

**Sustainable Housing Development in Nigeria: Pathways, Challenges, and Opportunities**Liam Robinson<sup>1</sup>, Harper Clark<sup>2</sup><sup>1</sup> Department of Computer Science, Massachusetts Institute of Technology, USA<sup>2</sup> School of Design, National University of Singapore, Singapore**Abstract:**

Housing is one of the basic human needs. Over the years successive government have devised several Housing reform programmes and launched strategies to tackle the tremendous shortfall in housing in Nigeria. Unfortunately, despite these efforts sustainable housing development continues to be a mirage. It has been observed that the phenomenal rise in population in urban centres, spontaneous increase in size of most Nigeria cities have created severe housing problems in Nigeria. These have resulted to diverse urban problem ranging from overcrowding, slum and squatter areas, inadequate infrastructure and possibly over 60% of Nigerians are now homeless. Ensuring adequate and sustainable housing delivery in our cities thus constitutes a critical challenge to governance. This paper reviews literature on housing, housing policy and sustainable housing development. The various government response at solving the housing problems and reasons for failure are identified. The challenges to effective housing development and delivery in Nigeria are examined. Finally. solutions to achieving sustainable housing development in Nigeria are presented.

**Keywords:** Sustainable development; Public housing; Housing delivering strategies; Housing policy; Nigeria.

**INTRODUCTION:**

Housing is recognized world-wide as one of the basic necessities of individuals, family and the community at large. Housing as a unit of the environment has a profound influence on the health, efficient social behavior, satisfaction and general welfare of the community at large. It also provides the physical framework in which human, social, economic, and cultural resources are realized, enriched and integrated (Ademiluyi, 2010). It is also one of the best indicators of a person's standard of living and of his place in the society. The importance of housing in every life of human being and national economy in general is enormous. Housing problem in Africa especially in Nigeria is not only limited to quantities but also qualities of the available housing units in the environment (NREH, 2017). However, in spite of the fundamental role of housing in the life of every individual and the nation and in spite of the United Nations' realization of the need to totally attain adequate shelter for all, the housing crisis remains one of the global problems in most developing countries.

The proportion of the country's population living in urban centres has increased phenomenally over the years. This problem of inadequate housing has been compounded by the rapid rates of urbanization and economic growth. Housing difficulties is more serious for the low-income groups where problems have been complicated by rapid growth, inflated real estate's values, speculative activity, influx of poor immigrants and lack of planning (NREH, 2017).

According to Adesoji, (2011), thus, this phenomenal rise in population, spontaneous increase in the number and size of most Nigerian citizens have in the past few decades led to acute shortage of decent and affordable dwelling units. Appreciating these problems, both public and private sector developers make efforts through various activities to bridge the gap between housing supply and demand, but the cost of building materials, deficiency of housing finance arrangement, stringent loan conditions for mortgage banks, government policies and most importantly geometric increase in land value are affecting housing delivery significantly in Nigeria (NREH, 2017). The need for sustainable housing development thus constitutes a critical challenge to urban governance in Nigeria.

The aim of this paper is to examine several Housing Reform Programmes and Policies in Nigeria and application of appropriate development strategies that could enhance optimum utilization of existing resources for effective housing delivery. It identified the various housing delivery challenges and suggests a holistic approach to achieve sustainable housing development in Nigeria.

## CONCEPTUAL FRAMEWORK

Basic conceptual issues relevant to this discussion include; housing, housing policy and sustainable development.

### **Housing:**

As defined by Wikipedia, (2018), housing or more generally living spaces refers to the construction and assigned usage of houses or buildings collectively for purpose of sheltering people – the planning or provision delivered by authority, with related meanings. Listokin et al, 2007 defined housing as a permanent structure for human habitation. It is also referred to as “the space that we can call our own, that gives us privacy and shelters us from the weather and intrusions of unwanted people (Godwin 1998)”. Housing in all its ramification is more than a mere shelter. It is a priority for the attainment of living standard and it is important to both rural and urban areas. Housing has become a critical component in the social, economic, health fabric of every nation. As a unit of environment, it has a profound influence on the health, efficiency, social behavior, satisfaction, and general welfare of the community (Onibokun, 1998). Housing therefore encompasses all ancillary services and community facilities that are necessary to human well-being. It is indeed a package of services, land utilities and access to employment and special amenities as well as the structure of the house itself.

