# SECURITY FACTORS AND HOUSING NEEDS MANAGEMENT IN DEVELOPING COMMUNITIES IN OYO STATE, NIGERIA

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**Abstract.** This study explores Nigeria's housing trends, focusing on individuals' shelter needs and management. This study finds it interesting that despite widespread insecurity, people were residing in partially constructed buildings in relatively new neighborhoods. This therefore reflects poverty and inadequacies in housing policy, as it falls below the World Health Organization's standard for healthful living. This study therefore interrogates the life among these people and the emerging challenges being experienced in the areas. Security and associated matters as well as respondents' coping mechanisms were explored. The study utilized a mixed-methods approach, incorporating quantitative surveys and qualitative interviews, and based its arguments on Berger and Luckmann's theory of the Social Construction of Reality. The study revealed that inflation and rising house rents led respondents to opt for partially completed houses due to economic insolvency. In anticipation of security challenges, they moved in without valuable property to curb such trends and kept a low social profile to prevent undue attention to the bad elements. The commonly identified challenges experienced included health matters, the absence of potable water, and occasional fear of the antics of the men of the underworld. This position informs the recommendations for healthy and sustainable development in this work.

**Keywords:** *security, poverty, policy failure, housing need, developing communities.*

**Rezumat.** Acest studiu explorează tendinţele în gestionarea locului de trai din Nigeria, concentrându-se pe nevoile şi gestionarea locuinţelor individuale. Studiul consideră interesant faptul că, în ciuda insecurităţii larg răspândite, oamenii locuiau în clădiri parţial construite în cartiere relativ noi. Prin urmare, acest lucru reflectă sărăcia şi insuficienţele politicii locuinţelor, deoarece se situează sub standardul Organizaţiei Mondiale a Sănătăţii pentru un trai sănătos. Studiul interoghează viaţa în rândul acestor oameni şi provocările emergente cu care se confruntă aceste zone. Au fost explorate securitatea şi aspectele

conexe, precum și mecanismele de adaptare ale respondenților. Studiul a utilizat o abordare cu metode mixte, încorporând sondaje cantitative și interviuri calitative și și-a bazat argumentele pe teoria lui Berger și Luckmann despre Construcția Socială a Realității. Studiul a arătat că inflația și creșterea chiriilor i-au determinat pe respondenți să opteze pentru case parțial construite din cauza insolvenței economice. Anticipând provocările de securitate, aceștia s-au mutat fără proprietăți valoroase pentru a reduce astfel de tendințe și au menținut un profil social scăzut pentru a preveni o atenție excesivă acordată elementelor negative. Printre provocările identificate în mod obișnuit s-au numărat problemele de sănătate, absența apei potabile și teama ocazională de jocul oamenilor din lumea interlopă. Această poziție stă la baza recomandărilor pentru o dezvoltare sănătoasă și durabilă din această lucrare.

**Cuvinte cheie:** *securitate, sărăcie, eșecul politicilor, nevoie de locuințe, comunități în curs de dezvoltare.*

## 1. Introduction

Over the years, a renewed commitment to reducing poverty has been the core objective of international development discussions and policies, yet significant progress toward this end has been lacking [1]. Africa boasts an abundance of natural resources, but it struggles with slow growth and underdevelopment. Africa remains the world's poorest continent despite possessing more resources, including material and people advantages. In both relative and absolute terms, poverty is considered severe when an individual is unable to meet their basic needs or fundamental human necessities. This includes clothing, food, and meeting social and economic obligations. Being without access to gainful employment, lacking essential skills, resources, and self-assurance; limited access to economic and social infrastructure, and a decent place to reside equally fall within this [2]. The intricate nature of poverty on the continent reveals the underlying barriers to lasting development. This thus perpetuates cycles of hardship and limits opportunities for social and economic advancement throughout. This is also a reflection of African sociocultural housing trends.

Shelter is crucial to the survival of the human species, which is why it regularly attracts scholarly discussion. Its accessibility is essential for both physical and mental health as well as for overall social and economic stability. International human rights law recognizes this as a universal entitlement to a satisfactory standard of living, encompassing access to suitable housing. To this end, adequate housing was recognized as part of the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social, and Cultural Rights [3]. Consequently, international human rights treaties have since recognized or referred to the right to adequate housing or some elements, such as protecting one's home and privacy [4-7]. This right to adequate housing covers measures needed to prevent homelessness, prohibit forced evictions, address discrimination, and focus on the most vulnerable and marginalized groups. All these aim at ensuring the security of tenure for all and guarantee that everyone's housing is adequate [8,9]. Despite the necessity of housing as enumerated above, a substantial proportion of the world's population particularly in Sub-Saharan Africa lacks shelter and sanitation and, in many cases, a shortage of substantial residences leads people to take refuge in partially constructed buildings that often lack basic amenities.

