Evaluation of Housing Provision during the Last Two Decades in the Context of Nigeria: A Case Study in Ogbomoso

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Abstract

Among the basic necessities of man, the importance of shelter is immense. In the context of Nigerian urban centres, the problem of housing is the most critical. Private developers have contributed immensely towards the provision of housing. This research tries to look into the rate of housing provision within the city of Ogbomoso, a strategic city in Nigeria, and evaluate the attempts to meet the housing demand. Data was collected within the last two local governments in Ogbomoso between 1991 and 2011. Statistical analysis was drawn to further ascertain the result. The study revealed that there is a significant increase in the housing demand in spite of increase in the provision of housing supply within this period. That led to shortage in housing supply thereby leading an increase in house rent. This study recommends that review by Federal government policy is needed to reduce or eliminate the pressure on housing.

Keywords: Housing Approval, Housing Provision, Nigeria, Ogbomoso

1. Introduction

Housing is a major and important component in the social and economic sectors of Nigeria as a nation. Residential housing plays different roles in the society. Onu and Onu (2012), and Onibokun (1985) see housing as an immense element in the inheritance and a source of personal wealth. It is also a major sector in the national economy, a substantial consumer of investment funds and large source of employment within construction (Agbola and Adegoke, 2007). United Nations (1971) is therefore of opinion that access to housing is a fundamental human right and that no individual should be deprived of housing or its benefits regardless of the ethnicity, belief, age, sex, social, and economic condition. Nigeria is yet to be satisfied with adequate provision of housing to various economic groups within the nation. This constitutes a major concern for both the planners and government.

The demand for housing is just the manifestation of the demand for living in a location (Todd, 2007). Most people want to live in or near the cities where they work and this desire is increasing over time. In fact in both developing and developed countries, people desire to live in or near the cities. Seventy-five percent of US households lived in cities (Rosenthal and Strange, 2003). Today, urban America is where housing demand is most likely to exceed housing supply and generate rising house prices, where the tax system provides the greatest subsidy to owner-occupied housing, and where the housing market is the most volatile (Todd, 2007).

Ogbomoso population is growing at an alarming rate which necessitates more production of housing to meet the increasing housing demand. The study aims at evaluating the trend of housing provision within Ogbomoso for the past twenty years and ascertains to what extent has the housing supply meet the housing demand resulted from increasing rate of urbanisation in Ogbomoso.

2. Housing in Nigeria

Governments all over the world are directly and indirectly involved in matters relating to housing in terms of its housing provision, regulation and control, development and administration. In Nigeria, the involvement of government in housing dates back to the colonial era and has since continued thereafter. Adekoyejo (2001) examined the government's role in the development of housing in Nigeria under three different periods: The colonial period; The post independence period and The period of the civilian Administration between 1979 and 1983.

Nigerian government's involvement in housing could be traced back to the colonial/pre-independence period, when activities were chiefly on construction and provision of official quarters to the expatriate staff and selected indigenous public service employees, mainly in the areas designated as Government Reserved Area (G.R.As). This is the separation of reserved areas from the traditional core areas of particularly the regional (now state) capitals. Credited to have spurred the colonial government's interest in public housing program was the outbreak of the Bubonic Plague in Lagos between 1925 and 1928 which in turn led to the establishment of Lagos Executive Development Board (LEDB) in 1928. These and other similar programs and projects were done autocratically without inputs of civil society and relevant stakeholders (Agunbiade, 2001).

Basically, the encounter in both the urban and semi-urban centres of Nigeria, in particular, is the situation where housing demand outstrips supply with the consequence of prevalence of shanties and slums in our towns and cities. An urgent attention is needed to arrest the ugly situation as pertain to housing problem in Nigeria. Nigeria needs to provide her citizens with decent and affordable houses. Housing constitutes an essential need to complement other social assets if human beings are to lead a productive life.

3. Background Study

An issue like this could not be discussed without a sure anchor on the review of some past works as related to the subject matter. Housing subsidies are the total payment by the government to a corporate body or individual households to cover the differences between the markets determined price and quantity on the one hand and those desirable from a national development point of view on the other (Mandelker and Montgomery, 1973). Housing subsidy aims at achieving a certain and predetermined housing policy. Housing policy is generally designed mainly to resolve social problems on housing shortage, excessive house rents, and emergence and/or existence of slums.