Housing policy refers to the actions of government, including legislation and programme delivery, which have a direct or indirect impact on housing supply and availability, housing standards and urban planning. It may also refer to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them on the basis of the impact they will have (Adesoji, 2011). Policies can be understood as political, management, financial, and administrative mechanisms arranged to reach explicit goals. According to Agbola, (1998), housing policy is thus a guideline provided by government which is aimed at meeting the housing need and demand of the people through a set of appropriate strategies including fiscal, institutional, legal and regulatory frameworks.

The Nigerian Finder (2019) defined Housing Policy in Nigeria as the government's action on its people's housing objectives. It establishes guidelines and limits for discretionary actions by individuals responsible for implementing the overall plans of action (Olatubara, 2012). Basically, whenever the government gets directly involved in the housing objectives of its people, either by taking actions to provide shelter for her citizenry or by taking actions to improve the quality of shelter for its people, we are talking about government housing policy. According to Nigerian Finder, (2019) "A second perspective of housing policy would be government interventions and subsidies on housing". In this case, we are talking about any government effort to make housing affordable for its people or and its attempt to take care of the housing of its homeless citizenry. The Nigerian Housing Policy was intended to provide solutions to the problem of housing of her increasing population.

#### **Sustainable Housing Development:**

As defined by Wikipedia, (2019), sustainable development is the organizing principle for meeting human development goals while at the same time sustaining the ability of natural systems to provide the natural resources and ecosystem services upon which the economy and society depend. The concept, according to World Commission on Environment and Development (WCED) in its 1987 report entitled, "Our Common Future" is the development that meets the needs of the present without compromising the ability of the future generation to meet their own needs".

According to Vijal and Deep (2012), sustainable housing has the potential to produce good quality housing at a price that is affordable both in the short and long term. Thus sustainable housing must aim at economic, social and environmental sustainability from planning to implementation phase and at the same time result in housing that is affordable, accessible and environmentally less damaging (Choguill, 1994). Sustainable housing development in Nigeria will enable us to provide what we need in future from what we currently have.

**The Colonial period (1904-1960)**

The national effort toward modern housing could be traced to Sir Fredrick Luggard's Proclamation production of 1904 followed by the township ordinance No. 29 of 1917 (Okechukwu, 2009). These resulted in the construction of official residences for expatriates and senior indigenous staff in Government Reserved Areas (GRAs) through the Public works Department (PWD). In 1927, another township ordinance was signed into law which remarkably contained for the first time, elaborated building regulation standards within the urban areas. The outbreak of bubonic plague in Lagos in the 1920's led to first shum clearance and settlement upgrading programme by the Lagos Executive Development Board (LEDB) which charged with the responsibility of planning and development of the capital city of Lagos, produced layout of Ebute Meta. But unfortunately, the housing scheme had only civil servants as its beneficiaries. By 1946 however, the worsened urban housing problem had drawn government attention to the need for a concerted and systematic planning effort (Okechukwu, 2009). The Ten-Years Plan Development and Welfare for Nigeria 1946-1956 led to the establishment of Nigerian Building society (NBS) in 1956 by the Colonial Government to provide mortgage loans to investors with the aim of extending housing opportunities to more Nigerians including those in the private sector.

The effect of NBS was only felt in Lagos enclave. The NBS could not stand the test of time because: it was dependent on government funding. Nigeria in 1952-1960 was carved up into three regions namely: Eastern Region, Western region and Northern region. In 1958 the established Housing Corporation to provide finance, build houses in estates and allocate residential/industrial plots.

**POST INDEPENDENCE ERA****First National Development Plan (1962-68).**

In 1964, Regional Housing Corporations were established by the various Regional Government's with a function of developing estates and at the same time providing mortgage for the people to build houses and pay back over many years. Like the Nigerian Building Society, the housing corporations, had impacts only in the capital cities of the respective regions i.e. Enugu, Ibadan and Kaduna (Bala and Bustaini, 2018).