The composition of the household determines housing needs [10]. Families' life cycles change housing needs rapidly, with early years requiring increased space and increased sensitivity to the physical and social environment of their dwelling [11]. In developing

countries, rapid urbanization is being experienced as a result of decades of rapid economic growth and industrialization [12]. Nigeria for example is plagued by housing issues in both rural and urban locations [13]. As a result, governments in these countries have provided or facilitated various types of houses for different income groups.

In Nigeria, problems with housing in urban areas are linked to numerical inadequacies, whereas qualitative inadequacies such as location, level of quality, and house value are the case in rural locations. Scholars [14] noted that social services cannot be sufficiently connected to rural housing, making it incomplete. They also argued that transportation, water, and power are social services that must be provided along with housing. In rural dwellings, each is inadequate. Conversely, overpopulation, slum living, homelessness, and squatting are examples of urban housing issues. Although housing projects are in place in several of Nigeria's major towns and cities, they are insufficient to satisfy the demand. Even though the government has spent a lot of money on National Housing programmes to increase the supply of homes, the efforts have had little to no impact [15].

Decent housing remains inadequate and continues to be of insufficient quality and does not meet the demand of some parts of the population in developing nations and poor parts of developed countries [16]. In Nigeria, the situation is not different. The number of migrants in the cities daily is higher than the rate of houses being constructed [17,18]. The attendant manifestations of what is on the ground show a sharp contrast to the international standard in terms of ensuring decent livelihood among the people. This demonstrates the country's failed policies and how the government has failed to fulfill its obligations to ensure that its citizens have a good standard of living. According to Moore [8], the housing situation in Nigeria puts the existing housing stock at 23 per 1000 inhabitants. These are indications of overcrowding that are associated with the prevalence of health problems like tuberculosis, meningitis, and influenza [8,19]. Nigeria's housing deficit is over 16 million units, with a low 4% annual Gross Domestic contribution [14].

The housing crisis is worsened by the high cost of building materials and inaccessibility to urban land ownership due to increasing inflation in the country. The immediate result of this problem is homelessness on the part of the very poor and environmental health-degrading shelters for the not-too-poor [20,21]. Coping strategies of varying degrees have been employed by Nigerians in the past two decades in the course of meeting the backlog of unmet housing needs [22]. According to Ekpo [23], Nigerians are coping by living anywhere they can find shelter not necessarily a house. They live in overcrowded areas and makeshift buildings or settlements in what the government and planners call slums.

Very prevalent in this era (of economic predicament at domestic and international levels) is the practice of families moving into partially completed buildings. The practice involves laying the foundation, completing a room, roofing, and moving into a house, or completing the entire building, flooring a room, and occupying it. In some instances, houses become habitable immediately when roofing, flooring, windows, and plastering are not fully completed. The aforementioned thus demonstrates the failure of the policy and the government's breach of its obligations to the people in terms of providing a good standard of living for the populace. The emergence of structures of this nature is a common sight in developing neighbourhoods of big cities and their suburbs, such as Ibadan, Abeokuta, Osogbo, Akure, and so on. Despite the widespread of this, academic research on it remains relatively underdeveloped. Building on the previous discussion, this research focuses on the suburbs of

Ibadan, with a particular emphasis on the rapidly developing residential districts within the Akinyele Local Government of Oyo State. Alongside exploring other pressing issues to enhance the paper's overall quality, the research aims to uncover how the study's target demographic considers security issues in their daily routines.

**Theoretical Framework.** This study anchored its theoretical base on Berger and Luckmann's theory of the Social Construction of Reality. It is a framework adopted for addressing the security factors and housing needs management in the study area. Social reality is not concrete. The notion that events are subject to interpretation is the foundation of the Social Construction of Reality theory. It is necessary to establish a consistent foundation of communication because interpretation can vary. The most widely accepted understanding of physical reality in a society serves as the foundation for this shared foundation, which is referred to as social reality [24]. It deals with an interpretation of the physical reality and is not necessarily shared between societies. In contrast to laws arising from nature or divine will, social constructions are typically regarded as the byproducts (sometimes inadvertent or unconscious) of innumerable human choices. However, this does not typically entail strong anti-determinism. While essentialism characterizes specific phenomena in terms of transhistorical essences that are independent of conscious beings that establish the categorical structure of reality, social constructionism typically opposes essentialism. Social constructionism examines how individuals and groups shape their social reality, focusing on how they create, institutionalize, and establish traditions for social phenomena [25].