Subsidies are aids granted to the individual members of the public or private commercial enterprise by the government. This is monetary grant by the government to support an activity that is of public interest. Housing subsidies can therefore be seen as any aspect of government policy in Housing that results in a household bearing less than the full cost of the housing (Agbola and Kassim, 2007). Large proportion of population lives in urban centres where they can enjoy basic social amenities and infrastructural facilities. However, low-income people spend a larger portion of their income on housing than the high-income people (Onibokun, 1990).

In view of the fact that income are unevenly distributed and there is wide gap in between the income of affluent few and the poor majority, it is rational and logical to argue that housing imperfection will be prevalent and that the national government must intervene to correct these market inefficiencies by providing housing subsidies (Agbola and Kassim, 2007). There are various types of housing subsidy and contain criteria such as income, age of household head, resident location and current housing status could be used to determine the type and amount of subsidy to be granted to an individual within the policy framework. Housing subsidy could be in cash or in kind, provided by the government and or private establishments for their staff. This is mainly to provide for identified housing objectives and to solve specific housing problems.

The importance of housing subsidies cannot be overemphasised; it is a major source of financial support for the low-income families. It is designed mainly to address the problems faced by the low-income people in obtaining decent, quality and affordable housing unit. Through subsidy policy, individual households and families are assisted to afford decent housing.

People that received housing subsidies face much lower housing costs than those who do not (Agbola and Kassim, 2007). Housing subsidies aims at improving housing stability for low-income earners. All houses are shelters but not all shelters are houses (Agbola and Kassim. 2007). There are some basic needs and aspiration of the users that must be fulfilled in shelter before it can become a house. These include maximum quiet environment, living and outdoor space, privacy, cleanliness, safety and aesthetic satisfaction (Agbola and Kassim, 2007). It is also important to build a house with good quality materials and be served with basic community facilities such as road, water, electricity, sewage/refuse disposal and recreational facilities.

House must be able to meet the need and aspiration of the residents as well as contribute to the physical, mental and social well-being of the people. While adequate housing is crucial for effective performance of man, a considerable proportion of the population of Nigerian live in sub-standard and poor housing as well as in deplorable unsanitary residential environments (Onibokun, 1985). The increasing pace of urbanisation and high rate of rural-urban migration resulted from various factors make housing problems in cities and town very acute. The housing problem therefore manifested in sky rocketing rent, overcrowding, poor and inadequate social amenities.

Since the 1960s, the patterns of where people live have begun to shift back to cities, even though people are now less likely to work in the downtown areas. According to Glaeser et al (2001), between 1960 and 1990 the rate of growth of commutes where the household lives in the city increased while the growth rate of commutes originating in the suburbs fell. Within cities, the high-income population has been moving closer to the central downtown area. Housing need is the extent to which the supply of adequate housing falls short of the demand of households in terms of psychological and physiological needs. It is the extent to which the quantity and quality of existing accommodation (housing stock) falls short of that required to provide each household or person with accommodation of a specified minimum standard.

The rapid rate of urbanisation and its attendant socio-economic and spatial consequences have been of tremendous concern especially to all professionals in human settlements and to policy market and analysts. It is well known fact that the major resultant to this rapid rate of urbanisation is rural-urban migration process. The rate of housing delivery falls short of the rate of urban growth and housing need in Nigeria. The prevailing housing problems in Nigeria include acute housing shortage, overcrowding and unsanitary living conditions, exorbitant rent relative to income and the exploitative tendency of shylock landlords, the high rate of homelessness especially in the urban areas and the high rate of substandard housing both in the rural and urban areas. (Agbola, 1998)

The private sector contributes over 80% to the existing housing stock in Nigeria and it is observed that the dwelling units produced by the private sectors are usually out of reach of the average households in Nigeria. This, perhaps, partly explains the involvement of the public sector (the government) in housing delivery in Nigeria. The efforts of governments to reduce the magnitude of housing problems have not yielded much success. This is due to the fact that thorough investigations have not been made into the nature and dynamics of housing problems in the country (Olatubara, 2007).

