The urban poor and housing in Nigeria 1999-2007:
A case study of the urban poor and housing programme in Port Harcourt, Rivers state.

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BACKGROUND OF STUDY

Urbanization and its consequences are worldwide phenomenon and the increasing size and scale of urban settlement is characteristic of contemporary era. Rapid population growth has been accompanied by rapid urbanization vis-a-vis rapid slum growth as well as rapid urban poverty. Consequently, the majority of the populations in some African cities live in abject poverty, illiteracy and in poor housing conditions.

The United Nations Millennium Development Goal Report, (2007), revealed that approximately half the World's population now lives in cities and towns. In 2005, one out of three urban dwellers (approximately 1 billion people) is living in slum conditions.

However, urbanization is not synonymous with human progress because the report further stressed that urban slum growth is out pacing urban growth by a wide margin.

Daily Trust, (June, 20, 2008), also stated that, in 2001 about 61 % of all African urban residents lived in slums, with 54% of these in Sub-Saharan Africa, and 7% in North Africa. Even more notable is the slum incidence in Sub-Saharan Africa, where 71.9% of the urban population currently live in informal settlements, 57% requires access to improved sanitation and 43% to improve sources of water.

This means that the pace of socio-economic development in urban centers has not been matched by parallel development of infrastructure and social service facilities. Conscious of this gap, the programme of action of the International Conference on Population and Development (ICPD) recommended that:

> *Government should increase the capacity and competence of city and municipal authorities to manage urban development, to safeguard the environment, to respond to the need of all citizens, including urban squatters, for personal safety, basic infrastructure and service, to eliminate health and social problems, including problems of drugs and criminality, and problems resulting from over-crowding and disaster and to*

provide people with alternatives to living in areas prone to natural and man-made disasters (UN,1995).

However, the most pathetic feature of Nigerian society today is that a majority of its members are living in a state of destitution, while the remaining relatively insignificant minorities are living in affluence. These skewed economic relations do not reflect the geographic spread of resource endowment; rather it is a product of classical greed, injustice and selfishness, which is beyond any economic principle.

Until recently, rural settlements were the epicenter of poverty and human suffering. All measures of poverty, whether based on income, consumption or expenditure, showed that rural poverty was deeper and wider spread than in cities. (Kessides, 2006).

The World Bank, (1995), contends that in Nigeria the number of rural poor declined from 26.4 million in 1985 to 22.8 million in 1992. In urban towns and cities, it rose from 9.7 million to 11.9 million in 1985-1992. The depth of poverty declined from 19% to 16% in rural areas, while it increased in urban areas from 9% to 12%. In 1985-1992, total extreme poverty in Nigeria increased from 10.1 million people to 13.9 million with a near three-fold increased in the urban extreme poor, from 1.5 million to 4.3 million people.

Nevertheless, urban poverty has been of low priority on research and development agenda of the Nigerian government. For over two decades, these have been dominated by rural development and rural poverty. The recent renewed interest in urban issues has been due to the wide spread ideas that urbanization is speeding up.

The UNO, (2001), pointed out that, at the end of the year 2000, about half the worlds' populations lived in urban areas in 1975, this was only 28%. In 1970, developing countries level of urbanization was 25%, in 1994, it increased to 37% and it is projected to be 57% in 2025. Also, rapid urbanization has been equated with rapid development of slums and urban poverty.

Furthermore, the concern for the urban poor and housing has been recognized universally; hence the "Global Strategy for Shelter for All by the year 2000", under which the United Nations placed an obligation on governments to carry out policies that would ensure adequate provision of housing for the entire population, especially the urban poor.

To this end, the first comprehensive National Housing Policy (NHP) in Nigeria was in 1991; with an ultimate goal of ensuring that all Nigerians own or had access to adequate and decent housing accommodation at affordable cost and civilized standards by the year 2000. (Frank Eke, 2004).

However, with the influx of migrants from different parts of the country to major cities in the country and especially to Port Harcourt city, the available houses has become grossly inadequate for the teeming population in the city; the most affected being the urban poor in the city, who resort to make-shift settlements or batcher settlements in water-front areas of the city.

In the light of the above evidence, the problem of urban poverty in Nigeria is becoming more serious and alarming as compared to rural poverty; and the deepening levels of poverty by a vast majority of Nigerians over the years and across regimes remain a dominant problem in this study.

Also the recent high rate of rural urban migration, together with high rate of slum development in Nigerian urban centers in general and Port-Harcourt metropolis in particular equally remain a dominant problem.

Hence, there seems to be a looming gap between policy objective and policy outcome. Based on the above conundrum, it is necessary to appraise the extent to which public housing programme/policy have helped to ameliorate or aggravate the condition of the urban poor with respect to housing or shelter.

OBJECTIVES OF STUDY

This study seeks to evaluate the living conditions of the urban poor in Port Harcourt metropolis. The central objective is to examine the extent to which public housing policy has been able to improve the housing condition of the urban poor in the metropolis. The study also aims at:

- Identifying the institutions responsible for building and distribution/allotment of public houses in the city.
- Examining the pattern of housing development and finding out project sites (including completed projects) in the city.
- Identifying the nature of the existing public housing policy/programme in the city.
- Verifying the actual effect of the policy/programme on the poor in the city, and to proffer solutions based on research findings.

RESEARCH QUESTIONS

The following research questions were posed and answered in this study:

- What institutions are responsible for the building and distribution of public houses in the city?
- What is the pattern of housing distribution in Port-Harcourt city?
- Does the nature of the existing public housing policy\programme in Port - Harcourt metropolis adequately address the housing needs of the urban poor?
- What is the effect of the housing programme on the poor in Port-Harcourt city?

RESEARCH METHODOLOGY THE STUDY AREA

The study examined the housing conditions and the socio-economic profile of neighbourhood development within the metropolis as well as three completed housing Projects\Estates in the Port-Harcourt urban area. Port-Harcourt Metropolis was chosen because it has not less than 14 distinct and well known waterside squatter settlements or slums, with an estimated population of about 30,000. It also has different neighbourhood settlements embracing the low, medium and high-income earners.

Izeogu, (1989), opined that, this population was about 3% of the city's estimated 1982 population, and that the 14-waterfront settlements comprise about 4,331 dwelling units and is densely populated.

Such a place is a natural abode of the poor and the unskilled. More so, Port Harcourt being a major industrial center has a number of multinational firms as well as other industrial concerns. Hence, it is also a natural abode of the rich and affluent. Thus, a study of this nature will reveal the nature of urban poverty in Nigeria.

