	639
32	Plateau	4,200,442	136
33	Rivers	7,303,924	659
34	Sokoto	4,998,090	192
35	Taraba	3,066,834	56
36	Yobe	3,294,137	72
37	Zamfara	4,515,427	114

Source: Olujimi (2015)

Housing and urban development policies and programme in Nigeria have evolved into various phases which can be categorized into three, namely: the colonial era, the post-independence era, and the post-military era (). shows the evolution of the policies and programmes in the housing and urban infrastructure sector in Nigeria.

**Table 2:** The Evolution of Urban Policies and Programmes

S/No.	Description	Year	Status
1	Nigerian Building Society	1956	Defunct
2	Regional Housing Corporation	1959	Defunct
3	National Provident Fund (NPF)	1961	Replaced
4	National Council on Housing	1971	Functional
5	Federal Housing Authority (FHA)	1973	Functional
6	Federal Mortgage Bank of Nigeria (FMBG)	1977	Functional
7	Land Use Decree (LUD)	1978	Functional
8	Nigerian Building and Road Research Institute (NBRRI)	1978	Functional
9	Infrastructure Development Fund (IDF)	1985	Defunct
10	Federal Housing Authority Act	1990	Functional
11	1st National Housing Policy	1991	Replaced
12	Urban and Regional Planning Decree	1992	Defunct
13	National Housing Fund	1992	Functional
14	Infrastructure Bank Plc	1992	Functional
15	Urban Development Bank of Nigeria	1992	Defunct
16	Nigeria Social Insurance Trust Fund (NSITF)	1993	Functional
17	National Urban Development Policy	1997	Defunct
18	Nigeria State Urban Development programme (NSUDP)	1997	Defunct
19	Housing and Urban Development Policy	2002	Functional
20	Abuja Geographic Information Systems (AGIS) and other State GIS	2003	Functional
21	Federal Ministry of Housing and Urban Development	2003	Functional
22	2nd National Housing Policy	2004	Replaced
23	3rd National Housing Policy	2006	Functional
24	Housing for All under Vision 20:2020	2008	Functional
25	Road Map for Housing Development	2012	Functional
26	Family Homes Fund (Economic Recovery & Growth Plan: 2017–2020)	2017	Functional
27	Presidential Infrastructure Development Fund (PIDF)	2018	Functional
28	Executive Order 7 of 2019 on the Road Infrastructure Development and Refurbishment Investment Tax Credit Scheme	2019	Functional

**Source:** Olujimi (2015)

### Colonial Era (Before, 1960)

The provision of staff quarters for expatriates and other indigenous staff of parastatals and organizations in the public and private sectors was the reason for housing and urban infrastructure in the colonial period (Cohen, 2006). The period of colonialism brought about the transformation of the urban system by changing the pattern of distribution of towns in Nigeria (). New towns were created as administrative headquarters, while others emerged as industrial centers. Towns in Nigeria according to regions during the Colonial era as shown in the Table shows that there were about 28 towns in Nigeria during the colonial period compared to over 400 urban centers in the current six geopolitical zones in the 36 States of Nigeria ().

**Table 3:** Towns in Nigeria According to Regions during the Colonial Era

S/No.	Northern Region	Southern Region	Eastern Region
1	Kano	Benin	Bonny
2	Katsina	Ibadan	Enugu
3	Zaria, Kaduna	Badagry	Abonnema
4	Sokoto	Lagos	Opobo
5	Borno (Gazagamo and Kuka)	Wamba	Onitsha
6	Jos	Abeokuta	Calabar
7	Kafanchan	Iseyin	Umuahia
8	Bauchi	Osogbo	Owerri

**Source:** Olujimi (2015)

### Post-independence Era (1960–1999)

The post-independence period was characterized by some improvements in urban housing and infrastructure provision during the First National Development Plan Period (1962–1968) and the Second National Development Plan Period (1970–1974). The National Council on Housing in 1971 had a plan for constructing about 59,000 housing units nationwide with 15,000 in Lagos and 4000 in each of the other 11 state capitals. However, a review of the Second National Development Plan shows only slight improvements in government efforts in housing provision (). The Civil War (1966–1970) was a period of destruction, especially for the Eastern region. Reconstruction after the civil war started in the Second Development Plan. According to Daily Times (1972), 'the East Central State Government, despite its natural lean resources, embarked upon the construction of some housing units in Enugu. The East Central State Housing Authority constructed about 104 low and medium-income houses at Riverside Estate, Abakpa-Nike, and Enugu. The housing authority had spent about £300,000 on these buildings by 1972. The buildings were in two categories: a two-bedroom duplex set and a three-bedroom bungalow type'. The third National Development Plan (1975–1980) recorded further improvements in housing programmes, policies, and delivery in Nigeria.