The group of people who are especially the low income, landless individuals and people who can not favourably complete in the competitive environment created by market mechanism are virtually not favoured by the inviolable hand of market mechanism. The government had to consequently intervene, using policies, and legal and Para-legal to control, to some extent, the operating forces in the housing sector to bring housing to the reach of a large proportion of the populace (Olatubara, 2007).

This brings in the issue of housing policy with aim of achieving the objectives of obtaining the optimal use of existing housing resources to ensure adequate housing for all households, guide the location of new building, be responsible for the housing needs of special people and to influence the policies of public authorities in allocating housing (Olatubara, 2007). According to Agbola and Adegoke (2007), governments all over the world have always intervened in the production and allocation process of housing either directly or indirectly for the sake of the poor because of the social and strategic importance of housing. This often leads to mixing the economies of housing with the politics of housing.

Ogbuefi and Adesanmi (2004) observe that most Economists now see development in the housing market (industry as being of great importance to the wider macro-economy. Several studies have been undertaken on how development in the housing market (industry) impacts on the macro-economy industry. The geographic dispersion and on-site nature of housing construction activity make the employment base to be equally widely spread geographically across the nation. Besides this, housing industry has a wide employment base in terms of types of workers employed, both skilled and unskilled.

There is a wide gap between housing need and supply. This is due largely to slow response of supply to demand. The housing market often suffers from lags in supply adjustments (Rothenberg and Edel, 1972). If the households with inadequate housing were willing and able to pay for better housing, the response on the supply side might be long in coming. This is essentially due to the relatively long time it takes to build new houses in response to new demand. This is because housing supply is fixed on the short run and the increase in housing demand increases the equilibrium price on the long run (Agbola and Adegoke, 2007). This invariably makes the suppliers to respond to the increase in the market price by increasing the quantity of housing supplied. Housing supply naturally responds slowly to new demand, the minimum time for such a response being the time needed to mobilise all necessary resources to start and complete new buildings.

Okpala (1981) supports this view and concludes that the rate of housing construction, while it has increased and is still increasing, is not nearer to meeting existing demand, much less the extra demands created by the continuing urban population growth. The failure of the private sector housing to accommodate the larger percentage of the populace most especially the poor, necessitated the direct public housing delivery option. This is mainly to increase the housing supply and bring relief especially to the low-income group.

However, the price of housing unit has ever been a major indicator of affordability of such housing unit. Most often, due to a combination of factors, such as corruption and efficiency in public housing delivery, most housing units come at a price far beyond the financial capacity of the target group. Moreover, according to Mabogunje, Harday and Mistra (1978), the process of direct government construction of house, even when subsidized, results in the product being priced well beyond the purchasing capacity of the majority of urban residents.

4. Methodology

Extensive literature review was done on housing situation in Ogbomoso prior to 1991 through published and unpublished papers, journals, articles, seminar papers, original essays and dissertations. The population figures between 1850 and 2011, and the building plan approval trend between 1991 and 2011 in Ogbomoso were collected from National Population Commission and Ogbomoso North and South Local Planning Authorities respectively. The average family size was found for each time period through literature. Average number of households was determined from that. Considering 1991 as the base year, the increase in the number of households was calculated.

Hypothesizing that more household would result in more number of approvals, it aimed to find any significant relationships between increase in number of households, and the number of approvals. The increase was used as one variable, not the total number, because only a new household is supposed to apply for an approval, not the already existing ones. The population of Ogbomoso after 1963 was projected for the years that were not given, based on 1963 population census figure using the annual growth rate as indicated for each year in the table (National Population Commission).

The formula for the calculation for the population projection was $P_n = P_o(1+r/100)^n$ where 'P_n' is the projected population for the target year, 'P_o' is the base year population (1963), 'r' is the annual growth rate and 'n' is the year interval between the base year and the year to be projected (Mehta, A.C, 1997). This aimed at determining the rate and trend of the quantitative housing provision in Ogbomoso. The data collected were collated, analysed, interpreted and presented through the use of simple descriptive statistics such as frequency tabulation and graph. Descriptive method was used to explain the rate of housing provision between 1991 and 2011 and also to explain impact of population increase on the quantitative housing demand in Ogbomoso.

The problems associated with the housing supply and housing need was also explained through the descriptive analysis. The correlation analysis was drawn for the years between 2006 and 2011.The study relied on information given by the two local planning authorities from the two local government areas that is Ogbomoso North and Ogbomoso South local government areas.