Port-Harcourt Metropolis is made up of the city itself and Obio\Akpor Local Government Area. Some of its more popular and well known residential areas are; Port-Harcourt Township, GRA phases 1-5, Abuloma, Amadi-ama, Amadi flats, Borokiri, Rumuokoro, Rumudara, Woji, Presidential Housing Estate, Rumuibekwe Housing Estate, Shell Residential Estate, Elekahia Housing Estate and Diobu Settlement to mention but a few.

DATA SOURCE

The data source that was used for this study was derived from both primary and secondary sources. The primary sources were structured interviews and questionnaires. The sample populations were residents, inhabitants and participants from three (3) low cost housing Estates representing one (1) area, Diobu settlement, GRA settlement, Satellite Town settlement, Waterfront settlement, as well as the Ministries responsible for land and housing. A total of five (5) areas were covered within the metropolis.

The areas were; the Igbo-Etche housing Estate in Agip area, Urban Renewal Project Quarters in Port-Harcourt Main Town, the Rainbow Town Project. For the Diobu settlement, Mile one (1) and two (2) For GRA, it was GRA phase two (2) and three (3). For the Satellite settlement, it was Rumuokwuta and Mgboba Town. For the Waterfront settlement it was the Ayagologo waterfront and the Bundu waterfront and finally for the Ministries, the State Ministries of Housing, Lands and Survey and Urban Development.

The respondent and sample household in all the areas that were covered were selected by stratified random sampling technique, and this was achieved by dividing the population into sub-population or stratum. The household sample was then drawn randomly to allow for degree of representativeness.

A questionnaire was given to each respondent and the procedure for completing the questionnaire was explained. Information was elicited from the ministries through structured interview method in order to avoid all forms of bias.

A total of 200 questionnaires were administered as follows; forty- (40) per each study area, randomly distributed.

The Secondary data was obtained through library research for relevant text-books, newspapers, journals, as well as Internet materials that were relevant etc.

ANALYTICAL TECHNIQUE

The analytical technique that was employed in analyzing the collated primary and secondary sources of data was the "descriptive method". This method involved frequency and percentage distribution. This was because, it was easier to compute and interpret.

THEORETICAL FRAMEWORK.

Poverty is a multi-dimensional and multi-faceted phenomenon. The concept of poverty and that of urban poverty is all about deprivation. Deprivation could be economical, political, social, cultural, and ecological. The different forms of deprivation reinforce one another.

A valid and concrete analysis of the extent and level of this deprivation as it affects the urban poor must be predicated on a sound theoretical base. This study shall therefore be predicated on the Marxian Class Analysis. The Marxian Class Analysis is an attempt by Karl Marx and Frederick Engels to explain that economic factor is the primary determinant of the forms of politics, culture and ideology of any society, and that the ruling ideas of each age are the ideas of the rich or the material class.

Thus, the premise of Marxism according to Frederick Engels, (1975; cited in Aja.A.A.1997) is thus:

> *It is not men's ideals, philosophies or religion that determines*
> *their social consciousness, but on the contrary, their economic or*
> *material existence determines their social consciousness.*

In the above, Marxism thus portrays that men (labourers) must first of all eat, drink, have shelter and clothing and therefore must work before they can fight for dominion, pursue politics, religion, philosophy and so on .

The Marxian Class Analysis or Theory of Marxism was put forward in the 1840s, by Karl Marx and Frederick Engels. They were concerned about the prevalent conditions of social inequality, social injustice and tension in their days. The basic assumption of this theory is as follows:- That economic production and the structure of the society of

every historical epoch necessarily arising there from constitute the foundation for political and intellectual history of the epoch.

That consequently (ever since the dissolution of the primeval communal ownership of land) all history has been a history of class struggles; of struggles between exploited and exploiting, between dominated and dominating class at various stages of social development.

That this struggle however, has now reached a stage where the exploited and oppressed class (the proletariat) can no longer emancipate itself from the class which exploits and oppresses it (the bourgeoisie), without at the same time forever freeing the whole society from exploitation, oppression and class struggle.

However, class and its contradictions are as accentuated by Marx and Engels, (1988), when they stated that:

> *The history of all hitherto existing society is the history of*
> *class struggles, freeman and slaves, patrician and plebian,*
> *lord and serf, guild master and journeyman, in a word,*
> *oppressor and oppressed, stood in constant opposition*
> *to one another, carried on an uninterrupted, now hidden,*
> *now open fight, a fight that each time ended, either in*
> *a revolutionary reconstitution of society at large or in the*
> *common ruin of the contending classes.*

What is deducible from the above is that the contradictions between contending classes, can only be informed by economic gains and control; hence the Marxian Class Analysis, is basically stating that class determines the form of the state and that class is itself determined by economic interest.

For Lenin (1965, cited in Ekekwe 1986), Classes can be defined as:

> *Large groups of people differing from each other by the place*
> *they occupy in a historically determined system of social*
> *production, by their relation (in most cases fixed and formulated in law)*
> *to the means of production, by their role in social organization;*
> *of labour, and consequently, by the dimensions of the share*
> *of social wealth of which they dispose and the mode of*
> *acquiring it. Classes are groups of people one of which can*
> *appropriate the labour of another owing to the different*
> *places, they occupy in a definite system of social economy.*

Also, from the above definition, Carchedi, (1975 cited in Ekekwe 1986) proposed four dimensions, which are; producer and non-producer or exploiter and exploited,

ownership (by the exploiter) and non-ownership (by the exploited) of means of production, producer as labourer and wealth or income and how it is acquired.

Similarly, the Marxian Class Analysis is dependent on two factors; namely, the two aspects of mode of production; that is, the force of production and relations of production; and human history advances according to the level of development of these two aspects of the relationship in economic production.

The theory accentuates the importance of economic production, which is predicated on class relationship, which also involves conflict and opposition. Marxism, being a theory of economic development as well as a theory of class analysis illuminates how a majority of Nigerians in urban centres due to their economic status, seek for shelter in high density neighbourhood, squatter settlements and waterfront settlements, which automatically incorporate them into a certain class, such as the haves and the have-nots, the rich and the poor, the more privileged and less privileged class etc.

As much as some authors, such as Nwosu, (2005), Ekekwe, (1986) are of the opinion that Africa's social formation experienced "uneven and restricted" forms of (capitalist) development, which produced a peculiar class structure; namely a "structured proletariat" and the petty bourgeoisie, the fact still remains that there are still fragments or fractions of the real bourgeoisie in African social formation, even if they are only compradorial.