Berger and Luckmann [26] argued that all knowledge, including common sense understanding of everyday life, is produced and sustained by social interactions. People negotiate commonsense knowledge, presenting human typifications, significations, and institutions as components of objective reality, thereby arguing that reality is socially produced [27]. The main premise was that when actors interact with one another, they gradually develop mental images of each other's behavior, or typifications, which eventually become ingrained in the actors' reciprocal roles with one another. Social reality is thus referred to as socially constructed because its meaning is ingrained and institutionalized into the people and society during this process. Knowledge and people's conceptions of (and thus beliefs about) what reality "is" are incorporated into the institutional fabric and structure of society.

In line with this study, high trends of people moving into partially completed buildings in areas that have sparse presence of security outfits form a social reality that calls for social inquiry. The reality here is the current drift in the people's occupation of partially completed buildings in the face of budding security challenges; the perceived benefits of such action, are manifestations of societal institutionalization. It implies that society appreciates the need for personal housing and the associated benefits therein specifically in the face of unstable adjustment in house rents. As a result, people are becoming stuck by the practice of occupying partially complemented buildings hence the increase in the trends. The accompanied sense of self-esteem and self-actualization among those who have engaged in this practice earlier on must have justified the practice. This is an indication of what Berger and Luckmann had in mind with their assertion that the stereotyped reciprocal interactions become institutionalized when reciprocal roles become routine.

## 2. Materials and Methods

As noted above, the occupiers of partially completed buildings are the study population in this work, while the locations of the buildings are classified as developing

neighborhoods. These neighbourhood included Mele-Coker, Olorisaoko, Iroko, and Ijaye Orile, Ajibade, Ijaye Ojutaye communities in Akinyele Local Government, Oyo State, Nigeria. Three research instruments adopted for this work are a Questionnaire, an In-depth interview, and an observation method. The first two instruments were employed for eliciting information from the target population, while the third was employed by researchers to record events on the field. The first step involved selecting sites from the identified developing neighbourhoods for data collection. After this, the respondents were met and informed about the purpose of this study which is purely for academic advancement; their cooperation with the researchers and the field assistants during data gathering was sought. During the exercise, questionnaires were distributed to the occupiers of the identified partially completed buildings in the above-stipulated communities within the Moniya suburb, Ibadan in Oyo State, Nigeria.

A total number of 100 respondents were selected for this study through this process (20 from *Iroko*, 22 from Olorisaoko, 18 from Mele-Coker*, 16 from Ijaye Orile*, 14 from Ajibade*, and 10 from Ijaye Ojutaye). Two individuals from each of the six (6) identified neighbourhoods were engaged in in-depth interviews making 12 altogether (IDI). These participants were among the earlier settlers in the study sites. They had completed their houses but had previously moved into the areas when their houses were partially completed. This was supplemented by 5 Mortgage Experts/Consultants whose views were sought for the key informant interview (KII) for a better appreciation of the policy and implications of this challenge. With this, the sample size of the study amounted to 117 respondents. To reach out to the participants for the IDI, inquiry was made within the neighborhood to identify the people that met the criteria laid down for inclusion. Snowball sampling was used to select the KII participants and complemented with a telephone interview. The respondents were selected based on their willingness to partake in the study. The data obtained from the Questionnaire (quantitative) were analyzed using Statistical Package for Social Science (SPSS), while an Open code computer software package was utilized in analyzing data from In-depth interviews. The data generated from the use of the questionnaire were expressed in frequency and simple percentages and interpreted accordingly. Verbatim quotations were employed to illustrate issues being discussed in the in-depth interview.

### 3. Results

All the respondents in this work are male and married. The data revealed that the respondents who are within the age cohort of 30 – 50 years constituted 96% while the remaining respondents were above 50 years of age (4%). The majority of them have one wife (54%); those with two wives constituted 30% while the remaining 16% have more than two wives. The respondents with less than 3 children are 46%, those with 3–5 children are 32% and those with more than 5 children are 22%. The monthly income of these respondents and their frequencies include: Less than N30000 (38%); between N30000 – N40000 (34%), while those with a monthly income of above N41000 constituted 28%.

