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URBANIZATION AND URBAN HOUSING POLICY IMPLEMENTATION IN ENUGU METROPOLIS: A REVIEW OF ISSUES, CHALLENGES AND PROSPECTS FOR SUSTAINABLE DEVELOPMENT.

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Abstract
Urbanization is a global development paradigm which is currently sweeping through developing countries like a wild fire. In the circumstance of the magnitude and speed of urbanization in these countries many governments appear overwhelmed and unable to cope with its challenges. Consequently, basic infrastructure and services are rarely provided as urban growth proceeds haphazardly with severe threats to the well-being of the people and society. Enugu metropolis is one of the emerging urban areas in Nigeria which is currently grappling with the challenges of urbanization especially in the area of housing provision. The present work has been motivated by the current inadequacy in urban policy implementation in relation to housing in Enugu; it is based on extensive literature review and archival retrieval of historical documents. The paper identified some salient features of the urbanization process in Enugu, Nigeria and the challenges they pose to adequate housing. These include rapid population growth and changing demographic structure, poverty and unemployment, difficulties in accessing housing delivery inputs and lack of adequate capacity on the part of government. The paper further examined the implications of these challenges for providing housing especially for poor households and concluded that proper housing policy in developing cities if properly implemented and managed should bring about economic and social development.

Keywords: Urbanization, Urban Policy, Implementation, Housing Delivery, Enugu Metropolis.

Background to the Study

Urbanization is not a recent phenomenon. Since the early 1800s, movements of people especially from the rural areas to more urban areas have been recorded (Muggah 2012). Consequently, O'Neill, Ren, Jiang and Dalton (2012:23) added that "population of people residing in urban areas increased from 13% in 1900 to 49% in 2005. Numerically, this represented a move from 220 million people in 1900 to 3.2 billion people in 2005. By 2011, there were already 480 cities with populations in excess of one million as against 80 of such cities in 1950". Currently, more than half of the world's population lives in cities (Griffith 2009; O'Neill et al 2012).

More than three billion people currently reside in urban centers and this figure is expected to rise to five billion by 2050. Perhaps most striking is the fact that most of the population growth in the coming decades will occur in low- and middle-income countries (Muggah 2012). Africa is reportedly a late starter in the urbanization race (UN-Habitat 2004). However, it is urbanizing at such an alarming rate that predictions suggest Africa will enter the urban age around 2030 when half of Africans will live in urban areas (Celik, Zyman, & Mahdi (eds.) 2009; UN-Habitat 2004). Nigeria is notably the most populous African nation and predicted to drive this population growth (United Nations 2012). At current growth rate, one of its cities, Lagos will be the third largest city in the world with a population of over 24m by 2020 (Dung-Gwom, Hirse & Pwat 2008).

Trivedi, Sareen and Dhyani (2008: 43) asserted that, "Urbanization is driving the economies of most of the nations of the world especially developed nations", and living in cities offers individuals and

families a variety of opportunities (O'Neill 2012). He further adds that, "It brings with it possibilities of improved access to housing, transportation, road networks, health facilities, education, jobs, goods and services for poor people in developing countries and beyond as globalization connects cities world-wide" (O'Neill 2012, p. 21). Being hubs for civilizations and culture and with their unquestionable potential, they are expected to offer employment, shelter, stability, prosperity, security, social inclusion and more equitable access to the services. All these, according to (Celik et al (eds.) 2009) would make lives safer, healthier, sustainable and more convenient.

Urbanization in developing countries has followed a different trajectory from the above premise, leaving many overwhelmed urban residents and their governments in frustration, despair and confusion (Lwasa 2009). The physical manifestations of rapid urbanization in many developing countries like Nigeria are often chaotic and reflective of the profound and far-reaching demographic, social and economic transformations occurring in these countries. Unfortunately, the opportunities of urbanization are jeopardized akin to policy inconsistency, lack of adequate resources or rather misuse of available resources, resulting in deficient basic infrastructure, inefficient services and well-conceived planning cum implementation (Celik et al (eds.) 2009, p. 12). Urbanization process in Africa has consequently been described as "pseudo-urbanization" (Lwasa 2009, p. 9). It is in the light of the above that this paper examines the urbanization phenomenon in the light of issues in urban housing policy implementation; challenges and prospects for socio-economic development in Enugu State, Nigeria.

Statement of the Problem

Urbanization is one of the most pervasive phenomenal issues occurring in many developing countries in general and Nigeria in particular but the rapidity of urban growth poses grave consequences for socio-economic development, which is yet to be fully grasped. This paper sets out to highlight the trend and consequences of urbanization in Enugu, Nigeria. It attempts to provide answers to a number of pertinent issues revolving around urban housing policy implementation, its challenges and prospects for socio-economic development.

Goal and Objectives of the Study

The primary goal set by this paper was to appraise urbanization in the light of the issues, challenges and prospects of urban housing policy implementation in Enugu State, Nigeria. Pursuant to the above, therefore, the paper vigorously sought to realize the following specific objectives:

1) To ascertain the core functional elements of urbanization;
2) To review salient issues in urban housing policy implementation in Enugu metropolis;
3) To appraise the challenges of urbanization in the context of housing provision;
4) To estimate strategies for the prospect of urbanization and urban housing policy implementation akin to the attainment of socio-economic development.