Hence, the employment of Marxian Class Analysis therefore elucidates in very clear terms, how the ruling class or Nigerian political class, puts in place and enforces housing policies and other policies that are anti-poor, and which continues to widen the gap between the rich and the poor, the haves and the have-nots etc.

Notably, the theory maintains that the social existence or material existence determines social consciousness and not social consciousness that determines material existence. This according to Akpuru-Aja, (1997), Njoku, (2006), also means that it is the economic base, otherwise known as the substructure that determines the superstructure otherwise known as politics, culture, ideology and world view of the society, and that the ideology of the ruling class or political class is but an ideology of domination of the oppressed class and of guarantee of bourgeois property as well as the intensification of urban poverty.

The significance of the Marxian class analysis is that, it gives an insight into the class division of neighbourhood settlement in Nigeria's urban towns and especially in Port-Harcourt metropolis, with special reference to the major classes of neighbourhood settlement such as low, medium and high-income neighbourhoods, and also portrays how poverty becomes intensified among the urban poor due to the ideology of the ruling or political class.

The Marxian Class Analysis provides the urban poor with an in-depth knowledge of why they are poor (historical materialism); it held a promise of exposing not only the evils, exploitation and contradictions in a capitalist system, but to provide a dependable enforceable guide for the overthrow of the exploitative institutions of private property, and in Nigerian case or context; the undermining of anti-poor policies that has exacerbated urban poverty.

SCOPE OF WORK AND LIMITATION

This study will look at Public Housing development and distribution Policy/programme and the socio-economic characteristics of the respondents in the study area in Port-Harcourt metropolis. Attention will be focused on the period 1999-2007, particularly on completed public housing projects in Igbo-Etche, lriebe, Rainbow Town Estate, Urban Renewal projects and the Abuloma and Eleme Housing Estates; as well as the selected Waterfront settlements, GRA, Diobu settlement etc.

A major constraint of this study was the difficulty in accessing published materials on the urban poor, being a fairly new research area. Also getting materials on slum settlement was another constraint, notwithstanding the limitations of money and time. Getting the slum dwellers to answer the questionnaire and interview was also an uphill task, because no one wants to be regarded as poor, even when it is obvious that the person is poor. Militant disturbance was also another major limitation in getting to the slum areas of the metropolis.

AN OVERVIEW OF THE NATIONAL HOUSING POLICY

Public intervention in housing in Nigeria began in the colonial period following the out-break of bubonic plague in Lagos in the 1920s. During the period between 1900 and 1960, government involvement was centered essentially on the provision of quarters for expatriate staff and for selected indigenous staff.

Aribigbola, (2008), stated that thereafter, successive government in Nigeria sought to confront the nagging problem of accommodating an increasing number of Nigerians through the low-cost housing project (1972-1979, and 1975-1983), and site - and services programme (1984-1988).

Nevertheless, he stated that, the first explicitly formulated National Policy on housing was launched in 1991 with a set goal of providing housing accommodation for all Nigerians by the year 2000. The set goal however failed due to various reasons among which are;

(1) Inadequate allocation of funds.
(2) The institutional structure for mortgage finance did not evolve beyond rudimentary stage.

(3)   In the event, there was little evidence of financial presence   from   the private sector in public sector housing finance activities. In consequence, the operational dependency and sophistication which a greater presence from the private sector   could have induced in the housing finance system did not take   place. The situation was compounded by the strict regulation of   credit expansion which, until the recent deregulation, has   compelled   the   financial institutions to remain largely in the   short-term end of the credit market.

(4)   Okewole and Aribigbola, (2006), were of the view that, the   failure   was also due to the inadequacies of the PMIs, lack of   access to land and title to land; as well as the problem of   mortgage loan affordability among others.

However, the reinvigorated policy by government in 2002 was aimed at providing necessary solution to the hitherto intractable housing crisis in Nigeria. (Okewole and Aribigbola, 2006).

Hence the New National Housing Policy (NNHP) of 2002, sought to ensure that all Nigerians own or have access to decent, safe and sanitary housing
accommodation at affordable cost with secure tenure through private sector initiative with government encouragement and involvement. This means that, there is a disengagement of public sector in housing provision to that of private.

It must be noted here that the New National Housing Policy (2002) is predicated on the (a) Primary Mortgage Institutions (PMIs) and (b) Federal Mortgage Bank of Nigeria (FMBN) because, the formation of the National Housing Policy (NHP) of 1991 created a two - tier institutional financial structure, with the Primary Mortgage Institutions (PMIs) as primary lenders and Federal Mortgage Bank of Nigeria (FMBN), as the apex institution with a supervisory role over a network of the PMIs that was established. (Aribigbola, 2008).

Yakubu, (2004), noted that, the FMBN later, ceded the supervisory function
over PMIs to the CBN in 1997. The FMBN as consolidated by Decree No. 82
of 1993 was empowered, among other function, to collect, manage and administer contributions to the National Housing Fund (NHF) from registered individuals and companies.

For Mabogunje, (2003), the most significant innovations or change in the NNHP (2002), is the transition from government built to privately developed housing. Also under the programme, workers earning above ₦3,000 per annum, were compelled to save 2.5 percent of the monthly income into the National Housing Fund (NHF) as contributions. Commercial as well as Merchant Bank were expected to offer to the FMBN 10 percent of its life funds and 40 percent of its life fund in real property development out of which not less than 50 percent must be paid to the FMBN. (Aribigbola, 2008).

However, the New National Housing Policy did make contributions to the scheme optional for persons earning less than the national minimum wage. In addition and in recognition of the acute shortage of residential accommodation in some major cities in the country, such as Abuja and Lagos, and in order to facilitate the actualization of the policy, the Federal Government introduced some intervention measures, commencing with a pilot project that involved the construction of new forty thousand (40,000) housing units per annum nationwide, with at least 1,000 units in each state of the Federation, 1,500 units in Kano and Rivers State 2,000 units in Lagos State and 3,000 units in Abuja.

It was also observed that, under the New Policy, amortization period for NHF loan repayment has been increased from 25 to 30 years, while the loan repayment period for developers is 24 months. Interest rates charged on NHF loans to PMIs has also been brought down to 4 percent from 5 percent, while loan lending rates to contributors is now reduced to 6 percent from previous 9 percent it used to attract in the 1991 housing policy.

Nevertheless, the housing policy under 2004 Monetization of Fringe Benefits in the Public Services in Nigeria meant that, the Nigerian Government would no longer provide residential accommodation to their employees. The public servants would henceforth buy, build or rent their required housing.

According to the Federal Ministry of Information and National Orientation, (2004), The Monetization of Fringe Benefits policy was initially limited to certain Political, Public and Judicial Office Holders, but later extended to include other Public/Civil servants by January 2007.