Occupational status includes servants which include teachers and local government council employees (30%), Traders (34%), and Artisans (36%). Only 10% of the respondents have Primary education; those with secondary education (50%); a National Diploma/Nigeria Certificate of Education (32%) while those with a Higher National Diploma and Bachelor education formed 8%. Most of the respondents have spent less than 2 years in their houses (48%). Others have spent between 2–4 years in the area (32%) and 5–6 years (20%). The households from which the respondents were drawn consisted of Boys' Quarters, Brazilian

Quarters types (popularly referred to as face-to-face); and 3-bedroom flats. Most of these buildings were partially completed as stated earlier. Some have not been plastered, while others were plastered. Only 4 households where Key Informants were selected have completed their dwellings, the remaining houses have old corrugated iron sheets as windows. Some have empty bags of cement nailed to the window frames to protect their privacy. Others covered their window with synthetic cement Nylon sacks. Only 6 households have their doorways fixed with new wood structures, others utilized rough woods commonly gotten from sawmills as their door.

## 4. Discussion
### *4.1 Emerging Facts in Realizing Housing Needs*

The facts discussed here include the rationale behind the decision to move into partially completed buildings; common problems and challenges being confronted after such movement; crime and security problems as well as the fear of crime and the determining factors. Inflation (26%), a hike in house rents (30%), and inflation and a hike in house rents (44%) were listed as factors that prompted the people to pack into their partially completed buildings. All the Key Informants agreed that economic instability in Nigeria accounted for the decision of the people to pack into their partially completed buildings. Contributing further to this, one of the Key informants recounted his experience on why the practice is becoming rampant. According to him, "the idea has become a recurring phenomenon since the time of structural adjustment programme in Nigeria. The existence of cooperative societies in every organization has now made things easier, this is because these cooperative societies often provide initial capital for the people planning to own a house of their own. During our own time, it is not easy at all. There was somebody who resorted to using planks to construct his building when his landlord was pestering him for an increase in house rent and he could not afford the cement and service of the bricklayer. Incessant increase of building materials and cement surely make a significant contribution to the number of people taking the risk of moving into the partly completed house that is located in the dense bush" (IDI, Ijaye Orile, Ibadan/50 years old).

Common problems noted by the respondents as affecting them in their new areas include lack of basic utilities such as inaccessibility to health facilities (52%), lack of electricity (12%), and lack of pipe-borne water (31%). Another Informant stressed common problems and noted the risk of snake bites, attacks from mosquitoes, and widespread malaria fever. His idea of basic utilities revealed thus, at the time when we moved to this area in the late 80s, some people felt I was mad; my friends complained bitterly that I was subjecting my family to unnecessary hardship. However, what I cherished was the peaceful nature of this area. To make matters worse at that time, the situation in terms of utilities like pipe-borne water was precarious, though electricity was better than what was obtained presently. Pipe-borne water seems more of a luxury than a necessity in this part of the state. Relief in terms of water supply came only from well water dug by some Landlords and reliance on water from nearby streams. In present circumstances, though precarious, electricity is being supplemented by those who can afford electric generating machines. In terms of security, we hardly notice any because of community consciousness of strange faces" (IDI, Iroko community/45 years old). Another respondent submitted that "it was fun living here in the 80s and 90s, however, we are now having an influx of people coming to build their structures

here. Electricity then was perfect, but very erratic now; however, the almost zero crime level is something we are still enjoying till today" (Female IDI, Ijaye Ojutaye/65 years old).

### 4.2 Crime and Security Management Strategies

The entire respondents affirmed that they do entertain fear of possible attack by the criminals but have no alternative; 20% of them maintained that the only option left for them was to pack into their partly completed buildings. The remaining respondents revealed further that the strategies adopted by them to weather the situation include moving into the apartment without their valuable properties (22%); regular clearing of bushes around them to prevent possible hideouts (18%); moderation in whatever social activities they are engaging in to prevent undue attention from possible intruders (21%), and resolve to get themselves involved in neighbourhood activities that pertain to maintenance of security over lives and properties (19%). In the words of a Key Informant, "the existence of Landlord Association is a big relief for everybody in developing areas when it comes to security issues. What matters is for every Landlord whether having a completed or a partly-completed apartment to join this Association. Through the association, the issue of security becomes a combined effort, and nobody has been regretting it in terms of positive outcome" (IDI, Mele-Coker community/58 years old).