Research Questions

The following research questions are posed to serve as guide to the study:

1) What are the core functional elements of urbanization?
2) What are the salient issues in urban housing policy implementation in Enugu metropolis?
3) What are the challenges of urbanization in the context of housing provision?
4) What are the requisite strategies for the prospect of urbanization and effective urban housing policy implementation akin to the attainment of socio-economic development?

Scope of the Study

This paper attempts a review of urbanization in general, its conceptual as well as theoretical frameworks are considered germane. However, focus was more on urban housing policy and plan implementation in the effort to appraise the issues problems and prospects in Enugu, Nigeria.

Significance of the Study

This paper and more emphatically its findings and recommendations are highly consequential in its ramifications. It is therefore needful and not only shall serve as a source document for future researchers and scholars; it is also a positive contribution to knowledge. In addition it is equally expected to benefit governments, policy makers, urban and regional planners as well as the general public who will draw inspiration from the findings and recommendations proffered in this paper.

Review of Related Literature

This section shall be carried out under the following sub-headings: conceptual framework of urbanization, theoretical framework, and summary.

Conceptual Framework of Urbanization

Urbanization is a global phenomenon that has transformed and continues to alter landscapes and the ways in which societies function and develop (Griffith 2009). Cities offer the lure of better employment, education, health care, and culture; and they contribute disproportionately to national economies (Trivedi, Sareen & Dhyani 2008). Urbanization is one of the major demographic and economic phenomena in developing countries, with important consequences for economic development, energy use, and well-being (O'Neill et al 2012). According to Potts 2012), definitions of "urban" vary from country to country. Basically, urbanization is the shift from a rural to an urban society, and involves an increase in the number of people in urban areas during a particular period (Trivedi et al 2008; O'Neill et al 2012). The United Nations Habitat in 2006 described it as the increased concentration of people in cities rather than in rural areas. Urbanization is the outcome of social, economic and political developments that lead to urban concentration and growth of large cities, changes in land use and transformation from rural to metropolitan pattern of organization and governance. Urbanization also finds expression principally in outward expansion of the built-up area and conversion of prime agricultural lands into residential and industrial uses. This process usually occurs when a nation is still developing. The trend toward urbanization is a worldwide phenomenon (O'Neill et al 2012).

According to (Gould 1995), London was the major city of the world in the nineteenth century, being the first to reach the population of one million, a feat not attained by Paris until the mid-nineteenth century, New York until 1871, Berlin until 1880 and Vienna until 1885. Outside Europe the largest cities were Tokyo and Beijing. Today, the distribution of the world's largest cities is markedly different being dominated by cities in developing countries. (United Nations 2012, p. 7) revealed that, "by 2011 only three cities from the developed countries, namely Tokyo (37.2 million), New York (20.4 million) and Los Angeles (13.4 million) were among the world's top twenty cities. Lagos (11.2 million), Nigeria was ranked 19th".

Literature suggests three features which distinguish the current trend of global urbanization. Firstly, it is taking place mainly in developing countries; secondly it is occurring rapidly and thirdly the severance of its occurrence and impact appear unevenly distributed across the globe, as (Cohen 2006) observed. Between 2011 and 2030, it is projected that the urban population of Ukraine will decline by 2 million and that of Bulgaria by 0.2 million (United Nations 2012). Similarly, between 2030 and 2050, more countries like Japan, the Russian Federation, the Republic of Korea and Ukraine will experience varying degrees of reductions in their urban populations. Thus while many developed countries are either growing very slowly or are on the decline, populations of developing countries are growing rapidly (The International Federation of Surveyors (FIG) 2010). The world urban population is expected to increase by 72 per cent by 2050, from 3.6 billion in 2011 to 6.3 billion in 2050. Virtually all of the expected growth in the world population will be concentrated in cities of developing countries whose population is projected to increase from 2.7 billion in 2011 to 5.1 billion in 2050 (United Nations 2012). Lagos, Nigeria, for example is projected to have a population of 18.9 million which will place it as the 11th most populous city. This implies that most of the expected urban growth will actually take place in developing countries. Unfortunately, these are the countries that are ill-equipped to handle such enormous surge in population. Consequently, majority of the population increase will be accommodated via informal strategies.

Amongst continents and even within a country or a city, urban growth is not uniform. Although the world has attained the 50% urbanization in 2007, Asia will achieve that feat by 2020, while Africa is likely to reach the 50 per cent urbanization rate benchmark in 2035 (United Nations 2012). According to the 2011 Revision of the World Urbanization Prospects the urban areas of the world are expected to gain 1.4 billion people between 2011 and 2030, 37 per cent of which will come from China (276 million) and India (218 million). The report predicts that between 2030 and 2050 another 1.3 billion people will be added to the global urban population. With a total addition of 121 million people, Nigeria will be the second major contributor next to India (270 million). Together, these two countries are expected to account for 31 per cent of urban growth during 2030-2050 (United Nations 2012). Such rapid growth of the population of the less developed regions, (Potts 2012) combined with the near stagnation of the population in the more developed regions implies that the gap in the number of urban dwellers between the two will continue to increase (The International Federation of Surveyors (FIG), 2010).

