PROVISION OF RESIDENTIAL HOUSING AND ENVIRONMENTAL DEVELOPMENT IN CALABAR: POLICY CONTRADICTIONS

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ABSTRACT

The increasing proportion of the built-up area of cities now in squalid conditions and the share size of human population residing in them particularly in the developing countries, give cause for alarm. The gloomy externalities of urban progress in the form of poor and inadequate housing, filth and decaying infrastructure and the progressive brutalization of man in such an environment are now casting doubts on the real essence of cities. Overwhelmed by the enormity of city problems, most governments in the developing countries continue to grope for solution, sometimes formulating self-contradicting, self-defeating policies. The paper examined two contrasting residential districts in Calabar Municipality, namely, the Mbukpa Residential District and the Cross River Housing Estate. The former is a poor residential district where most houses are qualitatively inferior. The latter is a planned residential district where houses have high qualitative rating. However, the living conditions in Mbukpa District are outcomes of a gradual process of environmental degradation.

KEY WORDS: Squalid Housing Process Development Policy

INTRODUCTION

For more than 2,000 years, cities have been functioning indisputably as the centre of arts and culture, and "the home of the highest achievement of man". Their growth and spread to all parts of the world epitomize human progress and advancing civilization. Studies confirm that everywhere, a city has the largest concentration of jobs, consumer market and science-based automated industries within its region. It provides a variety of conditions for personality building and the development of technology which tremendously changes our habits and ways of life. In fact, the city is "where the action is" (Blair, 1974) and this explains its powerful attraction to many activities and people.

However, the tide seems to be changing now as cities are progressively savaging man. The economic, social and technological advancement in cities is today rapidly turning out disenchanting experiences which tend to nullify or obliterate their advantages. This paper looks at the issue of slum development in cities as it relates to social and environmental decay in Nigeria's context, using Calabar as a case study.

The contention of the paper is that the ineffectiveness of housing policy measures adopted by governments in Nigeria has made the attainment of liveable urban environment a planner's utopia.

Statement of the Problem

The main problem of housing and environmental development in Calabar, Nigeria resolves around two issues, viz: that of quantity and quality of available housing. There is ample evidence in the literature that residential housing provision is grossly inadequate in most Third World cities (Iwueze, 2006). But the problem of inadequate supply of residential housing seems to be exceptionally serious in Calabar. For example, an estimate of available residential structures stood at 15, 846 units in 2006 and this figure represents only 25 per cent of the quantity actually needed (Animashaun, 2007). Less than five per cent of this quantity is provided jointly by both the public and the organized private sector. A bulk of the residential housing provision is met through the effort of the unorganized private sector.

Qualitatively, a large proportion of available residential housing is physically and aesthetically, inferior and poor, especially in the older parts of the city such as Duke Town and Henshaw Town. On the average, traditional compounds where houses are built with wattle and mud walls, roofs with palm fronds and no ceilings or ceilings built with raffia, constitute 36.06 per cent of available residential houses. More than this, 17.41 per cent of the residential houses were uncompleted at the time of survey. But people had to occupy them, expecting construction and finishing work to progress while living in the houses. Residential houses which were said to have been completed sometimes lacked essential user amenities such as a standard kitchen, bathroom or toilet (Eni, 2005). It has been observed that the per capital provision of some of these facilities is reducing from year to year (Sule, 2007).

Environmental quality parameters of the residential houses are as poor as the qualitative indices. Houses are mostly huddled together in the traditional core areas. Street formation is poor and most of the existing ones are untarred, unpaved and lack sidedrains. The physical characteristics of most of the streets cause them to flood during the rainy season. More than this, they adequately portray the problems one might encounter while trying to move from one residential neighbourhood to another. Inadequate provision of drainage for waste water and insufficient attention paid to refuse dumps make some areas in typical residential neighbourhoods too the filthy. Among these are Duke Town, Henshaw Town, Mbukpa, and Efut.