Another Informant revealed that "precautionary measures that are known to everybody moving into the partly completed building is to take active parts in Landlord Association's activities on one part. On the other, one should not come with any valuable properties to the areas except things of necessity like cooking utensils and so on. At the time I moved into this area which was in the late 80s, I distributed all valuable properties among my friends at Moniya which is the headquarters of this local government area. The basic things we moved in with are beds, utensils, and transistor radio. We only introduced video, television and what have you when we realized that the neighborhood has grown and is no longer surrounded by bush" (IDI, Olorisaoko community/49 years old).

### 4.3 Fear of Crime and its Determining Factors

It was revealed that the location of an area and the socio-economic status of the residents determine the fear of residents' vulnerability to crime. The respondents stressed that the criminally minded people are well informed about the thinking of people who decided to move into a partially completed building located within a bush as a very hopeless situation. In a situation like this, no criminal will waste his precious time on this except those kidnapping for rituals. In the words of a respondent, "nursing fear of unknown is normal in every mortal, but what experience has impacted in everybody is that a prosperous person will never live in a partially completed building not to talk of having one in the middle of a bush. It is only people who have nowhere to turn to and are no longer afraid of death who usually undertake such adventures. Because of the hardship we are facing, most of us who are taking the risk of staying in partially completed buildings in very remote areas are resting our case in the hands of God. If we did not, the shylock landlords that abound within the cities will throw us out when we find it difficult to pay our house rent and we will thereby become destitute. The embarrassment that is likely to come up in that process is often too frightening hence the need to venture into the bush.  To many people they hardly distinguish between mad people are we that are taking such risks" (Male IDI, Ijaye Orile, Ibadan/50 years old).

Another informant submitted thus, "it is just like the inevitable choice between death by the fire or the deep blue sea. If we were financially solvent, we would have had the choice

of building houses in the city or Government Reservation Area but since we were not, this was the most plausible solution to the nagging problems of housing.  Most of us have sold our valuables to get money for our house.  Those who still have what could be classified as valuables have kept them with friends and families in the big cities before coming to this area building. There is a neighbour who lives about 5 buildings to mine on this street; when he moved into this area, he had his structure built with planks. That was how bad the situation was, but today he had replaced this with concrete blocks and cements. Except somebody told you, nobody could tell what was there before. Now, what do you think would have happened to that person if he had not made that choice? Desperately poor people like us will always see risk-taking as the last resort; though the outcome may be positive as it is now for us or maybe contrary.  Still, it was a worthwhile game since there was no option left.  If one is a rich person, one will always dream of Government Reservation Areas with necessary security appliances fitted to the house of his dream for full security over life and properties" (Male IDI, Iroko community/45 years old).

### 4.4 Policy Implications of the Findings

Interestingly, the participants in this study hardly see their resolve to live in partially completed buildings as a manifestation of poverty and policy failure.  In their opinion, economic incapacitation being experienced in the country influenced their decision to move into the partly completed house where little or no supporting utilities are found.  The study thus noted that the respondents were mindful of the inevitability of attacks by the men of the underworld and this has been carefully prepared for before setting out in the first instance. Strategies adopted to mitigate the problem of unforeseen circumstances despite dire needs for accommodation include a low-profile lifestyle to prevent unnecessary attention from the men of the underworld. According to the data made available by the respondents are their ideas of maximizing the little they have to make their lives comfortable and enjoyable.

While the adverse effects of economic doldrums on the citizenry remain constant in the information provided by the respondents, new ways of life were seen emerging as people strive to adjust to the prevailing situation. However, such emerging ways of life seem to fall below the standards required by the World Health Organization for individuals to have reasonable healthful living. This was made clearer through the idea of people living in a house without windows and/or doors. Children in such dwellings will be prone to health problems like colds, catarrh, pneumonia, malaria, and so on. It also revealed that the government still has lots to do to bail people out of their present problems of inadequate housing and to make the environment conducive for them through the provision of basic utilities like electricity and pipe-borne water.  Since the provision of these is an indicator of the developmental status of every country, there is an urgent need for the government to act appropriately.