5. Results

In 1850, the population of Ogbomoso was estimated at 25,000 and it increased to 80,000 in 1891 according to population census under the colonial administration. In 1929, population was estimated at 99,000. According to the 1952 and 1963 population census, Ogbomoso was the third largest city in the western Region and among the most populated ten cities in Nigeria with population of 139,935 and 230,000 respectively and estimated to 395,961 in 1985 as shown in the table 1 below:

Table 1: Population Figures in Ogbomoso between 1850 and 2011

Year	Population	Source
1850	25, 000	Estimated by Rev.Bowen (American Missionary)
1853	40, 000	Estimated by Rev.Bowen (American Missionary)
1891	80, 000	Census under Colonial Administration
1901	84, 900	Estimated by Mabogunje (1961)
1929	99, 000	Estimated by Mabogunje (1961)
1952	139, 935	Estimated by Mabogunje (1961)
1963	230, 000	National Census (1963)
1973	280, 369	Projected from 1963 census at 2.0% growth rate
1977	324, 984	Projected from 1963 census at 2.5% growth rate
1985	395, 961	Projected from 1963 census at 2.5% growth rate
1990	447, 994	Projected from 1963 census at 2.5% growth rate
1991	161, 034	National Census (1991)
2006	299, 238	National Census (2006)
2007	308, 215	Projected from 2006 census at 3.0% growth rate
2008	317, 462	Projected from 2006 census at 3.0% growth rate
2009	326, 985	Projected from 2006 census at 3.0% growth rate
2010	336, 795	Projected from 2006 census at 3.0% growth rate
2011	346, 899	Projected from 2006 census at 3.0% growth rate

(Source: Authors)

However, the actual census figure for 1963 was 230,000 while the projected population for 1985 and 1990 were put at 395,961 and 447,994 respectively. These three figures are considerably higher and different from the recorded national census figure for 1991 which cut down the figure for Ogbomoso to 166,034 as shown in the table above (shaded) and reflected in the figure 1 below.

Fig. 1: Population Figures of Ogbomoso between 1850 and 2011
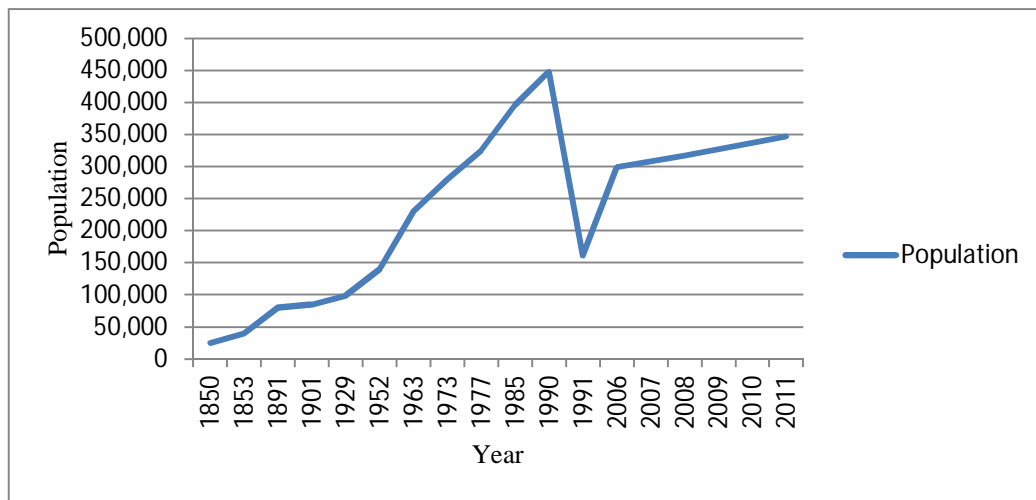
(Source: Authors)

The data collected from Ogbomoso North and South planning authorities on building plan approval revealed that the building plan approval within Ogbomoso had been increasing in a rapid rate as shown in the table 2 below:

Table 2: Building Plan Approval Trend in Ogbomoso City between 1991 and 2011

Year	Residential	Commercial	Religious	Others	Total
1991	145	-	3	-	148
1992	261	1	2	1(Ind)	265
1993	340	2	3	1(Edu)	346
1994	288	2	9	-	299
1995	308	-	1	6	315
1996	217	1	4	1(Edu)	223
1997	199	5	2	-	206
1998	145	9	5	-	159
1999	83	-	1	1(Edu)	85
*2000	244	-	1	-	245
*2001	423	-	-	-	423
*2002	189	1	3	-	193
2003	517	12	9	9	547
2004	609	28	8	6	651
**2005	346	35	3	2	386
**2006	474	44	8	1	527
**2007	477	21	10	4	512
**2008	738	28	6	8	780
2009	985	30	20	10	1045
2010	942	12	9	3	966
2011	1322	5	6	2	1335

* Records on Building Plan Approval were not available at Ogbomoso North Local Planning Authority

** Records on Building Plan Approval were not available at Ogbomoso South Local Planning Authority
(Source: Authors)

This indicated that housing demand that necessitates the housing supply has eventually led to the increase in the building plan approval trend within Ogbomoso. A survey of annual approval of buildings by the town planning Authority in Ogbomoso South and North local government areas within the town did not indicate any period of sharp building construction reduction from 1991 through 2011 as shown in the figure 2 below.
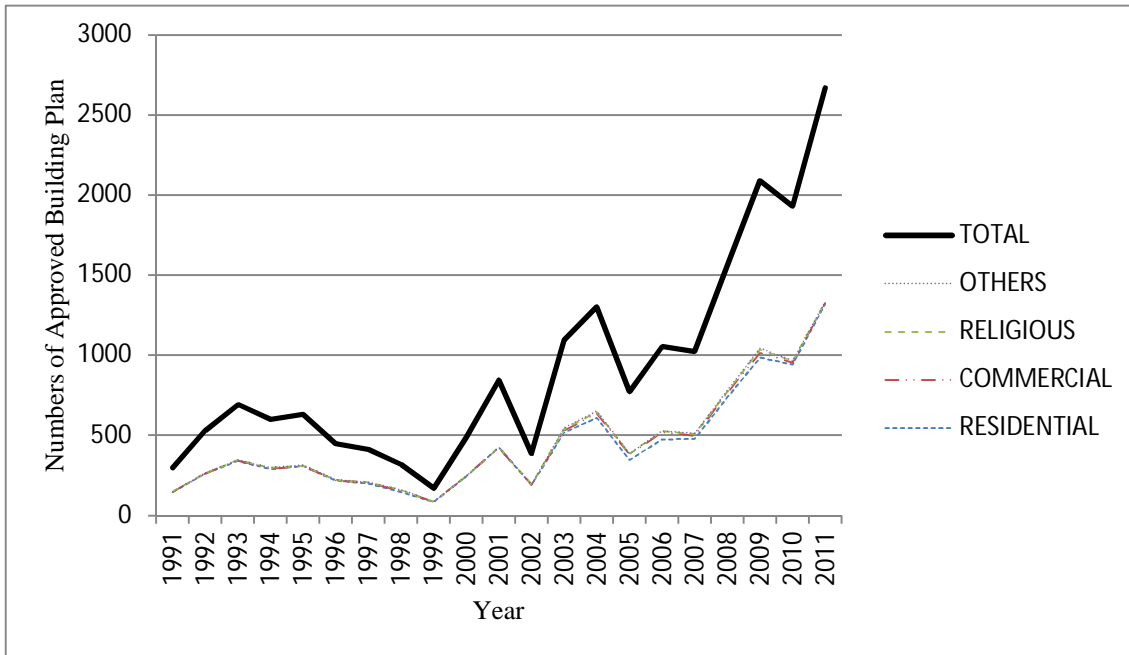

Fig. 2: Building Plan Approval Trend in Ogbomoso city between 1991 and 2011 (Source: Authors)

The data collected from the sampled respondents according to their estimated monthly income as shown in table 3 below revealed that majority of the respondents fall within less than N40, 000.00 monthly economic classes (1 USD = 160.9 N as in Aug, 2013). About 60.68% of the entire sampled respondents were earning less than N40,000.00 monthly. About 26.75% and 08.62% belonged to the group of respondents that were earning between N40,000.00 and N60,000.00 and between N61,000.00 and N80,000.00 respectively. Those that are earning between N81,000.00 and N100,000.00 and between N301,000.00 and N500,000.00 are 01.98% and 01.26% respectively.