The problems of inadequate supply of residential housing as well as that of poor housing environment has, no doubt, attracted public attention and has necessitated palliative policies from government even through some of these policies are at variance with the peoples need. Between 1984 and 1986, the government of South Eastern State (now Cross River State) embarked on a demolition exerice in parts of Calabar. The objective of this action was to give a face-lift to Calabar as a State capital. Consequently, poor and substandard houses which were along the major streets were pulled down. However, this attempt by government was stiffly resisted in the traditional core areas of Duke Town and Henshaw Town. Regrettably, even some of the poor structures are back in place today in those areas where demolition exercise was carried out because of lack of strong will on the part of government to prevent their return.

Much earlier in 1974, government had thought of stepping down the pressure on housing demand through the provision of residential housing. Land was consequently acquired to build a "State Housing Estate" and a few housing units constructed to house upto 100 families who were then employees of Cross River State Government. In the early 1980s, the Federal Government of Nigeria complemented the efforts of the State Government by providing low cost houses which were intended for lowincome people in Calabar. However in terms of quantity, both housing provisions by the Federal and State Governments were inconsequential, judged by the housing need, even as at that time. A rather more perturbing problem was that of misallocation of the houses. The criteria for eligibility were loosely defined so as to favour selected people.

Today, government seems to have given up the idea of direct provision of housing. The unsatisfied demand in successive years has accumulated to huge dimensions. In-migration continues unabated and without regard to the stress on housing supply. The end result of these forces is the crowding of people and structures (Abiodun, 1983) and a rapid deterioration of the housing environment in Calabar.

A chain of negative repercussions follows from the squalid nature of the housing and its environment. As the quality of the living houses decreases, it causes an acceleration of the rate at which the houses deteriorate to slum condition. A study by Blair (1974) revealed a striking relationship between overcrowding and human health. This observation is confirmed by Sule's (1981) study of Calabar Municipality when he discovered a real relationship between incidence of psychoneurotic problems in man and the quality of the living environment. Other problems associated with living in the slum area of Calabar include accentuated psychological disturbance, widespread outbreak of epidemic diseases, and behaviour patterns which encourage drukenness. armed robbery, delinquency and prostitution.

Research Objectives

The objectives of this research are as follows:

- To provide a comparative analysis of two contrasting housing environments in Calabar;
- 2. To demonstrate the process of slum development in Calabar;
- 3. To illustrate the failure of government policies or programme aimed at housing the poor, and.

4. To draw out the policy implications of the findings.

The Study Area

For the purpose of this paper, specific reference is made to two contrasting residential districts in Calabar Municipality (Fig.1). The first district is the Mbukpa residential area, covering 28 per cent of the built-up residential area and being the largest concentration of immigrant communities in Calabar Municipality. It is a poor residential district where most houses are qualitatively inferior, lacking most internal and environmental amenities. Just a few of the major streets are tarred or paved, and this condition of the streets puts the residents in serious difficulties of internal circulation. In addition, parts of the area flood in the rainy season so that some of the residents have to wade through flooded streets into their houses.

The second district is the Cross River State Housing Estate, a planned residential area where houses have uniform, high qualitative rating and lack no internal and external facilities. All the existing streets for internal circulation are well-paved and provided with side-drains and pedestrian walk, describing a near perfect gridiron network. The State Housing Estate accounts for less than two per cent of the built-up residential area of Calabar Municipality.

Research Design and Data Collection Procedure

The data used for this study were generated through a fieldwork conducted in the two contrasting residential areas of Calabar included in this study. A detailed questionnaire was prepared and administered to household heads. The questionnaire sought information on occupancy status, age of building, construction material and available housing facilities. The questionnaire was completed by field assistants who were able to observe directly and record some of the housing attributes without need of help from the occupants. However, the field assistants relied on the occupants to be able to obtain information on age of building, number of rooms available in the housing and the occupancy status.