The foregoing thus pointed out the shortage of affordable housing for citizens. It also corroborated that the widely cited positions about housing shortages in the Global South (of which Nigeria is inclusive) are a manifestation of the failure of national housing policies, delivery systems, laws, and urban policies [28]. Lending credence to this, a key informant submitted that, "most of the housing policies are superficially perfect but not implementable. The reasons for this revolve around the fact that they were not products of adequate research on what is obtainable. Such research would have been an adequate guide during the

formulation and execution of such policies for positive outcomes and ability to meet up with vision and mission behind their creation" (KII/Male/Consultant/Mortgage Expert/Felele Rab, Ibadan).

Linking this with the literature, housing policies in Nigeria were noted as not achieving their targets due to inadequate mechanisms for the evaluation of the policy and the housing sector in general [29, 30]. In another submission, Ibimilua and Ibitoye [22], noted other constraints to the development, maintenance, and provision of housing as lack of effective planning, ineffective government programmes and policies, uncontrolled private sector participation, weak institutional framework, and weak research and development activities in the housing sector.

In the words of another Consultant, "most of the housing finance institutions are not viable. Low-income earners cannot access the requisite funding due to the inability to meet up with conditions attached.  Poor economic status often made people patronize less skilled labor for the construction of houses and at times improvised to have a dwelling to lay their heads.  In most cases such dwellings are always short of the standard that could bequeath sustainable livelihood" (KII/Female/Consultant/Mortgage Expert/Bodija Awolowo Road, Ibadan). Meanwhile, good and affordable housing is part of fundamental human rights, which the Government of the day is duty-bound to enforce for healthful living.  Unfortunately, these are not forthcoming. Even in places where enough new housing is being created to keep up with job growth, low-income households still struggle to afford market-rate housing. The incomes of many lower-paid workers have not kept pace with rising rents. Aside from this, the burden of high housing costs continues to force many households to cut back on spending on food, health care, transportation, and other necessities, while hindering their ability to save for a rainy day (Male KII/Consultant/Mortgage Expert/Ring Road, Ibadan).

### 5. Conclusions

The Nigerian government has fallen short of expectations regarding the country's housing status since the acceptance of 64 "Recommendations for National Actions" at the United Nations Conference on Human Settlements (Habitat) in Vancouver, Canada in 1976 alongside other 131 nations. The six aspects of human settlement such as institutions and administration, land use, housing, infrastructure and services, and public engagement addressed by the recommendations are still in hazardous conditions. Access to affordable housing has remained a critical challenge that has not been resolved substantially.

Although numerous policies and programmes have been put in place by various administrations to address the housing crisis in Nigeria, their effective execution remains a difficulty. The lack of adequate housing to meet the demands of a population that is growing rapidly continues to be the main problem in Nigeria's housing sector on one hand.  A sizable number of currently built houses on the other hand fall short of established standards thereby rendering them unsuitable for decent living. As a result of the foregoing and the inability of the current policies to meet the demands of the majority of people who were left behind in society, the numerouss scenarios that are the subject of this study continue to escalate.

Such developing neighborhoods frequently turn into slums where a variety of activities that are harmful to sustainable development are prospering as they are neglected and not given the proper regulatory attention. However, this stands in contrast to the Nigerian housing policy, which acknowledges the essential nature of housing. The Policy equally recognizes that the provision of adequate housing that is safe, secure, accessible, affordable,

and sanitary is a fundamental human right (as enshrined in the United Nations Habitat agenda) but still failed to deliver. This therefore affirmed that the government is unable to develop and sustain political will for the provision of housing for Nigerians. From the viewpoint of this study, the following are the possible ways out:

a) Nigerians are underpaid and wages are not increasing as fast as construction materials and foreign exchange costs. Governments should also implement subsidized social housing policies.

b) Empowering the Cooperative Societies to enable them to include real estate development in their activities to make the acquisition of houses possible and easier for their members.

c) Local production of building materials to forestall skyrocketing prices of these materials. This will make them affordable and prevent gypsy lifestyle inherent in people living in partially completed buildings.

d) The government should be committed to its slogan of providing a house for every willing individual in the country. The issue here is that within the auspices of the inability to own a decent house in the country and in the spirit of being one's brother's keeper, there is a likelihood of more than the conventionally required number of people residing within an apartment. This will lead to greater overcrowding in houses, particularly in the cities with the attendant increases in the frequency of sicknesses and diseases and the cost of medical care. As a result of this, there is a need for the government and private stakeholders to build more houses affordable to the citizenry for decent living and sustainable development.

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