**Second National Development Plan (1970-74).**

In 1971, National Council on Housing was established which marked the first significant and direct attempt by the Federal Government intervention in the area of Housing. Despite these developments, Nigerian Urban housing conditions worsened.

**Third National Development Plan (1075-80).**

It marked the formal declaration of acceptance of responsibility by government to provide mass housing, reduce over-crowding, invest in production of local building materials to provide affordable housing to Nigeria citizens on long-term mortgage repayment terms. (Okechukwu, 2009; Bala and Bustani 2018). In that plan, the government stated that it:- "... accepts it as part of its social responsibility to participate actively in the provision of housing for all income groups and will therefore intervene on a large scale in this sector during the plan period. The aim is to achieve a significant increase in the supply and bring relief especially to the low income groups who are the worst affected by the current acute shortage" (Federal Government of Nigeria, 1975). This bold intervention engendered an elaborate National Housing Programme especially at the Government level and State Government. There was projected provision of 202,000 houses all over Nigeria, 8000 for other state capital, 12,000 for Kaduna and 46,000 for Lagos. The State Government would be directly involved and the Federal Housing Authority FHA would provide the necessary infrastructure. (This marked the beginning of the decentralization of FHA to state levels).

In 1975, a new Federal Ministry of Housing, Urban Development and Environment (Which later became the Federal Ministry of Works and Housing) was created to initiate and coordinate policies in housing and other related matters. (For the first time, housing is accorded a separate status and liberated from the bureaucracy and financial inadequacy of Ministry of Works, to which it was subordinated). A year later (in 1976), the Nigerian Building Society was reconstituted to form the Federal Mortgage Bank. However, two decades after this ambitious and continued effort by the public and private sector respectively, housing problems in the urban centres worsened given rapid population increase, accentuated by a high rate of urbanization (Federal Republic of Nigeria, 1991, Achunine, 1993; Federal Republic of Nigeria, 1997; Ikejiofor 1999, Ogu and Ogbuozobe, 2001).

#### **Fourth National Development Plan (1980-85).**

The plan was geared towards review of previous development plans and identification of problems such as escalating cost, inadequate resources and poor housing administration. The government proposed to participate in construction especially of low-income housing and encourage self-development. To ensure success of the Development plan, the following were proposed; provision of serviced lay-out creation of Mortgage banks, review of land use decrees and increased local material production.

#### **The National Housing Policy (NHP 1991):**

With the enormity and perpetual nature of housing problems facing the country, the Government took another look at housing and launched the National Housing Policy in February 1991. Under the National Housing Policy of 1991, FHA was mandated to develop and manage real estate's on commercial and profitable basis in all states of the federation, provide site and services for all income groups, with emphasis on low-income groups in the major cities of the federation. The ultimate goal of the national Housing Policy was to ensure that all Nigerian would own on have access to decent housing accommodation at affordable cost by the year 2000 A.D (Federal Republic of Nigeria, 1991; Bala and Bustani, 2018). This goal is consistent with the United Nations resolution of Housing for all by the year 2000 A.D and thus required that 700,000 housing units be constructed annually in order to meet the target of 8 million units by the target year (2000 A.D) in Nigeria. The policy also suffered major setbacks in its implementation. Bala and Bustani (2018) posited that the housing situation in Nigeria

since its formulation has shown quite daringly that the implementation of the policy and the operational policy and the operational strategies adopted have been deficient.

Furthermore, the programme, nevertheless failed due to reasons of inadequate funding, white elephant scales, inadequate planning and conception flaws of execution, attendant public confidence, problem of access to the NHF, under-pricing and costing inflation etc. National Housing Programme (1994-95).

In January, 1994 the Minister of Works and Housing unveiled a National Housing Programme for 1994-1995 to be executed under the Ministry. During the period a total of 121, 000 houses were to be constructed for all income groups (i.e low, medium and high). Priority was given to newly created states. Each of the states is to have 5,000 housing units while the rest and Abuja share 76,000 housing units. The Federal Mortgage bank (FMB) put in place three schemes viz: voluntary, mandatory and budgetary allocations and financial transfer schemes to curb the problem of housing finance.

### **Current Housing Delivery Approach:**

Under the current democratic dispensation which started in 1999. The Federal Government involvement in housing has been in partnership with private developers.