The systematic random method of sampling was adopted in the process of data collection in both districts. The method is considered most suitable, given the characteristic layout of the districts. The State Housing Estate is well-planned in such a way that each house faces, at least, one street. The Mbukpa district

though unplanned, also has a network of streets which facilitates the systematic random sampling procedure along each street. With the aid of the house members provided, the first sample was picked randomly by reference to the random number table. Subsequent members of the sample were then picked at intervals of four houses. For example, if the first sample picked randomly fell on house number 21, then other members of the sample on the lower side included house number 17, 13 and so on until the lower end of the street was reached. On the upper side, the other members of the sample include house number 25, 29, and so on until the upper end of the street is reached. However, where the selection fell on a non-residential building such as church, uncompleted building or a shop, the building was skipped and the next building in residential use was sampled.

In all, sample sizes of 549 and 150 were drawn respectively from the Mbukpa district and the State Housing Estate. These sample sizes were proportional to the number of residential buildings found in the two residential districts.

Data Analysis

For room occupancy, the responses were aggregated at intervals of unity and expressed as percentage of the total. The typical materials with which the houses are built were listed and the frequency of occurrence of houses built with each type of material expressed as a percentage of the total. Houses were also classified according to their ages, using a 10-year interval and the frequency of occurrence of each class expressed as a percentage of the total. For housing facilities such as toilet, bathroom, kitchen and water supply, a simple classification into types by their nature and the frequency of occurrence of each was expressed percentage of the total.

Although most of the residents of the State Housing Estate were also immigrants, they differed from the residents of Mbukpa residential respect to district with their personal characteristics, occupational status conditions of tenancy. They were mostly the professionals, top level civil servants, university lecturers and business executives who, because of their educational training and exposures have high level of awareness of the need to live in decent environments. These people are direct or indirect tenants to government and in conjunction with the Town Planning Authority, maintain a constant surveillance on the behaviours of neighbours in order to prevent the development

of illegal structures. Also important is the fact that some of these residents were, themselves the policy makers.

Some of the specifics of the two contrasting housing environments selected for this study are summarized in Table 1. Whereas more than 20 per cent of the residents of the State Housing Estate had exclusive use of one room per head, the sample revealed that no resident of the Mbukpa district enjoyed this residential space facility. Rather, the typical was an occupancy ratio of 1:3 or 1:4 in the Mbukpa district.

In the Mbukpa district, a large proportion of housing was old and built with inferior and

inflammable material. Housing amenities such as toilet, bathroom, and kitchen facilities and water supply were grossly inadequate or sometimes, absolutely lacking. For instance, 19.0 per cent of the houses had no toilet facility and 29.0 per cent no bathroom. Six per cent of the households cooked in compound backyards or open spaces and 64.0 per cent relied on wells and streams for their domestic water needs.

The housing and environmental characteristics in the State Housing Estate markedly contrasted those of the Mbukpa district. All houses were built

Table 1: Housing and Environmental Characteristics in Mbukpa and the State Housing Estate of Calabar Municipality

	Calabar Municip	Percentage Distribution				
		Mbukpa	State Housing Estate			
Number of persons per	1	0.0	20.5			
room	2	14.0	69.5			
	3-4	79.4	10.0			
	4-9	6.6	0.0			
Total		100.0	100.0			
Construction material	Cement	13.1	100.0			
	Mud and wattle	46.3				
	Mud but					
	Plastered with cement					
	Wood	36.9				
Total		3.7				
		100.0	100.0			
Age of houses	Years					
	0-10	1.9	75.5			
	11-20	21.3	24.5			
	21-30	46.9	-			
	31-40	21.9	-			
	above 40	8.1				
Total		100.0	100.0			
Toilet facilities	Water system	13.0	100.0			
	Pit latrine	38.0				
	Bucket system	30.0				
	None	19.0	400.0			
Total		100.0	100.0			
Bathroom facilities	Exclusive	27.0	100.0			
	Shared	44.0				
Tatal	None	29.0	400.0			
Total	Fredrice	100.0	100.0			
Kitchen facilities	Exclusive	55.0	100.0			
	Shared	38.0				
Total	Open space	6.0	100.0			
Total Water supply	Internal	100.0 19.0	100.0			
Water supply	Internal Public	19.0	100.0			
	Well	35.0				
	Others (including stream)	29.1				
Total		100.0	100.0			
Sample size		549	150			

Source: Animashaun, 2007

of durable and superior material and had adequate internal amenities for the exclusive use of their occupants.