Historical Development of Housing Policy in Enugu

The Enugu urban originated from the discovery of coal in 1909 in Enugu Ngwo, a village situated at the top of Udi Plateaux. With the commencement of the taping of the coal resources in 1915, settlers began to settle on the foot of the hills and on the wide plains that currently constitute the centre of Enugu urban (Iyi, 2007). It was classified a second class Township in 1917 by the Township Ordinance No. 19 of 1917 (Nigerian Institute of Town Planners, 2011). As a town, Enugu has a checkered history. It started from when it took over from Calabar as the headquarters of Eastern Nigeria, capital of the defunct Republic of Biafra, capital of East central State, Capital of Old Anambra State, and Capital of Old Enugu State, up to 26th August, 1996, when it became and is currently the capital of the new Enugu State (Iyi, 2007).

Initial Growth of Enugu Urban

The original coal mine was at Udi in 1913, but later operations were moved to coal camp area (Concept Ecodesign International, 1981). In 1916, the first coal train left Enugu for Port Harcourt. Over the years, the political seat of power in Enugu urban took precedence over industrial development with the exception of the rail maintenance yards and coal mining. Older residential sections included Ogbete, Ogui, Asata, Uwani and G.R.A. (Government Residential Area) established by virtue of colonial housing policy. These areas, apart from housing included small business establishments.

As can be seen, Enugu urban began as a coal mining town. After sometime, mining activities declined but being an administrative centre, it gained importance over the years. Residential districts sprang-up to absorb the rapid growth in population. The earlier districts developed by government comprise Riverside, Independence Layout, New Haven Layout, Ekulu Layout, Abakpa-Nike, Aria River Layout, Ogui Nike Layout, Uwani Southern and Northern extensions, Republic layout, Maryland layout, New Era layout, Idaw River Extension and others. It must be noted that as at this period there was no clear cut housing policy in Enugu. But the government at every point in time developed housing programmes that were intended at urban expansion to accommodate rising urban population.

Physical Planning Efforts in Enugu Urban

There was lack of adequate documentary evidences as to the physical planning efforts of the Enugu Urban. However, an interview with an erstwhile Director of Town Planning in the state proved invaluable to the efforts made to appraise physical planning actions over the years in the area. Physical planning was begun in Enugu during the colonial administration. The 1917 Township Ordinance graded Enugu then as a second class Township. These townships had Township Advisory Boards charged with the responsibility of planning the towns. By 1959, Eastern Region of Nigeria already had a ministry of Town Planning and by 1961, the ministry had framed Independence Layout Planning Scheme, Enugu. By 1963, Planning Authorities were appointed for the major towns of the region including Enugu. These planning Authorities were concerned mainly with the framing of planning schemes for parts of their towns that were found to have become ripe for planning.

In 1967, three states including the East Central State with Enugu as the Headquarters were created out of the former Eastern Region while in 1976, the East Central state was subdivided into Imo and Anambra States.

In 1991, Enugu state was carved out of the then Anambra State while in 1996 the present Enugu State was created out of the old Enugu State. In spite of the creation of these states and the appointment of many more Planning Authorities for several other towns, the planning function of the Authorities remained basically the framing of planning schemes for areas that became ripe for such. Production of physical development plans (Master plans) for these cities was not carried out.

In 1978, the government of the Old Anambra State awarded a contract for the production of a master plan for the City of Enugu to two concerns, namely, the Concept Design Group of Nigeria and Ecodesign of Massachusetts of USA. The firms produced first to third draft report but it is not clear whether they ever submitted a final report. Even if they did, it was not submitted to the Anambra State House of Assembly to be passed into law, without which it can become a legal document for implementation. No other attempt at framing a master plan for the area has been undertaken. The contracted master plan was not completed and whatever was their product is not being implemented in any way. What have given Enugu urban its present form have remained the various layout plans and schemes by Town Planners and which have been approved and implemented over the years.

Okeke (1998) blamed the non-functional of whatever was the product of the consultants partly on the non-inclusion of the state Town Planning Department. He also remarked that there was no brief from the Government to the consultants.

Federal Government Efforts in Housing Programmes in Nigeria

According to Adeniyi (1996), serious Federal Government intervention in public housing began in 1971 during the second National Development Plan. Prior to this time, three distinct periods may be identified for our purpose.

• The colonial era during which government transactions in the housing sector was primarily on providing quarters for the expatriate staff and for a few categories of indigenous workers like the police and railways. However, there was also within this period, some municipal and regional administrations' attempts at public housing; notably among which was that of the Lagos Executive Development Board in 1954. A good number of the housing estates in the country today originated from such efforts.

• The era of the first civilian administration (1960 – 1969). This period saw the beginning of the Five-Year National Development Plans aimed at providing stable and viable economic growth in the country but no significant impact was made on housing partly as a result of turbulent party politics.

• The Civil War (1967 – 1969); during which the attention of the Government was on the war. During the Second National Development Plan (1970 –1974), the National Council on Housing was established and the National Housing Programme was launched in 1971. A total of 59,000 housing units were proposed for the country; 15,000 in Lagos and 4,000 in each of the eleven state capitals then, which includes Enugu. The Federal Housing Authority was later established in 1973 to coordinate the implementation of the housing programmes nationwide.

In the Third National Development Plan (1975 –1980), the envisaged active and direct involvement of the Federal Government in housing led to the setting aside of the sum of N2.6 billion for various projects associated with housing. A total of 202,000 dwelling units were again programmed for construction: 50,000 units in Lagos and 8,000 units for each of the remaining nineteen states also including Enugu. This marked the beginning of government's specific attention to the housing problems of the low

income group. At the end of the plan period however, only 15% of the targeted number of houses was realized (Federal Ministry of Works, 2001).