The government accepted housing as its social responsibility and played a key role in the housing sector by involving itself directly in the provision of housing, instead of shifting the responsibility to the private sector alone. During this period, the Nigerian Building Society was renamed Federal Mortgage Bank of Nigeria with the promulgation of Decree No. 7 of 1977 which also brought some improvements to housing delivery in Nigeria. The enactment of the Land Use Decree (LUD) of 1978 solved the problem of dual land tenure structure by granting access to land to all Nigerians through the State governments. The LUD came to stabilize the ownership and acquisition of land.

Moreover, the importance of local building materials, as well as the relevance of labor and the construction industry during the post-independence era was focused on by the constitution of the Federal Republic of Nigeria (1979). In this same year, the Employees Housing Scheme Decree No. 54 of 1979 was promulgated (). This decree made provisions for staff housing and housing estates possible. The Fourth National Development (1981–1985) witnessed a housing provision drive based on the concept of affordability and citizenship participation. Consequently, the government embarked on an ambitious Shagari Housing programme which involved the construction of 160,000 housing units nationwide between 1979 and 1983 at its first phase (). The programme was based on the concept of affordability and citizen participation. However, the success of the programme was below average as only about 20% of the set target was achieved.

The housing policy in the 1980s and 1990s led to the neglect of rural areas while the housing infrastructures in the urban areas were improved. This era was characterized by a high rate of urbanization leading to a housing shortage in urban centers. The Mortgage Institutions Decree No. 53 of 1989 was enacted during the military era resulting in improvements in housing policies and delivery. The goal of the policy was to ensure that Nigerians own or have access to decent, safe, and healthy housing and accommodation at an affordable cost. The Babangida administration developed the Economic Liberalization Policy which supported the participation of private organizations in housing delivery. The promulgation of the Urban and Regional Planning Decree 88 of 1992 and the National Housing Fund (NHF) Decree No. 3 of 1992 was in the era (). The NHF was entrusted with the responsibility of ensuring the continuous flow of funds for housing construction and delivery in Nigeria.

The post-independence era saw the subsequent creation of 12 States in 1966; 19 States in 1976; 21 States in 1987; 30 States in 1991 and 36 States in 1996 out of the four existing regions. The Federal Capital Territory (Abuja) was created in 1976 but officially became Nigeria's capital on 12 December 1991. Development in the areas of construction of roads, power, railways, bridges, airports, and housing estates followed these political developments. Each of the 36 State governments and FCT administration embarked on State Capital development programme through State Capital Development Authorities. Each of the States established investment development companies and estate developments. New towns were delineated. Various institutions of higher learning and research institutions were established during this period.

At the national level, an expressway was constructed from Lagos to Ibadan (). The Carter Bridge which was originally constructed before Nigerian independence by the British colonial government was deconstructed after independence and redesigned and rebuilt during the late 1970s. The Alaka-Ijora flyover, on the Iddo end of the span, was completed in 1973 (). There were changes in the taste of housing types resulting in a shift from mud and thatched houses to cement block and corrugated roofing houses. The establishment of wastewater treatment plants and pipe-borne water supply was carried out in all the new State's capital cities.

### **Post – Military Era (1999–2018)**

The policy of 'housing for all in the year 2000' was formulated before the millennium. This policy was not realized by the year 2000 due to administrative bottlenecks, though it was rigorously pursued. Notwithstanding, the Housing and Urban Development Policy was formulated in the year 2002. The policy was developed to solve the issues of the Land Use Act as well as to allow land banking and ownership to operate in a free market economy. The post-military era (1999–2019) has witnessed marginal improvement in the Nigerian housing situation. However, the Federal Government policy on monetization and privatization (1999) appears to have slowed down public support for housing in Nigeria. Informal settlements started to emerge due to demographic pressures, increased housing and population density, and the inability of cities to properly house newcomers. These, notably on the periphery of cities, have become the representation of the urbanization of poverty (). These new urban areas are plagued with a shortage of services and infrastructure. The emergence of urban slums is also prevalent within city limits. Such slums are characterized by unacceptable high population densities shortage of urban infrastructure and housing.