The development of decent residential areas such as the State Housing Estate is, however, restricted by several factors, including administrative, financial, social and legal problems which operate with considerably reduced severity in areas of slum. In the blighted

areas, expansion of residential facilities requires less financial input because the structures are generally inferior. The administrative and legal support for such expansion is usually taken for granted by the house-owner. Decisions on the needed expansion are taken on the sole wisdom of the owner who sometimes, executes the programme without regard for Town Planning regulations.

In the case of public housing provision, bureaucratic process of decision making, land acquisition and financial allocation usually drags through time and on completion of the programme, actually renders the quantity of housing produced inadequate. This happens because of the large backlog of unsatisfied demand and net additions due to daily in flow of immigrants. These problems are compounded by the difficulty of outward expansion imposed by squatters who spontaneously encroach on land at the periphery of public housing estates. The State Housing Estate in Calabar Municipality is recklessly invaded on three of its sides where future expansion could have been possible. At the time the site was selected in 1974, the traditional residential core areas of Big Qua Town, Ediba and Ikot Ishie were on the average two kilometers away from its boundaries. But even before completing the first phase of the programme, a leap frogging process of residential growth had started at these outlying core areas, making it difficult for government which had not anticipated this development to acquire land for further expansion of the State Housing Estate when it became necessary to do

Origin of Calabar Slum

Slums could be defined as areas in the city characterized by overcrowding, unhealthy conditions and gross lack of facilities and amenities for comfortable living, all of which consequently promote social ills among the residents. Slums develop and grow in Calabar Municipality in response to a number of factors. The basic factor, however, is scarcity of residential housing. High income families have a peculiar taste for decent housing in good environmental setting. Their search for housing is thus, spatially restricted to the housing submarket as found in public and private housing estates. New immigrants in this social class may have to squat with their colleagues, friends and mates for periods ranging from one to twelve

months, causing temporary overcrowding in this type of residential district.

With respect to low income families, squatting by new in-migrants may be imposed by blood relationship or as it is in most cases, a deliberate arrangement so that the burden of high rent may be shared. Although the housing submarket for low income families is wider in scope and less restricted spatially, it is also characterized by scarcity of housing units because of the enormous number of low income families. It is, in fact, this scarcity that forces the level of house rent to rise phenomentally in Calabar Municipality. Therefore, overcrowding among low income households is an adjustment process which brings down the house rent per head to affordable limits.

The operations of the urban housing market are not uniform throughout the existing submarkets. The housing submarket of the high income households discriminates in a number of ways to prevent the intrusion of the low income households. First, the residential structures in the submarket are exclusive flats, designed in a way that does not permit excessive crowding of people in a housing unit. Second, the personal characteristics of the would-be tenant go a long way in determining his chances of success in bidding for a house. He may even be required to make a lump sum down-payment of rent for a period ranging between six months and three or five years. The monthly rent itself may be set above his gross monthly salary.

Low income people are generally those employed in less remunerative jobs. As shown in Table 2, their concentration in the Mbukpa residential district tells the entire story of the quality of the residential environment. In fact, the 14.4 per cent of the sample who are unemployed cannot afford the monthly expenditure on housing, no matter how low the rent is set. The real problem is that the housing market operates on laissez-faire economics and investors have the right to charge economic prices.

Table 2: % Distribution of Household Heads by Occupational Status

	Mbukpa	Housing Estate
Administrative/Managerial		
Professional	1.5	98.0
Clerical	13.2	2.0
Artisan	30.5	0.0
Shop-keeping	20.3	0.0
Farming	5.1	0.0
Retired	15.0	0.0
Unemployed	14.4	0.0
Total	100.0	100.0
Number of household heads	549	150

Source: Animashaun, 2007

In Table 3, the prices of some building material and house rent in Calabar Municipality are depicted for the period 1975-2007.