Again, the Shagari administration (1979-1983) made the provision of housing for the general public a priority project. An elaborate housing programme based on the concept of affordability and citizen participation was launched. A target of 2,000 units annually in each of the nineteen state capitals then and Abuja; giving a total of 40,000 annually across the country was proposed. The low income earners were the target beneficiaries and were to receive 80% of the houses. By mid-1983 however, only about 20% of the targeted figure – 32,000 out of the targeted 140,000- could be realized while again the low income lost out almost completely in the allocation.

Based on the above background it must be stated that both the state and federal governments have concurrently made some efforts in housing development but unfortunately some of these efforts have not been sustainable. Since the present democratic dispensation from 1999 to date the various regimes have put in place one form of development agenda or the other, which also incorporates housing development but these have not been substantial enough to adequately cater for the ever increasing urban population. The most unfortunate thing is that the poor and low income earners are apparently excluded from benefitting from present government housing delivery not only in Enugu state but Nigeria as a whole.

Major Causes of Urbanization

Several factors are responsible for urbanization. These include population dynamics, economic growth, legislative designation of new urban centers and increases in densities of rural trading centers. Early urbanization was attributed to the push and pull factors of rural-urban migration. Early migrants, usually males, went to the city in search of job and better life. Even in modern times, the lure of the city and the opportunities it should offer continue to be a major driving force of urbanization in many countries, (Cohen 2006; Thomas 2008; O'Neill et al 2012). In Africa, most people move into the urban areas because they are 'pushed' out by factors such as poverty, environmental degradation, religious strife, political persecution, food insecurity and lack of basic infrastructure and services in the rural areas or because they are 'pulled' into the urban areas by the advantages and opportunities of the city including education, electricity and water.

Over the years, it has been argued that urban growth is attributable to natural growth, (Cohen 2006; Thomas 2008 and Watson 1993). Also Watson identifies demographic trends especially declining mortality rates in most developing countries which have not been matched by a corresponding decline in fertility. According to (Thomas 2008), research indicates that natural increase can be responsible for about 60% of urban population growth in some developing countries. While acknowledging that urban populations are still growing in sub-Saharan Africa, in many cases rapidly, (Potts 2012) concurs that, "such growth is largely attributable to natural increase as births exceed deaths in towns, especially among the poorest sections of the population". The large-scale rural-urban migration required to generate sustained increases in urbanization levels has evaporated since the 1980s. On the contrary, (Cohen 2006) argues that "because rates of natural increase are generally slightly lower in urban than in rural areas, the principal reasons for rising levels of urbanization are rural–urban migration, the geographic expansion of urban areas through annexations, and the transformation and reclassification of rural villages into small urban settlements". Natural increase is fueled by improved medical care, better sanitation and improved food supplies, which reduce death rates and cause populations to grow. Data from various countries however strongly suggest that current urban population increase may after all be due to natural increase, (United Nations 2009). The United Nations report asserts that many countries embarked on policies aimed at modifying the spatial distribution of their population by reducing migrant flows to large cities. Consequently, by 1976, 44% of developing countries reported implementation of such policies and by 2011, 72% of developing countries had put in place measures aimed at curbing rural-urban migration (United Nations 2009). A third reason for urban growth is the reclassification of rural areas as urban or a change in the criteria for "urban" or annexation (Cohen

2006). Over time, some rural areas accumulate sufficient population to qualify them to be classified as urban. In recent times the proportion of migrants to towns and cities who leave again – a phenomenon known as circular migration – has increased significantly (Potts 2012). Confronted by economic insecurity and other hardships worse than where they came from, (Potts 2012) note that people behave as rationally in Africa as anywhere else. Rationality may therefore dictate relocation back to the rural area or even another urban area.

Theoretical Framework

Optimists and Pessimists Debate

Comments arising from theories and empirical studies relating the effects of urbanization on economic performance polarize into two: The Optimists and Pessimists schools. The optimists (See Boserup 1981; Hoover 1948) suggest that urbanization leads to greater productivity either by inducing innovation, producing innovation, or through creating greater economies of scale, specialization or agglomeration. The pessimists posit that urbanization could impact negatively on economic performance if it is excessive or haphazard. This is because urban growth means high aggregation of people. With a larger population, each worker will have less productive factors (especially capital) both accumulated and non-accumulated to work with. As a result, even if output grows in the aggregate, per capita output will tend to be smaller. This pessimist view is based in the Malthusian tradition, though with substantial modification and improvements. Pessimists therefore suggest that rapid urbanization can only be beneficial, if accompanied by massive capital formation or other major stimuli which will be sufficient to off-set the low level equilibrium trap which may be created through rapid population increases (Henderson 1999; MacManara 1984).

Summary of Review on Urbanization in Nigeria

Available data on urbanization in Nigeria is largely conflicting (Gould 1995; Adepoju 1995; Oucho 1998). (Abiodun 1997) opines that such data constrains effective discuss. UN-Habitat and the World Bank are the most frequently cited sources of urban population statistics. However, their data are sometimes misleading and appear exaggerated as opined by (Potts 2012). In Nigeria, virtually every census since 1952 has been highly contested (Potts 2012). This is perhaps due to both political and economic reasons. Economically, federal statutory allocation to states is influenced by their population. Thus states with reportedly low populations are disadvantaged in resource allocation from the federal level. Politically, in the democratic setting politics is a game of numbers and political parties controlling large population can be at an advantage. Population is also one of the indices upon which parliamentary representation is based. Despite the controversies, available data give sufficient indications of Nigeria's urban status.