Table 3: Estimated Monthly Income of the Respondents

Estimated Monthly Income	Income Class	%
Less than N40,000.00	Economic Class	60.68
N40,000.00-N60,000.00	Low	26.75
N61,000.00-N80,000.00	Low-Medium	08.62
N81,000.00-N100,000.00	Medium	01.98
N101,000.00-N300,000.00	Low-High	00.72
N301,000.00-N500,000.00	High	01.26
Above N500,000.00	Very High	00.00
TOTAL		**100.00**

(Source: Authors)

This implied that majority of the respondents were not within the working population or they were not of higher class of working population as shown in the figure 3 below.
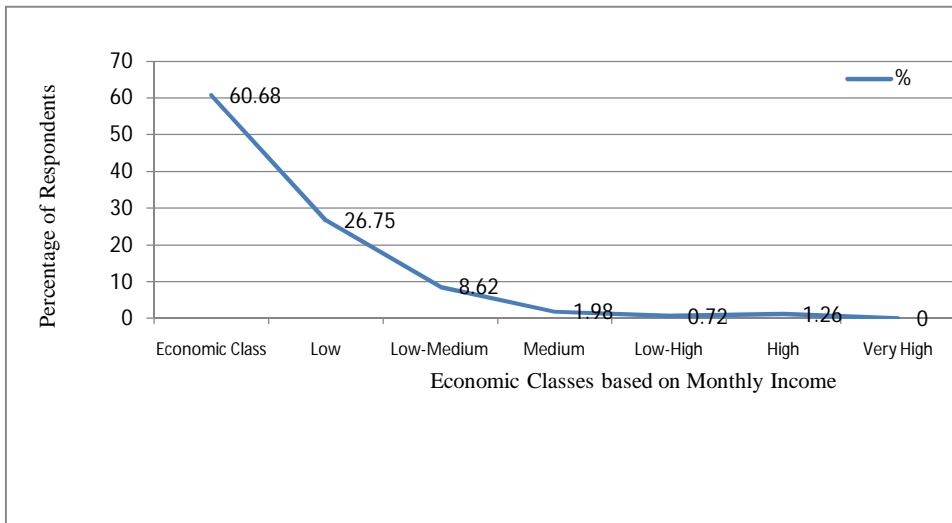
Fig. 3: Estimated Monthly Income of the Respondents (Source: Authors)

6. Discussion

According to Atolagbe (2011), a large number of Ogbomoso indigenes were recorded to have moved out between 1900 and 1950, when the land could no longer sustain the rising population and hunger became imminent. The 1991 census figure is nevertheless considered contentious. Firstly, the 1891 census by the colonial administration and the 1963 national census returned a population figure of 80,000 and 230,000 respectively. If the 1991 national census of 166,034 would be accepted, the implication is that Ogbomoso's population has reduced by about 100% of urbanisation (Atolagbe, 2011). It should be noted that there has been no calamity or agent of population reduction to justify this drastic reduction in a pre-independent, front-line, third world urban city like Ogbomoso.

Moreover, the 1891 and 1963 census figures were considered reliable in the national context. The 1891 exercise was conducted by the colonial administration, which had no motive for padding or inflating the figure was considered so reliable that the Federal government of Nigeria continued to adopt the census results for national planning purposes, even after the one in 1973 had been released. The establishment of Ladoke Akintola University of Technology (LAUTECH) in 1990, almost a year preceding the 1991 census exercise and the creation of two local Government councils in 1991 was expected to have drawn more people to Ogbomoso to further increase the Ogbomoso population.

For the purpose of reliability and acceptability, however, the population figure of 2006 population census formed the basis of the population projection for this study. The population was projected to 346, 899 in 2011 with annual growth rate of 3.0%. The strategic location of the town makes it suitable as a stop over town for travellers shuttling between Northern and Southern parts of the nation thereby boosting the economic power of the region especially in petty trading and food vending. The increase in population in the city would consequently lead to the increase in housing demand.