From 1975 to date, there has been a steep rise in the prices of building inputs (Table 3). But roofing zinc and cement experience astronomical price changes between 1975 and 2007, most probably because some of their components are imported. House rent has also

risen astronomically within the same period. The highest rise is in the range of low income household's choice which may be a reflection of pressure of demand for that type of housing. When these price increases are judged against the wage review in Nigeria between 1975 and 2007, it becomes clear why the average worker in Calabar Municipality is spending about 25 to 50 per cent of his income on housing.

Table 3: Cost of Building Inputs and House Rents in Calabar Municipality (N)

Type of input/Housing	1975	1980	1985	1990	2007	Proportion of rise 1975-2007
Cement (per bag)	4.50	12.00	20.00	45.00	1,500	3,333.30
Gravel (per cu. meter)	25.00	35.00	50.00	80.00	3,800	140.00
Sand (per cu. meter)	10.00	20.00	25.00	40.00	700	70.00
Roofing zinc (per bundle of 20 sheets)	40.00	240.00	500.00	800.00	6,500	162.50
Unskilled labour (per head/day)	2.00	5.00	10.00	15.00	1,500	750.00
Skilled labour (per head/day)	8.00	12.00	20.00	40.00	2,000	250.00
House rent: single room	10.00	20.00	25.00	40.00	2,000	200.00
One bedroom flat	50.00	80.00	90.00	140.00	10,000	200.00
Three bedroom"	120.00	180.00	250.00	300.00	25,000	208.00
Duplex	250.00	300.00	500.00	800.00	50,000	200.00

Source: Market Survey, 2007

N:B 1.00 = US \$1.00 = N130.00

From 1975 to date, th

Since the beginning of 1991, there has been a build-up of serious tension in the urban housing market. A new wave of forces of market instability has been set up by the Federal Government's policy which now fixes a worker's total monthly emolument at a minimum of N12,000.00. The minimum total emolument policy has been misinterpreted by house owners as an

opportunity to raise house rents beyond the level of affordability of renters. Consequently, landlords all over the country are now using government's pronouncement and the steeply rising costs of building inputs to justify incessant rent increases.

Housing consumers in general definitely end up worse-off because of their powerlessness

in influencing market forces. There is an indication that the trend of supply-demand imbalance would continue unabated. demand is growing steadily and daily because the urban centres are growing fast. For instance, Calabar as a State capital, contains 80-90 per cent of manufacturing activities in Cross River State, about 40 per cent of commercial activities, almost all the institutions of higher learning, the headquarters of most public and private service institutions and the most functional water and electricity supply systems and health care facilities in the state. This over-concentration of activities and facilities would continue to pull more people into the town, who would eventually aspire to actualize their housing demand or stress the existing stock by crowding together.

The tragedy is that, once allowed to develop, slums tend to remain a permanent feature of the urban residential landscape, proving intractable to all remedial measures but nurturing its own subculture in the urban system. Slum dwellers frantically prove stubborn and resistant to urban renewal measures as a way of exercising their right to exist and live in the city. In 1986, a demolition exercise carried out along major streets in Calabar was accomplished with the aid of armed soldiers and police to forestall violent reactions from tenement owners. But most of the structures in Calabar are back in their places, albeit in another form.

Slums are continually developing everywhere and government is apprehensive of its implications. Unfortunately, policies adopted or programmes designed to adequately house the poor have often brought more confusion than solve the problem and tend to oppress those they are meant to assist.

One such programme is housing subsidy. Housing subsidy programme whose objective is mainly to assist the poor in securing better quality housing, consists of three strategies. These are income, rent/mortgage subsidy and direct provision of public housing. Although the three strategies aim at the same goal, they differ with respect to their efficiency and cost implication. The strategies have been tried in Nigeria, sometimes, simultaneously but without resulting in the desired goal.

Income subsidy

Theoretically, the effect of income subsidy is to shift the household's budget line upward so that the change in income enables the household to experience a new utility preference

between housing and other goods. The upward shift of utility preference allows the household to consume more of housing and other goods. Rent or mortgage subsidy merely reduces the relative prices of housing vis-à-vis other goods. As a result, the household is able to consumer more housing while the quantity of other goods consumed remains unchanged. Provision of public housing also has the effect of helping households to consume more housing at lower price level, but it reduces the quantity of other goods consumed.