Long before the British colonial administration in Nigeria, there were already in existence fairly large human settlements (Mabogunje 2004). These were mainly driven by trade (including slave trade) and administration. However, pre-independence Nigeria had a very low urban population as well as urban population growth (Aniah 2001). As at 1921, only ten Nigerian settlements had urban status and by 1931 only two cities, Lagos and Ibadan had populations in excess of a hundred thousand people each. Post-independence Nigeria witnessed more rapid rate of urbanization. Nigeria since independence has become an increasingly urbanized and urban-oriented society. By the early 1960s the cities of Lagos and Ibadan had populations in excess of half a million people each, (Aniah 2001; FGN 1997; Rotimi 2003). In addition, there were twenty four cities with populations of not less than a hundred thousand people.

However, it was not until the period between 1970 and 1995 that Nigeria witnessed an unprecedented high level of urbanization reputedly the fastest urbanization growth rate in the world at the time (United States Library of Congress 2013). By 1991, Nigeria was reportedly 37% urbanized. The rapid growth rate of urban population in Nigeria was spurred by the oil boom prosperity of the 1970s and resultant massive development projects in the country which catalysed a great influx of people into urban areas. (Aniah 2001) summarized factors responsible for high urbanization in Nigeria as follows:

- The oil boom of the 1970s and early 1980s;

- ➢ Government policies which resulted in the creation of new states and local government areas;
- ➢ Creation of a new federal capital territory in Abuja;
- ➢ Establishment of new universities; and
- ➢ Large scale government sponsored construction projects including sea ports, refineries and steel companies.

In 1990 there were twenty-one state capitals in Nigeria, with estimated populations of at least 100,000 inhabitants each which were projected to double every fifteen years (U.S. Library of Congress, 2013). According to (Agbola & Agunbiade 2009, p.24) "43.5% of the Nigeria people lived in urban areas as at 2000 with predictions that the urban population will hit the 50% mark by the year 2010 and 65% by 2020, given an annual urban population growth of 5.5%".

Like what obtains in other developing countries, rapid urban growth in Nigeria has outpaced capacity of government to plan for it. Often, growth occurs so quickly that government officials do not have relevant statistics needed for sustainable development. Another constraint has been dwindling national resources which have further been depleted by massive and uncontrolled corruption. Consequently development is meager, insufficient and not associated with the commensurate economic growth and effective redistributive measures required to alleviate poverty and create economic opportunities needed to improve living standards and quality of life of the people (Oyesiku 2002; UN-Habitat 2004).

A crucial aspect of this is that city growth and expansion in Nigeria has been largely uncontrolled (Egunjobi 2002; Oyesiku 2002 and Olanrewaju 2004) thus compounding problems in Nigerian. These problems include inadequate and poor housing; slum areas; inadequate water supply; waste disposal; traffic and human congestion; high rates of unemployment and underdevelopment; poverty; crime and other social problems (Rotimi 2003; Dung-Gwom et al 2008). Although studies have shown that the problem of housing is universal, (Aina 1990; Lawanson 2005 and Olotuah and Bobadoye 2009) opine that it is more critical in developing countries like Nigeria because of its magnitude and lack of resources to tackle it. About 60-70% of Nigerian urban dwellers live in slums or squatter settlements (Dung-Gwom et al 2004).

Nigeria is highly vulnerable to the impact of climate change (Olorunfemi 2009). Virtually every Nigerian city is vulnerable to natural or man-made disasters. The poor however have greater difficulties recovering from disasters. In August 1988 for instance, 142 people died, 18,000 houses were destroyed and 14,000 farms were swept away when the Bagauda Dam collapsed following a flash flood. Urban flooding occur in towns located on flat or low lying terrain especially where little or no provision has been made for surface drainage, or where existing drainage has been blocked with waste, refuse and eroded soil sediments. Extensive flooding is a phenomenon of every rainy session in some cities.

Nigeria's socio-economic and environmental indicators show very poor performance across the board. Poverty is an acute problem in Nigeria. Nigeria has one of the highest poverty rates in sub-Saharan Africa and the third largest number of poor in the world, after China and India (United States Agency for International Development (USAID) 2006). Although at 3%, extreme poverty was virtually non-existent in Nigeria's urban areas in 1980, (Potts 2001) reports that by 1996 about one quarter of the urban population was poor. Urban poverty levels increased from 28% in 1980 to 66% in 1996. 55% of urban residents currently live on less than one dollar a day in purchasing power parity terms (United States Agency for International Development (USAID) 2006). According to (United States Agency for International Development (USAID) 2006), in 2000 the maternal mortality rate in Nigeria was estimated at 800 deaths per 100,000 live births. Life expectancy is the most common indicator of health conditions in a country. Life expectancy in Nigeria was 44.9 years in 2003, down from 47.5 years in 1999. This is one of the lowest in the world, below those of Ghana (54.4 years) and Cameroon (48.0 years) (United States Agency for International Development (USAID) 2006).