Aluko, (2003), also noted that, Monetization of Fringe Benefits as a policy means the quantification in money terms of those fringe benefits which government used to provide for its workers as part of their conditions of service. Such benefits include residential accommodation, transport facilities, medical services and utilities such as electricity, water and telephone.

It is believed however that, the monetization policy will encourage public servants to own personal houses; the implication is that, public servants will move out of government houses/quarters and rent or build/buy residential accommodation in the open market. It must also be noted that, with the introduction of the policy, came the increment of salaries of public servants by the Federal Government.

RIVERS STATE GOVERNMENT AND HOUSING DELIVERY EFFORTS IN PORT HARCOURT METROPOLIS
Since the creation of Rivers State in 1967 by the General Yakubu Gowon's regime, several efforts have been made to provide decent and affordable housing for the

teeming population of the city of Port-Harcourt. The most significant of these efforts was made during the second Republic.

HRM, King Dr. Frank Eke, (2004), who was the Deputy Governor of Rivers State at the time, opined that *"the State government took bold steps to construct a good number of social housing units for the low income group, as a way of curbing the Urban, shelter deficit of the state".*

However, not much was achieved before the government was overthrown in December 1983 by the military. He acknowledged the efforts made by Sir Dr. Peter Odili, in continuing with this scheme in the state through a housing programme designed to provide sustainable solution to the problem of acute shortage of accommodation in the state, which had in the past, resulted in arbitrary rent increase and forced eviction of tenants by desperate landlords and the development of slums or squatter settlements as cheap alternatives.

The Social and Economic Rights Action Center (SERAC, 2007), in its report on housing situation in Port Harcourt argued that, *"efforts by successive governments in the state to increase the Housing stock have been abysmally low, until the Dr. Peter Odili led administration in 1999, constructed about 6,000 houses across the state", that is across the 23 local government of the state.* This effort the center considered is comparatively laudable and spectacular in housing policy initiative. The Rivers State Economic Empowerment and Development Strategy (RIVSEED, 2004), draft document, implied that, these 6,000 housing units were to be distributed thus, "4,000 units for the local government outside the state capital and 2,000 for Port Harcourt metropolis".

According to Chief Prince Noble Amadi (2007), *"Rivers State Government under Sir Dr. Peter Odili had under another initiative completed 1,000 housing units in Port Harcourt which were ready to be sold to members of the public."* He added also that, *"the administration under took the Urban Renewal programme and projects which led to the provision of ultra-modern housing units along Aggrey Road, Creek Road, Bende Street in Port Harcourt, the construction of 3 and 4 bedroom flats at Marine Base for senior civil servants and the acquisition of 253 houses from the Federal Ministry of Works and Housing at Eleme".*

Other housing projects of the government, he asserted are the completion of the Igbo-Etche, Housing Estate, the New Town Project at Iriebe and Rainbow Town Residential layout for low and medium densities. There is also the Abuloma Housing Estate project. Some of these projects are still under construction.

As noted by SERAC (op. cit), the attempt by the government to expand the people's access to adequate housing have been over shadowed by the government horrendous record of violating the rights to adequate housing through its practice of forced eviction, without adequate notice, consultations or provisions for legal or administrative

remedies, which has to a great extent affected and aggravated the housing problems of the Urban poor in the metropolis.

ANALYSIS OF DATA AND RESULTS

SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS (POOR AND NON-POOR)
The characteristics of the respondents treated here are those that have bearing with poverty within the metropolis.

Sex and Marital Status of Respondents
Table 1.1

Marital Status	Male Freq.	Female Freq	Total Freq	Percentage Distribution
Married	52	30	82	55%
Single	23	10	33	22%
Divorced/Widowed	5	30	35	23%
Total	**80**	**70**	**150**	**100%**

Source: **field Survey 2008.**
From the above, it is shown that 55% of the respondents are married on the average. However, the percentage of married men far exceeded that of women. A greater percentage of the women are either divorced or widowed.

This will as a matter of fact, affect their level of living and the type of house they can afford to occupy, as the burden of catering for themselves and their children (as often the case in most Nigerian families) shift completely to women. The percentage of single headed households is 22%, but more males are single than females.

The above findings corroborates, the statement by Romero Lozada, (2005), that, *"a comprehensive approach to poverty among others, must include elements of national strategies, such as empowering people living in poverty especially women, improving access to productive assets, and ensuring gender equality perspective at all levels, because, it is well documented that female-headed households are more likely to be poor".* Research has equally shown that women in developing countries are also subject to greater risks of gender-based violence (African Population and Health Research Center. 2002).

Age Distribution of Respondents
The study revealed that majority of the sampled household heads was between 20 and 45 years old.

Table 1.2: Age Distribution of Respondents.

Age group of households heads in years.	Male Freq.	Female Freq	Total Freq	Percentage Distribution
18 - 30	22	18	40	26.7%
31 – 45	43	49	92	61.3%

46 and above	15	3	18	12%
Total	**80**	**70**	**150**	**100%**

Source: **field Survey 2008.**

Table 1.2 above shows that majority of the respondents fell between the age of 20 and 45 years and constituted 88% of the total household interviewed. Therefore, the majority of the respondents are approaching the middle age. This distribution has two implications on Urban poverty, While the distributions still rank all the respondents on the average at their economically active age, it also shows that they are still at the child-bearing age. In the first reason cited the ability of a family to go about their daily activities in order to earn income with which to cater for their family's basic need is enhanced.

Thus, this can result in reduction in Urban poverty, Alternatively, the fact that most are still within child bearing age leaves much to be desired, this is because, the larger the family size, the more thinly spread is the family's income on basic needs, such as food clothing and shelter. Thus, leading to urban poverty aggravation. The above postulations are however subject to the respondent's level of education and life style.

Anup Shah, (2008), confirms the above findings in his report that:

> 640 million children from the developing world
> live without adequate shelter (1 in 3), 400
> million with no access to safe water (1 in 5)
> and 270 million with no access to health
> services (1 in 7), notwithstanding 121 million
> children out of education worldwide.

Educational Qualifications of Respondents
The level of education of the respondents revealed that most of them are educated. Above 88% of the respondents are educated. However, the level of education varied from primary to secondary and tertiary institutions, as well as professional qualifications. Thus, the number of years spent in school varied from 6 to 15 years. Also, about 64% of the respondents acquired professional certificates after secondary education and tertiary education.