One real difference between the strategies is, therefore, what happens to other goods, given increases in the quantity of housing consumed. Another difference concerns the freedom of households to express preference for a combination of housing and other goods. Lastly, provision of public housing involves the greatest budgetary cost and is the most expensive for government if the standard of housing is to be as high as to encourage the public to take its advantage.

In actual terms, the beneficiaries of income subsidy strategy, or rent supplement, as it is called in Nigeria, are workers in both the public and organized private sectors. Going by this qualification, over 80 per cent of the people in the Mbukpa district do not benefit from this subsidy, unlike those resident in the State Housing Estate. The fact that income subsidy on housing is financed by all tax payers makes it socially unjust to exclude a segment of the people from the benefit. Even among its beneficiaries, the income subsidy strategy discriminates in favour of the high income class of people who otherwise, are better placed to compete in the open housing market. subsidy received is a fixed proportion of one's basic salary in lieu of accommodation so that the actual amount increases with salary grade level.

One general observation is that the income subsidy is a kind of housing assistance perpetuates which reinforces and differentiation and which is premised on fundamental inequality in an urban society. It overlooks the appropriateness of the indices of need, affordability and household size in the allotment of subsidies. The occupational structure of the samples (Table 2) rationalizes the concentration of low income households in the Mbukpa residential district where house rent per room varies between N2,000.00 and N2,500.00 and there is no legal restriction on room occupancy ratio. On the contrary, the high income earners forego the income subsidy and accept accommodation in the State Housing Estate where the monthly rent per housing unit varies between N10,000.00 and N50,000.00.

Rent/Mortgage Subsidy

Rent subsidy is a more complex arrangement. Families defined as eligible by virtue of their low incomes are helped by the public to pay their landlords the difference between the free-market house rent and a reasonable proportion of their incomes which the public thinks the households can actually afford to pay (social rent) without sacrificing other basic needs. As the household's income rises, the proportion of free-market rent which it pays increases. When its social rent equates the free market value, the household forfeits its eligibility to rent subsidy and relieves the public of the burden of rent payment.

Rent subsidy in Nigeria is, however, not clearly understood to involve this type of periodic revision of public commitment. In terms of coverage, it is very insignificant as it applies only to top civil servants and top executives in the private sector who are accommodated in public housing or rented private residential housing. This group of beneficiaries are made to pay a fixed token as monthly rent, if in the civil service, or nothing if in the private sector, for as long as they remain in service and irrespective of the size of their housing and successive increases in their incomes. For the general public, there is nothing like rent subsidy.

With respect to mortgage subsidy, the policy operates through provision of housing on a large scale for public purchase at subsidized prices. The target of this programme is the disadvantaged urban household. Starting with the earliest established Western Nigeria Housing Corporation to the most recent State Housing Schemes, the objective has always been to augment the efforts of the private sector in the provision of housing. Unlike the private sector housing, the contribution of such public housing schemes to environmental development in cities cannot be estimated. The houses are usually carefully laid out in rows and each provided with housing services such as modern kitchen, bathroom, electricity, water supply and wellmanaged sewage system. However, most public housing schemes in Nigeria fail to achieve a commendable level of success because their objectives as well as the target population, are vaguely defined and this creates room for loopholes in the allocation system.

In the case of the State Housing Estate in Calabar, it was not categorically clear for whom the so-called low-cost houses were being produced at the inception of the scheme. Although there was obvious pretence that they were meant for the low-incomers, their costs and conditions for household participation in the certainly excluded low-incomers. scheme Households who earned below the critical minimum and who can least afford the freemarket house rent were excluded from the programme. Also, the extremely high cost of houses provided by the public when, in fact, individuals could spend less on their own to provide the same quality of housing scared poor households which are sensitive to risk taking.