In 2002, the government setup the Presidential Committee on Urban Development and Housing (PCHUD) to review existing Urban Policy for the country. It recommended amongst other things the restructuring of the Federal Mortgage Bank of Nigeria (FMBN) and the creation of Real Estate Developers Association of Nigeria (REDAN), and Building Materials Producers Association of Nigeria (BUMPAN). Following the new policy, the Federal Government created a new ministry of Housing and Urban Development in 2003 as part of a renewed resolve to grapple with the complex problems of housing and urban development in the country. This development, demonstrates government commitment to continue to assure a paternalistic approach to housing (Olayimola et al; 2005).

It is on record that the Federal Housing Authority, which is responsible for implementing Government housing programme have started to develop and manage real estates on commercial basis. The period 2003 – 2004 witnessed a Housing Policy that recognized the private sector on the driving seat of housing delivery in the country. There are several affordable housing schemes that are either fully funded by government or in partnership with the government under the Public Private Partnership (PPP) Scheme.

### **Site and Services Scheme:**

The failure of the National Low-cost Housing Scheme and the pressure from the international lending community and in particular the World Bank led to the initiation of the National Site and Services Programme. (Eziyi, 2010, Bola & Bustain, 2018). The programme was intended to make serviced plots available to housing developers without many encumbrances. It provided low-income beneficiaries with serviced plots including tenure security and help build their own houses. Unfortunately majority of beneficiaries were the middle and high-income earners who could afford the high cost and met the requirements for allocation of the serviced plots (MBA, 1992; Oruwori, 2006 cited in Eyiya, 2010).

- **Budgetary Appropriations:** Just like every other sector of the Nigerian economy, the housing sector is also faced with a lot of challenges. With resources allocated by the various development plans especially by The Third and Fourth National Development plans, the public sector embarked on the direct construction of mass housing; major housing projects were financed directly from budgetary appropriations. Little or no role was allowed the private sector in Housing Finance (Ajanlekoko, 2001). The results were insignificant impact on housing need and attendant cost inefficiencies.
- **Insurance Companies:** Insurance companies have funds appropriate for financing housing construction. However, under the current insurance decree, only up – to 25% of life and 10% of non-life polices can be invested in real estate (Ajanlekoko, 2001).
- **Housing Corporation:** The State Housing Corporations operate largely as property developers and they depend mainly on government budgetary allocations. Consequently, the number of housing units produced has not been significant relative to demand.
- **Urbanization:** The incidence of population in urban centres has created severe housing problems. It has been observed that rapid growth in urbanization has led to inadequate housing for the growing urban population that is as a result of rural-urban migration (Uwazie et al, 2015).
- **Quality and Quantity:** A major problem facing the Nigerian Housing sector is that of acute shortage expressed in quantitative and qualitative. In Nigeria’s rural communities, the housing challenges come in terms of quality. Spacious houses are available but most are not built to standards and almost all have very bad sewage facilities. In the urban regions, housing crisis in mostly in terms of quantity, even though quality problem persist in urban slums (Nigerian Finder, 2019).
- **Lack of Access to Land:** One major challenge to housing development in Nigeria is lack of access to land. Land problem occurs as a result of several factors including over-population resulting from continual influx into urban areas. Consequently, it gives rise to high cost of land, making access most difficult for low income earners, resulting in housing poverty (Odebiyi, 2010).
- **High Cost of Building Materials:** Another significant factor affecting house delivery is the high cost of building materials. Akeju (2007) observed that “a key factor that has led to the high construction cost in Nigeria has been the the importation of cement, which by account constitutes about 40% percent of building materials, if not more”.
- **Legislation:** The land use Act of 1978 which vets all land in the government is an obstacle to making land available for housing development. Although, government is using land as a key incentive to encourage private sector into partnerships; developable land has not been readily

available from the government. Consequently, this has limited the expansion of the housing stock.