The inability and failure of the policy to adequately resolve the backlog of housing problems in the country made the civilian government of President Obasanjo review the 1991 National Housing Policy in 2006. The target of the new policy was to remove the drawbacks to the realization of the housing goal of the nation. The Seven-Point Agenda of the Yar'Adua Administration of 2007 attempted to address the housing and infrastructural deficit in Nigeria by engaging in the provision of critical infrastructure and reviewing the Land use laws to facilitate the proper use of the Nation's land assets for socio-economic development; and citizens' access to mortgage facilities (). President Goodluck Jonathan in 2012 pushed for the revolution of the sector by translating the National Housing Policy and National Urban Development Policy into a Road Map for Housing Development (Agande (2012)). The road map was to address the challenges of achieving a housing revolution in the country, within the shortest possible time and also provide the pathway for transforming our cities into livable and functional human settlements.

A new government came into being at the Federal level in 2015 under President Muhammadu Buhari. The major economic blueprint of the administration is the National Economic Recovery and Growth Plan (NERGP). The plan identified six important sectors for development. One of the sectors is Construction and real estate. The plan is to have a social housing programme called Family Homes Fund under the Public-Private Partnership (PPP) arrangement to provide funding of up to one trillion Naira for housing in Nigeria. The project



is to provide access to funds, train artisans, construct 2, 700 housing units, reposition the Federal Mortgage Bank, and construct 12 Federal Secretariat Complexes in the States. The plan also addresses infrastructure projects including Mambilla hydropower plants, airports, coastal and inland railways, and the Abuja Mass Transit rail line.

It is too early to assess the success of these programme but they are good plans that can impact the housing and urban infrastructure positively. Although a lot has been done in housing and urban development over the years, the situation is that there are deficits. Many cities in Nigeria do not have enough housing for residents. Even what is available is not affordable. Most of the cities have divided towns where some neighborhoods have low population density with good housing and infrastructure while others are slums. Urban infrastructure is currently in disarray.

### **Causes and Challenges of Urban Housing in Nigeria**

Some of the causes of urban growth are the search for employment opportunities, better life, and economic resources in urban areas. This demand puts pressure on the urban areas, especially housing. Poor urban housing conditions constitute a global challenge but this condition is worse in developing countries (United Nations, 2012) such as Nigeria. Aliyu and Amadu (2017) noted that Urbanisation is growing very rapidly in Asia and Africa and is projected as 56% and 64% urban respectively by 2050. Also, three countries which are Nigeria, India, and China are projected to account for 37% of the projected growth of the world's global urban population between 2014 and 2050. The UN-Habitat has stated that today, 600 million people live in life-and health-threatening homes in Asia, Latin America, and Africa (United Nations Human Settlements programme (UN-HABITAT), 2006). From a global perspective, the problem of inadequate housing is a common challenge across the globe (Ezeigwe, 2015).

According to the UN-Habitat (2010) cited by Igwe, Okeke, Onwurah, Nwafor, and Umeh (2017); and Enoghase, Airahuobhor, Oladunjoye, Okwuke, Orukpe, Ogunwusi, and Bakare, 2015), 30 percent of the world's urban population lives in slums, deplorable conditions where people suffer from one or more of the following basic deficiencies in their housing: lack of access to improved water; lack of access to improved sewage facilities (not even an outhouse); living in overcrowded conditions; living in structurally unsound buildings; or living in a situation with no security of tenure (that is, without legal rights to be where they are, as renters or as owners); among others. In addition, more than two billion people are in desperate need of better housing (Enoghase et al., 2015; Ezeigwe, 2015). The Nigerian society is undergoing both demographic (people living longer) and epidemiological (change in population health due to lifestyle changes) transitions due to urbanization and at a current growth rate of about 2.8%–3% a year, Nigeria's urban population will double in the next two decades (Aliyu and Amadu, 2017). Nigeria has a population of over 140 million people (NPC, 2006), and the population is estimated at over 200 million in 2019 (World Population Prospects, 2019), and land coverage of an estimated 1 million square meters.

According to Omiunu (2014), Nigeria's population growth rate is 3.0% while Agbola and Agunbiade (2007) noted that the urbanization rate in Nigeria is 5.5%, a figure that is almost twice the population growth rate of the country. With the increase in the number of people, there is also an increase in the demand for housing and services (Makinde, 2012). The rapid increase in the urban population has resulted in a very high cost of living brought about by great demands on inadequate urban housing and facilities. There is a high cost of land and housing, these are often in short supply and out of the economic reach of most of the urban families. With the populated urban areas by a large number of people and with very low incomes, it becomes impossible for a large population of these people to be able to meet their housing demands. Hence, housing issues and challenges remain one of the most important challenges facing the country (Ezeigwe, 2015).