Table 1.3 Educational Qualifications of Respondents

Educational level	Male Freq.	Female Freq	Total Freq	Percentage Distribution
No education	14	4	18	12%
Primary Ed.	6	-	6	4%
Secondary Ed.	16	14	30	20%
Secondary/professional qualification	8	-	8	5.33%
Tertiary/professional qualification	36	52	88	58.67%
Total	**80**	**70**	**150**	**100%**

Source: **field Survey 2008.**

Also, the percentage of those that are not educated is about 12%. This shows that the average Port Harcourt resident is educated. This could be because, any urban dweller requires a bit of education before such can properly fit into the life style of the Urbanites.

We must note here, that 40% of the males compared with 44% of the females have secondary education and above. Male population also has greater number of uneducated than that of females, probably because of the need for men to start early to fend for their families. The impact of such differences can only be seen in the earning capacities of the people. Additional exposure of more males to education will strongly affect their poverty level differently.

The above findings corroborate the World Development Report, (2005), that:

> *Between 1950 and 1999, global literacy increased*
> *from 52% to 81% of the world and that women made*
> *up much of the gaps; and that female literacy has*
> *increased from 59% in 1970 to 80% in 2000.*

Occupational Distribution of the Respondents
Even though majority of the urban population in Port Harcourt Metropolis are educated, it is shown from the study that about 34.7% are self employed, while about 57.4% are either government employees or in private companies. Only about 8% of the respondents are unemployed, with males accounting for 6% of the 8% and majority of which are youths. The effect of this is that more male, respondents might be under poverty, since being employed confers income-earning opportunity on someone.

Table 1.4 **Occupational Distributions of Respondents**

Occupation	Male Freq.	Female Freq	Total Freq	Percentage Distribution

Government employed	18	31	49	32.7%
Private Company Employed	21	16	37	24.7%
Self employed	32	20	52	34.7%
Unemployed	9	3	12	8%
Total	**80**	**70**	**150**	**100%**

Source: **Field Survey 2008**

The high percentage of self-employed has been due to the inability of the government to provide good and adequate jobs for the qualified masses. It could also be due to the educational status of the respondents. For instance about 36% of the respondents have educational qualification within secondary school. This qualification, by Nigerian standard is not enough to be employed under government establishment, except of course as clerks and messengers, The implication of this is that, a situation of unemployment, under employment and irregular employment, which most self employed face could aggravate their poverty situation, wherein they will not be able to provide the basic needs for their families, as confirmed by James Wolfenson's statement and cited in World Bank, (1998) that;

> *Today across the world, 1.3 billion people live on less than one dollar a day; 3 billion live on under two dollars a day.*

Household Size of the Respondents
The household size of the respondents ranged between 2-13 for both male and female household heads. However, the average family size of the respondents is 3. The impact of large family size is such that it reduces the per capita expenditure of the family, thereby aggravating poverty in that household. The distribution of the household by size is as shown below;

Table 1.5 Distributions of Respondents by Household Size

Household size	Male Freq.	Female Freq	Total Freq	Percentage Distribution
2 – 5	22	35	57	38%
6 – 9	44	33	77	51.3%
10-13	14	2	16	10.7%
Greater than 14	-	-	-	-
Total	**80**	**70**	**150**	**100%**

Source: **Field Survey 2008**

About 89.3% of the households fall between household size 2-5 and 6-9. Even though household size tends to reduce per capital expenditure; it can also enhance it. This has to do with the distribution of household between adult and children and also whether such adult is working thereby supplementing the household income or is a dependent.

Nevertheless, it is a fact that according to the Independent (2007); "*over population and lack of access to birth control methods"* is a major cause of urban poverty, which manifest in different ways, especially shelter.

Average Annual Income of the Respondents

The income of a household is a function of the number of persons working in the household and sometimes the level of educational attainment. Income is a determinant of household expenditures since it serves as the budget constraints to the amount that can be spent within a period. There is also bound to be a correlation between income and poverty level of a household; all things being equal.

Table 1.6 Distributions of Respondents by Annual Income

Per capital Annual Income Group (₦)	No of Household	Percentage Distribution
No income	11	7.3%
60,000	4	2.7%
120,000	13	8.7%
180,000	36	24%
240,000	2	1.3%
300,000	31	20.7%
Above 300,000	53	35.3%
Total	150	100%

Source; Field survey 2008

The annual per capita income ranges from 60,000 to above 300,000. About 57.4% of the respondents earned per capita income that is below ₦30,000 per month, while only about 35.3% earned above ₦300,000 that is above ₦25,000 per month. About 7.3% has no income at all. This is probably due to unemployment. This range of income of the respondents leaves most of the respondents below the poverty line, when measured or compared with the current cost of living in most urban centers. Equally, the 35.3% that earn above ₦300,000 per month could be senior civil servants or established self-employed respondents. The implications of these findings show that, the majority of the households or residents of the study areas are low and medium income earners who cannot afford high rents or build their own houses and equally be able to meet other necessities of life, hence, the rapid growth of shanty towns, squatters or waterfront settlements as cheap alternatives to housing in urban towns.

The above corroborates a typical description of an urban poor or urban poverty by Galbraith, (1969), as *"a physical matter, that those afflicted have such limited, insufficient, crowded, cold and dirty shelter, that life is painful as well as comparatively brief".*

ASSESSMENT OF GOVERNMENT HOUSING PROGRAMME IN PORT HARCOURT METROPOLIS

The Nature of Public Housing Policy in the Metropolis
Here, the study sought to know the participants' understanding of any existing state government housing policy. The following were their responses.

Tables 1.7. Nature of Public Housing Policy

Description	Frequency	Percentage Distribution
No Specific Housing Policy	10	6.7%
Yes, There is a Specific Housing Policy	85	56.7%
No idea	55	36.7%
Total	**150**	**100%**

Source: Field survey 2008

From the above table, 10 of the respondents representing 6.7% disclosed that there is no specific public housing policy in the metropolis. Indeed, some of them asserted that any government in power decide on what kind of housing programme or project it wishes to embark on without categorically stating and documenting the policy objective of such programme to serve as a guide. On the other hand, 85 of the participants, representing 56.7% stated that they are aware of specific housing policy in the metropolis. This could be because majority of the respondents are educated and are under government employment, while 55 of the respondents, representing 36.7% have no idea of any housing policy in the metropolis. This could also be because, majority of the respondents are also self employed and are not aware of government activities.

The implication of this is that, it will be very difficult for non-government workers to access the direction of public housing delivery in the metropolis this observation was confirmed by Aribigbola, (2008); when he stated that;

> *Focusing a national policy on a segment of the public sector*
> *workers excludes the others and in this situation, these*
> *other segments are in the majority.*

Institutions Responsible for Building and Distribution of the Public Houses

Here, the study sought to know, if participants are aware of the institutions responsible for the building and distribution of the public houses.