On completion, the allocation mechanism permitted all kinds of malpractice which gave the affluent members of the urban society upper hand. First, the application forms were poorly designed, leaving important questions unasked and permitting a wide range of uncertainties with respect to the personal characteristics of the applicants. Oruwari (1987) made similar observation in Port Harcourt. When finally occupied, it became clear with luxurious cars parked in front of them that the low-cost houses were built for the high incomers.

It is even doubtful whether at the time it was built, the State Housing Estate in Calabar could have been attractive to poor households because of its design and peripheral location preference in relation to the activity space of the poor. The design emphasized privacy whereas the low income earners prefer pseudo-communal living, sharing housing facilities and enjoying the advantages of improved level of social interaction. The existing market places and work areas were also remote from the State Housing Estate and the poor intra-urban transport facility required that residents have their own cars to be able to move about the city. The implication of this is that such housing schemes should be designed, keeping in mind a comprehensive account of the needs of the target population. It is true that poor households need good housing, but they need other things such as transportation before the full value of the housing can be realized.

The housing subsidy programmes discussed in the preceding sections have failed to resolve the issue of social and spatial

accessibility to good housing for the urban poor. The defilement of the housing environment continues to progress at an unprecedented rate as living conditions become more stringent for the poor people in the city. It is risky and immoral for government to watch the housing environment deteriorating and consequently causing sociopsychological, psychoneurotic and health problems among the larger segment of the urban population.

Urban Renewal Programme

Urban renewal programme is designed with the objective of improving the quality of urban environment as well as the welfare of its residents. It is usually directed at dilapidated low income residential districts in cities. approaches are open to any urban renewal One is 'gentrification', a process of agency. infiltration into poor residential neighbourhoods by the rich through incremental purchase of property as it falls vacant so that the property might be rehabilitated. An alternative approach is large scale relocation of existing population. Gentrification is a product of market forces while relocation is beyond the capability of market forces and requires full government support and appropriate legislation.

In Calabar Municipality, it is very unlikely that gentrification would produce any substantial result. The reason is that the deteriorated residential areas are the traditional cores where houses are in the form of compounds belonging to extended families. Culturally among the Efik, it is a taboo to offer for sale family house. While it is difficult to secure the cooperation of all claimants to agree to sell the inherited property, it is even more difficult to get all the extended families in a deteriorated residential district to renovate their compounds. The situation is best described by a non-zero sum game referred to as "the Prisoner's Dilemma".

In Calabar Municipality, large-scale relocation of slum dwellers has never been attempted. But the Watt Market experiment indicates that government would face stiff opposition if it ever contemplates doing so. The Watt Market, located in the traditional core area of Calabar Municipality had half its area gutted down by fire in 1985. Government seized the opportunity to prevent rebuilding the market and advised people to move to lka lka Oqua Market, a new market completed just about the time of the fire mishap. The new market situates some three kilometers North east of the Watt Market.

All forces were set in motion to compel government to abandon this plan. Market women, Associations of Landlords, traditional chiefs, highly placed local aristocrats and others mounted stiff opposition against the intention of the relocation plan. The fury which would arise from a renewal programme for the Mbukpa District could be imagined. In short, the slums have come to stay because they have been allowed to stay for too long.

CONCLUSION

The ineffectiveness of housing policy measures adopted by various governments has been presented to enable us comprehend the problem of housing the poor. Calabar is a case study of the situation in Nigerian cities and of the trouble of creating and preserving high quality residential environments. The failure of these urban housing programmes to cater for the needs of the low-income households in cities certainly implies that given the present approach, the hope to have in the foreseeable future, clean and liveable cities in Nigeria is merely a planner's utopia. In other words, there is need to be more serious and forceful in designing implementing housing programmes in the future.

Specific targets must be rigorously defined in terms of who the beneficiaries are and what quantity of housing to produce at given time intervals. Government may have to employ independent bodies to design and implement their housing programmes rather than make use of public servants, who as policy makers and potential beneficiaries, tilt the programmes in favour of themselves. This would help to stop the present practice where a substantial proportion of public mortgage houses now belong to either retired or serving top civil servants and their kin.

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