The data revealed that the building plan approval within Ogbomoso had been increasing in a rapid rate. This indicated that housing demand necessitates the housing supply which has eventually led to the increase in the building plan approval trend within Ogbomoso. According to Urban Development Consultant (UDC) et al (1978), the average household size varied between 2.6 and 7.0 persons with overall average of 4.9 to 5.0 persons per household, while the households per house ranging from 2.5 to 15.8 and the overall average was 6.3. The average room occupancy was found to be 2.0 with variations between 1.4 and 3.1.

The need for adequate housing can be expressed in one-family dwellings, accommodating an average size household. The variations in the need for housing was influenced mainly by the changes in the inhabitant's income and standard of living, changes in the present family structure and in the Government policy on housing. With a growth in the GDP (Gross Domestic Product) per capita, the need for dwellings of various sizes and types would presumably change from a fairly high demand in the early phases for low income and medium-low income housing to a higher proportion of medium and high class housing at later stages.

The trend away from the extended family system towards a nucleus family structure would presumably gain momentum thus creating a demand for different types and sizes of dwellings. The projected population of 2011 was 346, 899 as shown in table 1 before. With the average number of 6 persons per household, it was expected that the total number of households in 2011 would be 57, 817. This implied that total number of 57, 817 residential buildings would be needed to accommodate these households in 2011. However, the total number of residential buildings approved between 1991 and 2011 is 9, 252.

This implied that out of 57, 817 residential buildings needed to accommodate the households within the study area, only 9, 252 residential buildings are available. The implication of this was that a roughly estimated additional 48, 565 (i.e. 57, 817 - 9, 252) residential buildings were needed in order to meet the housing demand within Ogbomoso in near future.The examination of the household increase between 1991 and 2011, that is, within twenty years compared with the trend of building plan approval within Ogbomoso revealed that the housing supply was of short supply to the city households. However, due to lack of information on population between 1991 and 2005, table 4 and figure 4 below show the comparison from 2006 until 2011, with 2006 as the base year:

Table 4: Comparative Analysis between Residential Building and the Household Increase

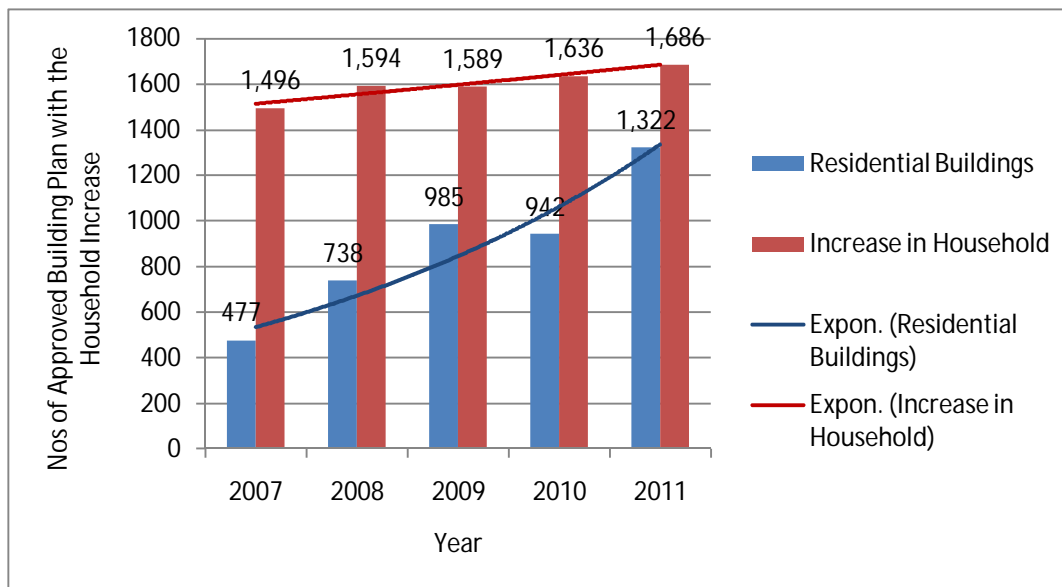| Year	No. of approved Res. Bldgs	Population	Increase in population	No. of Households	Increase in no. of Households
2006	474	299, 238	Base Year	49, 873	Base Year
2007	477	308, 215	8, 977	51, 369	1, 496
2008	738	317, 777	9, 562	52, 963	1, 594
2009	985	327, 310	9, 533	54, 552	1, 589
2010	942	337, 129	9, 819	56, 188	1, 636
2011	1, 322	347, 243	10, 114	57, 874	1, 686