Table 1.8.: Institution Responsible for Building and Distribution of Public Houses.

Description	Frequency	Percentage Distribution
Rivers State Ministry of Housing and Urban Development	61	40.7%
Federal Ministry of Housing and Urban Development	28	18.7%
No idea	61	40.7%

Total	**150**	**100%**

Source: Field survey 2008.

As shown in table 1.8, 89 respondents, representing 59.4% of the total respondents stated that, they are aware of the institutions, and it is between Rivers State Ministry of Housing and Urban Development and the Federal Ministry of Housing and Urban Development; while 61 of the respondents representing 40.7% stated that they have no idea of the institutions. The percentage that is aware of the institutions, it was observed, was because of their level of education and also because, about 32.7% of the respondents are government employees. The implication of the lack of awareness by the 40.7% is that, even if they can afford to ballot for the government's public houses, they will not know which institutions are in charge and therefore cannot have access. Also, against the backdrop that the National Housing Policy (NHP) compelled civil servants earning above ₦3,000 to contribute 2.5% of their monthly income to the National Housing Fund (NHF), Aribigbola, (2008), equally stated that;

> *Focusing the policy on contributors to the scheme alone,*
> *that are mainly public sector workers excludes majority of*
> *Nigerians that are outside public paid employment.*

Aribigbola's statement so far confirms our research finding at the ministry, where a majority of the government workers emphatically stated that the housing policy/programme is for the civil servants.

TYPE OF PUBLIC HOUSING DEVELOPMENT FOR THE URBAN POOR IN THE CITY.

Table 1.9: Type of Public Housing Development

Description	Frequency	Percentage Distribution
One bedroom flat	45	30%
Two bedroom flat and others	60	40%
No idea	45	30%
Total	**150**	**100%**

Source: Field survey 2008.

To the question of the types of houses developed by the government in the metropolis, 45 respondents, representing 30% stated that the government develops one bedroom flat, while 60 respondents representing 40% stated that the government develops two bedroom flats and others, which could be 3 to 4 bedroom flats. However, 30% of the respondents also stated that, they have no idea of the type of houses the government develops. This 30% could be respondents, who are neither aware of such development programmes nor do they have access to it. It is also possible that this percentage that has no idea reside in other types of housing development found within the metropolis. These findings confirms Izeogu's (1989), study that;

> *There are not less than fourteen (14) distinct and*

well known waterside squatter settlements in Port
Harcourt, with an estimated population of
about 30,000 and about 4,331 dwelling units as
at 1982 population.

PATTERN OF PUBLIC HOUSING DISTRIBUTION

The study intends to elicit information on how completed houses are distributed to the public. The views gotten are shown in the table below.

Table 1.10: Pattern of Public Housing Distribution

Description	Frequency	Percentage Distribution
Balloting	75	50%
Personal Recognition	6	4%
Favoritism	13	8.7%
No idea	56	37.3%
Total	**150**	**100%**

Source: Field Survey 2008.

Table 1.10 presents a widely divided opinion. In the table, as much as 56 Respondents, representing 37.3% of the sample survey, stated that they have no idea of the pattern of distribution of the houses, 75 of the respondents or 50%, asserted that it is by balloting, 13 respondents or 8.7% stated that it is through favoritism. It is important to note here that even among those who posit that it is done through balloting, some revealed that the balloting is a mere public show and does not inform the real distribution. Furthermore, 6 of the respondents representing 4% were of the view that distribution is based on personal recognition of the applicants.

The implication of the above findings is that, the distribution process is open to the public except for those that do not have an idea of the existence of such programme. The research also revealed that, elements of manipulation has also been discovered in the distribution process by politicians and government officials at one time or the other. It was also disclosed that usually, advertisement of the available properties precede the actual distribution. Members of the public are encouraged to apply with a sum of five thousand Naira (₦5,000) non-refundable fee.

The research equally revealed that, the respondents who have no idea of this government programme are mainly Self Employed, who are residents in other neighborhood settlements within the metropolis as identified by Ogionwo, (1979, cited in Opuenebo 2006) that;

There are fourteen residential neighbourhoods
within the metropolis which has increased to over
thirty as at today.

The above means that those resident in other neighbourhoods such as the GRAs, Satellite Towns, and Waterfront Settlements may likely not know about the methodology used in distributing the government houses.

ELIGIBILITY CRITERIA FOR BENEFITING FROM THE HOUSING PROGRAMME

Essentially, this study sought to know from participants the criteria used to pick beneficiaries. Their views are as presented below.

The 1.11: The Eligibility Criteria For Benefiting

Description	Frequency	Percentage Distribution
Senior Public Servants	3	2%
All public Servants/Interested members of the public	21	14%
All public servants/political interest consideration	8	5.3%
Interested members of the general public	60	40%
No idea	58	38.7%
TOTAL	**150**	**100%**

Source: Field survey 2008.

Opinions on the eligibility criteria are very widely divided. The table above shows that, 81 of the participants which constitutes 54% revealed that, to the best of their knowledge all public servants and every interested member of the general public is qualified to benefit from the state developed housing projects, while 8 of the respondents which represents 5.3% of the sample population asserted that, it is for all public servants as well as through political interest consideration. Furthermore, 2% of the participants hold the view that, it is meant for Senior Public Servants only, while 58 of the respondents, representing 38.7% stated that, they have no idea of the criteria.

What is very clear from the revelation is that, because of the absence of categorical housing policy document in the state, stating eligibility criteria, the participants were amenable to the expression of their emotions or feelings about the entire housing programme of the state government, hence, the variations of their opinions.

The research equally revealed that a down payment of 10% for civil servants and 30% for the non-civil servants of the total sum of such houses is a basic criterion for benefiting. The implication of this is that, the Urban poor, who earn less than ₦30,000 per month, cannot be a beneficiary. Also, against the backdrop, that the New National Housing Policy (NNHP) of 2002 was a transition from government built to privately developed housing, and based on the statement made by the Chairman of the technical committee on the implementation of the policy (NNHP); *"that the policy is targeted at those on grade levels 13 and above".* Agbola, (2003), confirms this findings, when he stated that;

> *The salary and income profile of Nigerians*
> *may not be enough to be partakers of the*

houses provided by private investors.