Methodology

The bulk of data used for this paper was obtained from archival materials. This was complimented by observations and professional experience garnered in a number of urban centres where the writer has resided as a researcher for a reasonable period. The foregoing provided ample data needed to elucidate

the salient features of urbanization and urban policy and plan implementation in Enugu and how this has impacted on housing development for the poor. Similar methodology has been adopted by (Daramola & Ibem 2010 and Ilesanmi 2010). Analysis of data therefore is based on logical sequence of content analysis.

Analysis of Issues in Literature

As the pace of urbanization and urban growth proceeds almost unabated in Enugu the Coal City State, the State government's capacity to manage the consequences of undesirable urban trends decreased due to inadequate funding and institutional capacities (Cohen 2006; Dung-Gwom et al 2008). This is evident in poor services delivery, lack of adequate and affordable housing, proliferation of slums and squatter settlements, chaotic traffic conditions, poverty, social polarization, crime, violence, unemployment and dwindling job opportunities (Celik et al (eds.) 2009). The social, economic and environmental effects of these failures fall heavily on the poor, who are excluded from the benefits of urban prosperity.

Housing

Construction of houses has not kept pace with urban rapidly expanding populations leading to severe overcrowding and congestion in slums. In some areas of Enugu metropolis, the cost of living has forced residents to live in low quality slums and shanty houses (O'Neill et al 2012). Slums are areas of concentrated disadvantage. Life in slums is characterized by serious problems of environmental pollution, lack of access to the basic social services, poverty, deprivation, crime, violence and general human insecurity and life-threatening risks and diseases (Dung-Gwom & Oladosu 2004; UN-Habitat 2006; Daramola & Ibem 2010).

Growth of slums has been attributed to public negligence and unabated population increase (Nwanna 2012).

The available few housing is expensive and unaffordable especially by poor households who are constrained to resort to informal housing procurement processes. Inability to afford better housing also force majority of residents to live in one room units. A 1970 Nigerian Government Urban Survey showed that 70% of the households in Enugu metropolis lived in one-room housing units (Oucho 1998). By 2007, the figure had marginally risen to 72.3%, (National Bureau of Statistics, (NBS) 2009). Percentage of households residing in one room however reduced to 68.1% the following year. This form of housing is depleting fast due to its unattractiveness to landlords in terms of economic gains and management challenges. In the past, laws have been made to control arbitrary increase in house rents but such laws have been ineffective serving rather to reduce investment in building maintenance, construction of new housing. As deterioration of non-viable buildings continue, they fall into the hands of developers or higher income people who redevelop them to suit the tastes of higher income tenants. This process of property filtering known as gentrification has been reported in a good number of urban centres by (Nwanna 2012).

Demographic and Socio-Economic Characteristics of Enugu

It has been suggested that urbanization is both a mirror of broad socio-economic changes in society and an instrument of socio-economic change. It affects societal organizations, the nature of work, demographic structures within and without the family, people's lifestyles and choices. The socio-economic characteristics statistics will assist in providing a better understanding of the likely patterns and trends of urban change (Cohen 2006). Nigeria has a very young population (Rotimi 2003).

More recent data indicates that average household size appears to be on the decline from 4.28 persons/households in 2004 to 3.8 persons per households in 2008 (National Bureau of Statistics, (NBS), 2009). This can be attributed to parents having fewer children on average as well as a gradual disintegration of the bonds which held members of the extended family together as nuclear family is gradually becoming the norm rather than the exception. In addition, due to the observed trend of career pursuit and late marriage, many young people are establishing homes which understandably are small in size. A reduced household size also implies more household formation and the need for more housing units. Constrained by availability and affordability, Enugu residents have gone into various housing sharing arrangements sometimes involving persons without any blood or marital relationship.

Most urban dwellers in Nigeria spend between 60-80% of their earnings on rents (Nubi 2002). Unemployment is on the increase in virtually all cities in Nigeria. Data shows that unemployment rate varied between 2004 and 2008. However there are strong indications that it has been on the rise since 2008 (National Bureau of Statistics, (NBS) 2009) with university graduates unemployment reaching 25% in cities such as Enugu and Lagos. This situation has brought untold hardship to residents, the magnitude of which according to (Potts 2012) dwarfs hardships being experienced in Europe and America since 2008. Many households' members in the city are predominantly employed in the informal sector, mostly engaged in small businesses on a subsistence basis. Home-based enterprises in this case play an important role in contributing to households' incomes, and providing some level of social protection. Incomes in the informal settlements of the city are low, intermittent and uncertain. Its continuing growth can be attributed to the decline in formal sector employment, the manufacturing sector, and private sector formal employment. While the informal sector has always been part of the urban economy in Africa in general and Enugu in particular, many urban residents are now involved in "multiple livelihood strategies", as people are compelled to employ diversified means of income generation through the acquisition of additional jobs. This practice is not only limited to those in the informal sector, but also by those sections of the population dependent on fixed wages. As a result, the informal sector is no longer the preserve of the poor, but also includes professionals, administrators and other highly ranked formal sector employees.