(Source: Authors)

Fig. 4: Comparative Analysis between increase in number of Households and the number of approval of Residential Buildings (Source: Authors)

To further ascertain the relationship between the households increase and the trend of building plan approval within the city, the correlation analysis was drawn. The households increase and the building plan approval trend revealed a significant positive relationship with correlation co-efficient 0.93, and R^2_{adj} value of 0.87 at a significance level of 5%. This suggested that there is a significant relationship between the number of household increase and number of building plan approvals. Though the gap seems to be reduced, it is expected that it would persist for a while. That also implies that there would be many who would be looking for house to rent. This might eventually make the available number of housing in stock insufficient.

7. Findings

Based on the discussion, the study had several interesting findings. They are discussed below.

7.1. Supply from Formal and Informal private sector is catching up 'demand'

The result reveals that the increase of the number of households of Ogbomoso has significant positive correlation with the increase in housing. The number of approvals might be from individual owners or from developers, but either way, it is the private sector which is contributing to the housing supply. The gap is still there, but it is not increasing, rather it is decreasing. The number of approvals can also be misleading as one approval can be associated with one or two households, assuming a double story detached house as the major prototype of housing.

If that is considered, the gap between the two lines in fig 4 might be reduced further. Moreover, affluence plays a role in applying for housing approvals. Increase in number of households does not necessarily mean increase in number of affluent households. The establishment of LAUTECH might have brought in households in the form of students or staffs, who might not be affluent enough, or they may not consider constructing their houses here. Therefore, it can be assumed that the upper line could go lower downwards if affluence is considered as a criterion, and what is seen here might just be an artificial bubble that distorted the reality.

7.2. Accessibility to Land and Finance can ease the situation further

The problems of accessibility to land and finance are some of the major factors militating against individual households having their own personal building.

Accessibility to land has become increasingly more difficult due to high rental value of land within Ogbomoso Township. Similarly, funds to buy building materials, land and labor are generally going beyond the reach of the individual households especially for the low income earners. If government intend, even more people would like to apply for housing approval. That would eventually reduce pressure from the public sector to be obligated to provide housing stocks.

7.3. Increases in House Rent is unjustifiable

The significant increases of number of households might have given an impression of a possible severe shortage in housing supply. That might be one major reason why currently the landlords were increasing the house rent to a very high level. According to the study, the owners were not ready to rent out their houses at cheaper rate as the bubble deceived that there existed high demand. Preliminary survey undertaken at the commencement of the study with oral interview with selected people revealed that the housing supply exceeded the housing demand prior to 1991, and that caused house rent to be much lower considering the purchasing power at that time. This study insisted that real situation is not varied since. However, the establishment of LAUTECH might have created that bubble, which needs to be cleared. That would significantly lower down the house rent, which is now currently at an unjustifiable state.

8. Conclusion

People ultimately yearn for houses, not shelters. The demand for housing is also the manifestation of the demand for living in a location that suits his other priorities (Todd, 2007). Most people want to live in or near Ogbomoso town where they work, study and because they think their standard of living would improve therein. This eventually led to an increase in population and widened the gap between housing need and supply. This is currently a slow response of supply to demand. The rate of housing delivery is still falling short of the rate of growth in Ogbomoso, which necessitates urgent attention. From the study, it is found that private sector has come up with positive approach to meet this demand.

The gap is reducing. However, due to the fact that LAUTECH has attracted many non-affluent people, and with the added fact that the accessibility to land and finance is still a bit complicated, the gap seems to remain for a while. One way to mitigate this problem might be introduction and encouragement of the use of local building materials for building construction that can enable many people within the city to get their own houses.

Another way to tackle the sudden surge of migrated people is to create multi-campuses institutions. The relatively high rent levels seem to be based on a bubble artificially created by the sudden influx of people during the last two decades due to the special occasion of establishment of LAUTECH. However, government needs to be aware of similar situations of sudden influxes and take care of the financing policies to encourage more private sector development, which can also keep the pressure off the public sector. Right now, that kind of strategy is required in Ogbomoso town.

Acknowledgments

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