According to Mabogunje (2004); Enoghase et al. (2015) and Ezeigwe (2015), in Nigeria, the existing housing stock is 23 per 1000 inhabitants, and a housing deficit of between 15 to 17 million while N12 trillion will be required to finance the deficit of the 15 million houses. The FHA (2007) noted that this is about four times the annual national budget of Nigeria. Basorun and Fadairo (2012) categorized the challenges facing the Nigerian urban housing sector into administrative, institutional, and management challenges; financial and economic challenges; physical challenges; and local participatory challenges. In addition, house prices and rents have escalated very high above the general inflation problem in Nigeria (Nubi, 2008; Ezeigwe, 2015). Another important problem with housing in Nigeria is the high cost of land (Ezeigwe, 2015). According to Enoghase et al. (2015), to be able to meet the 15 to 17 million housing units needs as stated by Mabogunje (2004); Enoghase et al. (2015) and Ezeigwe (2015) would require about 17 million plots of land. This, when converted to the more common land unit of measurement (square kilometer) would yield approximately 11,470 square kilometers- roughly the size of Rivers State, or approximately three times the size of Lagos State in Nigeria (Enoghase et al., 2015).

In Nigeria, there are three tiers of Government- Local, State, and Federal but the impact of the Local and State governments is hardly felt in most Nigerian cities. Therefore, most community members usually come together to plan the way forward for their neighborhoods. The limitation is usually the financing of major projects; and in very few areas where the Local and State governments are functional, the opinions of the citizens hardly count. Whereas, the European Commission (2010) and Omiunu (2012) have stated that involving citizens in urban planning helps ensure sustainable economic development; and plays a vital role in providing well-planned cities. As citizens are deeply affected by urban planning, authorities need to ensure that they are involved and provided with a forum for expressing their opinions. Thus, the experiences from two major cities in Nigeria, comprising Lagos and Ibadan demonstrate the level of severity of the urban housing challenge in Nigeria. These experiences are also peculiar to Calabar municipality in Cross River State.

### **Theoretical Framework**

The study is guided by Michelson's theory of residential housing. **The Michelson's Theory of Residential Housing.** In Michelson's (1977) view of residential housing, he examined various

factors that pull residents to a chosen area of environment, arising from the socio-economic nature of the area that is capable of attracting investment and generating employment opportunities for the employed. It has been discovered that the influence of friends, religion, relations availability of land, and other social infrastructure attracted people of a different shade of life and opinion to a resident in their areas of interest. For example, the land tenure system in Calabar Municipality in particular, and the Cross-River State, in general, can attract families, friends, or visitors to relocate to their area of interest for the purpose that can generate much-needed employment opportunities.

Interaction with residents in Calabar Municipality disclosed that most residents in the area were attracted to their present housing location because of favourable land tenure system that exists in the area. In the outskirts of the town, Ikot Omin precisely, residents noted that they were attracted to their present residents because lands in the area were very cheap and economic opportunities were being a new residential area. This, Michelson's view of residential housing theory has succeeded in explaining that the comparative advantage of an area is a key determinant in urban growth and this is true of Calabar Municipality.

### **Conclusion and Lessons from History**

The study aimed to examine historical perspectives on urban housing and urban infrastructure in Nigeria. Extant literature has established that housing and urban development policies and programme in Nigeria have evolved into various phases which can be categorized into three, namely: the colonial era, the post-independence era, and the post-military era. Each of these phases comes with its peculiar government and development agenda, designed to address the challenges of urbanization. Despite these policies, the study admits that there are daunting challenges that need to be addressed in the present. The following lessons provide the framework for suggestions and measures for addressing the problems of urban growth in Nigeria. According to Alhaji and Lawal (2017), these include,

- i. Settlement of the vulnerable poor must be considered in making and implementing urban laws. "These settlements have to be recognized as permanent features of urban life. This way, the settlements can have a legal status and be part of all future urban development planning" (Alhaji and Lawal, 2017).
- ii. The Federal Government needs to source funds to channel to urban authorities nationwide for proper urban planning and development. Because of the nature of dominant health problems associated with rapid urbanization, these health problems can be addressed through the nine basic components of PHC (i.e. health education, food supply and proper nutrition, safe water supply and basic sanitation, maternal and child health, immunization, prevention of endemic diseases, treatment of common diseases and injuries, and provision of essential drugs).
- iii. There is an urgent need for institutional and legal frameworks to reinvigorate urban renewal. This will require an intersectoral approach through the building of a political alliance for urban health that involves stakeholders, urban planners, health officials, and practitioners (Alhaji and Lawal, 2017).

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