Living and Environmental Conditions

Living conditions are worse among poor households living in the informal settlements with population density of about 20, 000 persons per square kilometre in the built-up areas, occupancy ratio of 8–10 persons per room and 72.5% of households living in one-room apartments (Osho 2010). In such settlements conditions are far from acceptable and constitute health hazard to the residents (United Nations Environmental programme, UNEP, 2002; Rakodi 2005). By 2006, only 18.6% of urban households had access to treated water; 38.2% had flush toilets and 72.7% disposed refuse by unauthorized methods (National Bureau of Statistics, (NBS) 2009). Serious overcrowding has also been observed with about four persons per room (Nwanna 2012). Overcrowding has adverse effects on sanitation and health, (Ajanlekoko 2001). Low socio-economic status is known to be associated with a higher prevalence of major depression, substance abuse, and personality disorders. Garbage and waste disposal problems in cities have aggravated long standing problems of seasonal flooding and sewage backup (United States Agency for International Development (USAID) 2006). The problems of industrial pollution are enormous. Nigeria has about 5,000 registered industrial facilities and some 10,000 small scale industries operating illegally within residential premises (FGN 1997). They contribute to pollution through poor operational methods and waste management. According to the World Bank Report of 1990, the long term loss to Nigeria from environmental degradation was estimated to be about US$5 billion annually or the equivalent of the nation's annual budget (FGN 1997).

Challenges for Planning and Housing Development

The urbanization trend in a city of the developing world like Enugu poses serious challenges for housing development. Housing is of significance because of its role in the socio-economic and political life of not only the individual but society at large. Some of these challenges are highlighted below:

- ➢ Rapid population growth and changing demographic structure;
- ➢ Poverty and unemployment;
- ➢ Growth of slums and informal (squatter) settlements;
- ➢ Lack of capacity on the part of government;
- ➢ Difficulties in accessing housing delivery input (land, finance, building materials and labour);
- ➢ Prohibitive standards; and
- ➢ Environmental issues including climate change.

These challenges have serious implications on the quality and quantity of housing demand in Enugu some of which are discussed below:

Rapid Population Growth and Changing Demographic Structure

A closer look at the demographic data of Enugu reveals the following: a fast growing population; a predominantly young population; smaller household size; and preference for individualism. The combined implication of the above is the demand for more housing units to cater for the shelter needs of the resulting households. In doing this the current trend of smaller household size needs to be taken into consideration. However, it should also be noted that a household made up of predominantly young people will grow. Such young households are composed of young persons who are leaving parental homes to start off life on their own. The accommodation needs of such persons, especially when fund is scarce will normally be basic and compact. However with time they get settled and venture into marriage and child bearing. As their household size increase over the household lifecycle, more household space becomes needful. Thus while housing units may be initially small, changes over the household lifecycle demand for flexibility. Flexibility provides a household room to adjust as family circumstances and needs change over time. Inability to achieve this subjects a growing household to housing stress which can trigger mental and psychological disorders. On the alternative a household may be compelled to adjust to such stress by relocation to a more appropriate accommodation.

Poverty and Unemployment

Government economic policies and programmes especially since the oil crisis of the 1980s have combined to erode the purchasing power of the average Nigerian. Not only has the national currency systematically been devalued, subsidies on basic items like fuel have been gradually removed and taxes and tariffs increased upward. Both public and private sectors have laid off some of their employees in a bid to reduce operational costs. Within the period, several industrial concerns have closed down while those still in business operate at levels far below their installed capacities. Enugu has a high proportion of both the unemployed and poor who come there with hopes of improving their conditions. This is because Enugu has remained the fastest growing city in South east Nigeria and majors as its former regional capital with its own fair share of commercial and business activities. However, poverty and unemployment in the city has created and reinforced social exclusion.

The (UN Habitat 2006) has cautioned that rising inequality in many parts of the world will generate tension and even conflict in cities and towns and therefore calls for social inclusion in cities. Housing development especially for the poor has enormous capacity for redistribution of resources through creation of employment and income generation opportunities. These would normally be realized by utilizing opportunities created by the huge forward and backward linkages for which housing has been generally acclaimed. In addition, poverty raises the issue of affordability of housing whether for rental or owner-occupation. The current situation where residents spend up to 70% of their income on housing does not augur well for the social stability of the city. Inability to pay for accommodation has led to the incidence of homelessness and conversion of the uncompleted buildings for residence in Enugu. Such shelter is often made from recycled materials like cardboards, posters, nylon, zinc and even clothing.

Growth of Slums and Informal (squatter) Settlements

A major feature of the Enugu urban landscape is the proliferation and persistence of slums and informal (squatter) settlements. These have evolved in response to government inability to provide adequate housing for the teeming population. These slums and informal settlements provide accommodation for majority of the people and are usually the first point of call for new migrants. However, they are urban manifestations of government neglect and lack of planning. They evolve haphazardly on precarious locations prone to flooding, rising damp, building collapse, fire outbreak and epidemics (Agbola & Agunbiade 2009, p. 43).

Proactive moves by government will curb the emergence of informal settlements. Such intervention will anticipate the directions of city growth and thereafter move in to plan the layout and provide basic infrastructure prior to people moving in. this way the chaos that is usually evident in informal settlements will be minimized. In addition, while government need not get involved in direct construction of houses, it should provide the guidelines for development and ensure compliance of the people through effective monitoring. Most of the houses in informal settlements are characterized by

lack of planning of the house types depicting horizontal densification. Due to low floor area ratios in the emerging house types the capacity of the government authorities to efficiently and effectively supply needed services is further constrained.

Lack of Capacity on the Part of Government

Political will is crucial to any government programme aimed at improving the living standard and quality of life of the people. To be able to provide the regulatory structure needed for housing, government capacity ought to be enhanced technically and morally. The number of qualified staff in Enugu is grossly inadequate to cope with the magnitude of housing development envisaged in the city. Tempo of current manpower development drive in the State should be increased to meet up with demand. Corruption is a worrisome cankerworm of the Nigerian society. However, it must not be allowed to mar professionalism and integrity.