OTHER PATTERNS OF HOUSES OCCUPIED BY THE URBAN POOR AND THE TYPE OF TOILET FACILITIES IN IT

On the other types of houses occupied by the urban poor in the metropolis, 103 of the respondents, constituting more than half of the sampled population, and representing 68.7%, identified two types, namely face-me-I-face- you and Batcher houses, while 47 of the respondents, representing 31.3%, stated or identified another two types, namely Boys Quarters and Room and Parlour. On the issue of the type of toilet facilities seen in them; about 95 of the respondents, representing 63.3%, identified flush toilet and Pier Latrine mainly found in face-me-i-face-you, Boys quarters and Room and Palour type of houses. On the other hand, 55 of the respondents, representing 36.7% identified pit toilet and bush, which they stated are mainly used by those who live in batcher houses and squatter settlements.

The implication of this is that, the awareness of this other types of houses is so glaring that even those who do not live there knows about them, and this portrays the extent of urban poverty that exists within the metropolis. The study also revealed that most of the respondents who are not civil servants, and whose annual income is below ₦300,000 live in this neighbourhood. The above findings corroborate the Millennium Development Goals Report, (2007) that;

> *Approximately half the world's population now*
> *live in cities and towns and in 2005, one out of*
> *three urban dwellers (approximately 1 billion*
> *people) were living in slum conditions.*

AFFORDABILITY OF PUBLIC HOUSES BY THE URBAN POOR IN THE METROPOLIS

The study also tried to ascertain how affordable the public houses offered for sale are. The opinions of the respondents are itemized in the table that follows.

Table 1.12: Affordability of Public Houses by the Urban Poor

Description	Frequency	Percentage Distribution
Not Affordable	82	54.7%
Affordable	12	8%
Cannot Access	56	37.3%
Total	**150**	**100%**

Source: Field survey 2008

From Table 1.12 above, 82 of the sampled population or 54.7% were of the view that the Urban poor cannot afford the cost of the public houses that are put on sale in Port Harcourt metropolis, while 56 of the participants or 37.3% vehemently stated that the public houses are not accessible except to civil servants who work in government

establishment. On the other hand, 8% of the participants argued that the houses are affordable. This might be a case of definition of "who is a poor man" among the respondents.

Nonetheless the difference between those who assert that they are not affordable and those who posit that they are affordable is so wide that one can conclude without any iota of contradiction that public houses offered for sale in Port Harcourt City are beyond the reach of the "Common man" and equally against the code of "Social Equity" which according to Okewole and Aribigbola, (2006), *is concerned with ensuring that housing provision is not focused on some chosen segments of the society, but that all members of the community should have equal opportunity to choose their own accommodation according to their means or affordability level".*

Windapo (2000) and Okupe, (2000), equally confirmed the fact that the Urban poor or the low income earners cannot afford the public houses. When they stated that:

> *The gap between income and shelter cost in Nigeria is very wide. This has eliminated the low income earners from the housing market.*

EXTENT OF SATISFACTION DERIVED FROM THE PUBLIC HOUSING PROGRAMME BY RESPONDENTS

Here, the study intends to find out how satisfied the urban poor are with the public housing policy/programme/project in the metropolis. The views gotten are shown in the table below:

Table 1.13: Extent of Satisfaction Derived From the Public Housing Programme\Policy

Description	Frequency	Percentage Distribution
Satisfied	13	8.7%
Not satisfied	88	58.7%
No idea	49	32.7%
Total	150	100%

Source: Field survey 2008

Table 1.13 shows the views and responses of the sampled population on the extent of satisfaction of the housing programme by the state within the metropolis. 88 of the respondents, representing 58.7% were very emphatic about their lack of satisfaction with the programme while 49 of the respondents representing 32.7% have no idea of such policy, therefore have no idea if it is satisfactory or not. However, 13 of the respondents, representing 8.7% stated that they were, satisfied with the programme. While the 58.7% stated that their lack of satisfaction was as a result of the 10% down payment criteria; the 8.7% stated that the 10% down payment was reasonable, compared with the current cost of accommodation within the metropolis.

Nonetheless, the non-satisfaction of the majority implies that the housing policy/programme is not for the urban poor, but for the middle class earners or senior public servants. This corroborates the argument made by the chainman of the technical committee, on implementation of the New National Housing Policy (NNHP) as mentioned earlier; when he argued that;

> *The policy is targeted at those on*
> *grade levels 13 and above (Aribigbola, 2000)*

IMPACT OF PUBLIC HOUSING PROGRAMME/POLICY ON THE URBAN POOR

Essentially, the study sought to know from the participants, to what extent public housing Programme\Policy in the metropolis has genuinely impacted on the poor in the city. The observations are presented in the table below.

Table 1.14: Impact of public housing programme

DESCRIPTION	FREQUENCY	PERCENTAGE DISTRIBUTION
Has Reduced poverty	7	4.7%
Has Not Reduced poverty	92	61.3%
Has worsened poverty	51	34%
Total	**150**	**100%**

Source: Field survey 2008

The above table shows responses on how public housing policy/programme in Port Harcourt metropolis has impacted on the lives of the urban poor. An overwhelming majority of 92 respondents, which constitutes 61.3% stated that the public housing policy /programme has not reduced poverty, and therefore has not improved the living conditions of the Urban poor, while 51 respondents, constituting 34% stated that the housing programme /policy has worsened the poverty situation of the Urban poor; their reason being the constant evictions that has characterized the metropolis in recent times. Thus a total of over 95% is of the opinion that the programme has not reduced poverty.

Hence, with such a large majority holding this view, one can categorically state that public housing policy has not had any positive effect on the poor and therefore has not been able to reduce urban poverty in this regard. This view is consistent with the position of Omuojine (2000), when he argued that;

> *Providing housing for the urban poor*
> *has remained a major challenge to*
> *governments in the new millennium.*

Equally, against the backdrop that rent in major cities of Nigeria is about 60% of an average workers disposable income, which is far higher than the 20-30% recommended by the United Nations. Oruwari (1992B, cited in University of Port Harcourt Student Portal confirms our findings when he stated that;

> *Invariably, low-income populations were squeezed out in favour of the middle and sometimes high income group in cities.*

The above findings are very clear, in Port Harcourt metropolis because, housing still constitutes a major defining manifestation of poverty.

RESULTS AND DISCUSSIONS FROM THE INTERVIEW SCHEDULE

The interview schedule was strictly meant to elicit information from the ministries involved in the housing programme of the state government. In the course of the interview, it was discovered that, the ministries that was lumped together before has been separated to three ministries, namely.

a.   Ministry of Lands and Survey.
b.   Ministry of Housing and
c.   Ministry of Urban Development

The different ministries were visited and responses to the questions posed were as follows:

To the question of if the low-cost houses was really meant for the poor majority of the people interviewed at the ministries, stated that, it was meant for the middle class civil servants and not really for the poor, while a few stated that it was not meant for the civil servants alone, but also for the public.