- **Governance:** Recent development in most metropolitan cities of the world has revealed an unprecedented growth rate of the urban areas. It has been affirmed that the central problem confronting cities on every continent particularly with regards to housing provision, is that of governance. Adesoji, (2011) opined that in this regard, urgent steps are required to ensure good urban governance that would coordinate the activities of all relevant Agencies concerned with the development of the urban infrastructures including housing.
- **Inadequate Housing Finance:** another challenge to housing provision is access to adequate housing finance. High interest rates by commercial banks are not encouraging short term facilities for long term investments in housing projects; and thus shrinking the quantum of fund available to finance PPP housing projects (Eziy and Egidario, 2012).
- **Illegal Land Charges by Indigenous youths:** A major challenge which is gaining grounds in the Southern part of the country is the illegal charges or levies (Marching ground) by the indigenous youths. These illegal activities of the youths in collaboration with the elders and traditional rulers discourage investors in housing development with resultant increase in cost of housing.
- **Housing Policy:** In an attempt to ensure adequate housing delivery, successive governments had at various times in the past initiated several policies and programmes towards solving the persistent urban housing crisis. These efforts notwithstanding, little success has so far been recorded as most of the housing projects embarked upon failed to adequately cater for both the quantitative and qualitative housing needs of the increasing urban population (Jiboye, 2009).
- **Absence of a National Credit Database:** A dearth of National Credit Database is no doubt hampering provision of housing to Nigerians. A nationwide credit database that can provide credit information of all individuals that enjoy financial services in any form is not available. Such database will in no small measure assist lenders in making their lending decisions (Akeju, 2007).

## CONCLUSION AND RECOMMENDATIONS:

This paper examined the various housing programmes/policies and challenges of housing delivery in Nigeria. The findings show that the problem of achieving sustainable housing development has long been a concern, not only of the individual but of government as well.

Even though Nigeria has a good housing policy on paper the good will of the government has not been translated into results for the average Nigerian. It is worthy of note that government alone cannot provide solutions to the Nigerian housing problems. Though there has been an increasing private sector

involvement in the provision of housing of Nigerians, the focus has been more on luxury housing than on necessary housing. The goal of providing housing for Nigerians can be achieved, but the necessary measures have to be put in place. Therefore, this paper makes the following recommendations.

- ✓ Nigerian government should fill the yawning gap in housing provision by leveraging on the resources available in the private sector while also encouraging foreign investment (in short government has no business building houses).
- ✓ Government (Federal and States) should focus on providing a favourable investment climate, infrastructure, and mortgage insurance to first time home buyers who do not have credit history and low- to middle-income families in order to achieve our aim of providing affordable housing.
- ✓ In order to bring down material costs and stimulate construction, as well as making houses more affordable to Nigerian population, the government should reconsider restrictions on the importation of cement and other building materials.
- ✓ The quality of infrastructure directly relates to our general well being. Government should focus on physical infrastructural development such as roads, pipe-borne water, electricity, etc because it should not be a developer's responsibility due to the heavy financial burden.
- ✓ Government has no business providing houses for the high income. For efficient, functional and sustainable housing emphasis should be on the low income earners.
- ✓ In order to achieve sustainable housing provision, design of houses must take cognizance of tradition, culture, and affordability ease of maintenance. Design must also take cognizance of available building materials which must be coded, standardize etc.
- ✓ To achieve sustainable housing development, a responsive housing policy must be in consonance with the existing national and Socio-economic realities of the country. In this regard, relevant urban and housing development strategies should be identified and integrated to form part of existing housing policy (Adesoji, 2011). Existing policies should be reviewed to address the issue of design, location and such others that may relate to infrastructural provision, sub-urban fringe, city centre development and new communities which do not form part of existing housing policy in Nigeria.
- ✓ There is need for collaboration and commitment by all concerned agents of development – comparing of governments, professionals and the people at large.
- ✓ Government must develop on sustainable housing roadmap and put indicators and checks in place to guide construction of new houses. There should also be in place effective regulation, incentives for compliance and punitive measures for defiance (Uwazie, Igwemma, Osmond, 2015).
- ✓ Government in Nigeria need to go beyond the provision of land and the policy framework to granting incentives (import duty wavers on imported building materials and construction

equipment and tax relief) to commercial private housing developers involved in housing provision for low-income people.

- ✓ There is urgent need for Government Legislation banning the illegal charges/levies by the Indigenous Youths on Housing Developers.

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