Difficulties in Accessing Housing Delivery Inputs

As a result of the high cost of renting accommodation and the idiosyncrasies of shylock landlords, the average urban resident in Nigeria prefers to own his residence. This preference is observed to be very strong among Enugu residents. (Mabogunje 1968) has observed several other benefits of homeownership which include: creation of greater stability in the community, reduction of the tendency to vandalism and violent protests, enhancement of patriotic ardour and love for one's home and community as well as facilitating the process of civic engagement with the affairs of the community and local government. Nonetheless, (Osho 2010, p.21) found that, "about 60% of urban residents are tenants and have to pay rent as high as 50-70% of their monthly incomes. Thus access to decent housing whether on rental or owner-occupier basis has however remained a fleeting dream for many urban residents". This is mainly attributable to the difficulties encountered in accessing vital housing inputs like land, finance, building materials and labour.

Owing to rapid urbanization, access to land for housing development has become an almost insurmountable challenge. Land prices have been rising extraordinarily in the urban areas since the 1970s' occasioned by the oil boom then and high rates of demand due to explosive urbanization. In recent years, the price of land has risen exponentially, making it unaffordable to many low and middle-income earners. Land is a major component in housing provision and delivery. Without land, houses cannot be built. Due to high cost of land, the urban poor are pushed to inaccessible locations for land, areas prone to disasters (steep slopes, rocky areas, too close to river channels, etc), and engage in minute subdivision of land and building below minimum standards.

The problem of affordable housing in Nigeria is further exacerbated by the constraints imposed by the Land Use Act, a moribund and repressive Act that hinders mortgage financing and creates enormous obstacles to private sector involvement in the housing industry and which has constrained the transfer of titles and made mortgage finance extremely difficult. As a result of the Land Use Act, obtaining a Certificate of Occupancy (popularly known as C of O) has become a big time avenue for large scale corruption. Other constraints with land administration identified by (Banire 2009, p.76) include; "regulatory and planning controls for building and construction that constrain the efficient utilization of the land, as well as high inflation rates in the Nigerian economy". Similarly, instances of fraudulent land transactions abound, whereby a piece of land is sold to multiple unsuspecting buyers by unscrupulous land owners is becoming increasingly rampant as reported by (Nwanna 2012).

Planning and Regulatory Framework

Planning should be proactive and backed by reliable data. State agencies responsible for establishing new towns should open up new areas serviced with relevant infrastructure in order to tackle the growth of informal settlements. In selecting locations, precarious sites prone to natural disasters like floods should be avoided while effective strategies aimed at combating the possible dangers posed by climate change are also taken into account. In order to make the plots affordable to poor households, mixed developments catering for all income groups are advocated where profits made from the medium and high income groups would be used to subsidize the cost of low-income plots. Differential standards in plot size will also help to make plots affordable to the poor. Generally, while standards should aim at

ensuring safety and sound construction, it should not restrict the potential opportunities of the poor to generate income within their neighbourhoods.

Finance

Hitherto, majority of households have relied on their savings to access housing due to the weaknesses of the Nigerian housing market. The National Housing Fund which was expected to facilitate easy access to mortgage has proved to be a huge disappointment. There is a need to reorganize the National Housing Fund in order to make it more responsive to the needs of the people. Banks and other financial institutions should be mandated to set aside a percentage of their loanable funds to low-income households. Such directives should be monitored to ensure compliance.

Building Designs and Construction

Several of the housing quality issues experienced in housing can be attributed to lack of use of adequately trained professionals generally known as quacks. Currently, draughtsmen who fall into this group are allowed to design certain categories of buildings. Such practice should not be encouraged. Activities of quacks have contributed significantly to the growth of slums. Building designs and construction should take into account climatic, environmental and socio-economic characteristics of the people in order to ensure safety, comfort, affordability and livability among others.

Conclusion

Urbanization is inevitable process which unfortunately was not anticipated and planned for. The challenges posed by urbanization in a city like Enugu are many but not insurmountable. Tackling such challenges will require good knowledge of the characteristics of the people accessing the city as well as accurate projections of future urban growth. While housing should not be treated in isolation, sustained effort including adequate budgetary allocations and strengthening of relevant agencies are required to address the protracted housing challenge.

Recommendations

The extent of the housing shortage in Enugu is enormous. The inadequacies are far-reaching and the deficit is both quantitative and qualitative. Urgent multi-faceted intervention is needed to address the situation since housing is affected by policies in other sectors. The potentials of city growth in stimulating productivity and economic growth will be maximized when these internal problems are minimized. Policies should be geared at integrating commercial and industrial activities in urban areas with the rural production and consumption. These policies must be practicable and ingenuous. Conscious efforts to slowly but firmly adapt to vertical city expansion will free some land for other uses and ease communication difficulties.

Above all, efforts must be made to ensure a high level of output growth in order to generate the necessary resources to meet the needs of the rapid urbanization otherwise urbanization will continue to constitute its own developmental challenge. As it is today, the rate of city growth and the necessary infrastructural growth needed to support that growth are not correlated. This has led to several socio-economic problems which were not observed in Nigeria up till the mid 1980s, at least in terms of their quantum or sophistication. Some of these include hostage taking, high rate of unemployment acute urban housing shortages, among several others.

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