To the few that said yes, a second question was posed to them, to know why the core poor in the metropolis have no access to those houses. They stated that, it could be because of lack of collaterals and access to bank loans, thus; when the houses are available, it is not affordable to them Some also stated that, it could be due to lack of awareness of information. However majority of the respondents at the ministry agreed that the method of distribution of the public houses is through Balloting, while a few stated that political consideration and favoritism cannot be ruled out due to the idiosyncrasies of the Nigerian State.

To the question of why only civil servants are seen occupying or balloting for the public houses, it was revealed by a majority that, it is because; the civil servants are closer to the government and get the information first. They are also given a concession of paying a down payment of 10% of the total sum of the building, after which the balance will be spread over a period of 10 years; while to the non-civil servants or assumed public, a down payment of 30% is expected and to be paid up-front. The implications of these findings, we must state, is definitely anti-poor because, such

policies aggravate urban poverty, instead of alleviating it. These findings corroborate a statement made by an architect in the Ministry of Lands and Survey, when he stated that:

> *The housing programme is definitely not for the*
> *lowest cadre of civil servants, who could be regarded*
> *as an urban poor; especially the Rainbow Town*
> *project, which is strictly a high class residential*
> *area. (Field work, 2008).*

Finally, to the question of why· some of the low-cost housing estates were still unoccupied; there was variations of views. Note that the research revealed that, certain projects were finished but not occupied, while some were yet to be finished. Some of the finished projects that have not been occupied as at present are lriebe Housing Estate, Abuloma Housing Estate, Eleme Housing Estate and Marine Base Housing Estate; while some of the uncompleted projects as at present are; part of the Urban Renewal Project Quarters at Town, part of the Igbo-Etche Housing Estate and Oromenike Housing Estate -D-line.

The views are as listed below and supported by over 90% of the respondents interviewed.

- Lack of interest due to high cost of the buildings. The issue or cost here embraces the question of affordability, thus with a 10 percent down payment for public servants and a 30 percent down payment for non-civil servant, the affordability of such low-cost houses, for the benefiting individuals becomes a mirage. Also, in view of the fact that housing affordability is the ability to pay for adequate housing with special reference to the form, technology and cost of housing being compatible with the income flow of the prospective consumer of housing, a down payment of 10 percent for a low cost building of 1.5 million by a civil servant who earns an annual salary of 180,000 is beyond his\her affordability level, in the mist of other competing needs. A typical example is the New Town Project at Town.

- Failure of government to approve an application for allocation. This research revealed that due to administrative bottlenecks associated with the hierarchical nature of the civil service, by the time an application is approved, the intending beneficiary must have lost interest or must have spent the money earmarked for such project or down payment.

- Because of location or site of the building: the sites of most of the housing projects it was discovered are far from town or where the public offices are located; this has made most of the interested public servants to lose interest

because of distance and transportation cost; the Iriebe Housing project, and the Igbo Etche Housing Estate are typical examples.

- Because of community problems; Community problems such as land ownership and tenure between government and the host community of such projects and also between two contending communities, constitute reasons for lack of occupation of such housing projects. The Iriebe housing project is also a typical example.

- Because of lack of basic facilities or social amenities such as water, schools, electricity, health care, market etc. They emphatically stated that most of the estates are sited far from Port Harcourt metropolis and lacked these basic amenities. The Iriebe housing project, the Igbo Etche housing project, the Eleme housing estate are all examples.

- Because most times the sites are flood prone. An example being the Iriebe Housing project and the Igbo Etche housing project.

- Because of the negative outcome of government policies, such as implementation policies that is negative and highly politically motivated. Like any other programme, government housing projects were politicized, as an incoming government would, in an effort to excel over its predecessor, prefer to start up new projects rather than completing the existing ones. Thus such myopic views of the Nigerian leadership class have affected programmes and projects in the state. Such uncompleted project that has a political undertone is the Oromenike Housing Estate in D-Line, which was a project that was started during the Late Chief Melford Okilo's days in government.

- Because of an on-going system of corruption that has refused to change thereby rendering most of the projects uncompleted. The issue of political patronage and godfatherism in the government establishments as well as in political appointments is a typical example; where unqualified clients are awarded contracts, and the qualified ones are left hanging; that is a question of a square peg in a round hole. The resultant effect being the embezzlement of government funds.

The above findings at the ministries is consistent with the observation made by Jagun, (1983,cited in Aribigbola 2008) that:

> *It has been estimated that 75% of the dwelling units in Nigerian Urban centres are substandard and the buildings are sited in slums.*

This was also confirmed by a study by Wahab et al (1990 cited in Aribigbola, 2008); the study showed that there had not been any significant improvement in housing quality, as only 32.8% of Urban houses could be considered as physically sound while sanitary facilities were largely unsatisfactory in the buildings.

In all, the implication of the findings both in the Ministry and at the Field is that the housing policy\programme is anti-poor and therefore has not reduced poverty among the Urban populace in the metropolis, including those civil servants, whose annual income falls below ₦300,000. The policy of 10% for civil servants and 30% for non-civil servants is absolutely anti-poor and has not helped the living conditions of the urban poor in the city.

This is particularly so, because a great majority of the urban poor are either self employed, unemployed or under-employed; hence, except special consideration is given to the urban poor in the area of housing, they will never afford to buy houses for themselves, even in the face of government involvement in the provision and delivery of housing. To this end they may definitely remain in the slums and squatter settlements of the city.

This study notes that the policy conception and implementation are incongruent, inconsistent and contradictory with the goals of the Global Strategy for Shelter for All by the Year 2000, and the New National Housing policy (NNHP, 2002).

The inaccessibility, unsatisfactory and unawareness of the housing programme by the majority of the urban poor, and the non-availability of these houses to the lowest cadre of civil servants, defeats the expressed intention of the housing programme, adopted as a result of the Global Strategy For Shelter by the year 2000 and the New National Housing Policy (2002), and also against the idea of social housing delivery, which according to Aribigbola, (2008), is a "housing, delivery that not only generates good quality and affordable housing, but allocates its benefit equitably between the rich and the poor, regenerates the environment rather than destroying it, and empowers the poor to have access to decent homes at affordable cost, rather than mitigating or excluding them".

The paper thus recommends that; a well-planned pattern of housing development and distribution programme is necessary to enhance the housing situation of the Urban poor in the city. More than that, state involvement targeted at the poor in housing development will increase the access of the urban poor to quality houses in Port Harcourt city.

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