

Housing Delivery and Urbanization Challenges in Nigeria: Policy Framework for Sustainable Development

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ABSTRACT: Providing an effective housing policy framework constitutes one of the instruments required for sustainable urbanization. In recent decades, it has been observed that the phenomenal rise in population, spontaneous increases in size of cities have led to acute shortage of habitable dwelling units in Nigeria. This scenario has resulted in diverse urban problems like overcrowding, deplorable environment, poor living conditions, inadequate and poor infrastructure, homelessness, increased rate of poverty and social vices among several others. The need to stimulate urbanization through adequate housing delivery thus constitutes a critical challenge to development. This paper sets out to examine existing challenges of urbanization and the housing situation in Nigeria. It provides an overview as well as an appraisal of official intervention in housing delivery. It also provides the rationale for developing an effective housing policy framework towards achieving sustainable urban development in Nigeria. The paper posits that existing policy framework guiding sustainable housing and urban development must be made relevant and effective in addressing both the present and future housing needs.

KEYWORDS: Urbanization; Challenges; Housing; Policy Framework; Sustainable Development.

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I. INTRODUCTION

Urbanization, which refers to the expansion in the proportion of a population living in urban areas, is one of the major social transformations sweeping the globe. It represents the movement of people from rural areas to urban areas with population growth equating to urban migration (Misilu et al 2010; Akhmat et al 2010). In 2010 Africa's total population surpassed one billion and by 2025, it has been estimated that nearly half of Africa's population will live in cities (UN-HABITAT 2010). Such remarkable urbanization patterns lead to the pressing reality that every day for the next ten years urban Africa will have an extra 40,000 people to accommodate.

Growth in African countries is concentrated in cities. In the space between 2005 and 2010 the three biggest urban increases were Lagos which grew by 1.8 million people, Kinshasa by 1.6 million and Luanda by 1.2 million. In terms of population growth, Abuja grew 51.7%, Ouagadougou by 43.7% and Luanda by 35.0%. Forty-six African cities now have populations larger than one million inhabitants.

In majority of African countries urbanization rates are synonymous with slum growth rates indicating that such urbanization patterns are therefore the central driver in the demand for, and provision of, affordable land and housing on the continent (UN 2010). There is simply insufficient affordable urban land and housing to accommodate the thousands of new urban dwellers who move to cities in search of greater opportunities cities can provide. Faced with a lack of alternatives, the majority of households settle in informal slum housing. Although studies have shown that the problem of housing is universal, it is however more critical in Less Developed Countries (LDCs) including Nigeria. The challenges of housing and the increasing urban population, particularly the poor is becoming more critical in urban areas of LDCs where an explosive expansion of the urban population due to a high population growth rate and massive rural-urban drift has compounded the housing situation. Nigeria has been no exception to this trend as it has one of the highest urban growth rates in the world (World Bank, 2008). Not only is the country experiencing one of the fastest rates of urbanization in the world, its experience has also been unique in scale, pervasiveness and historical antecedents. The proportion of Nigerian population living in urban centers has increased phenomenally over the years: while only 7% of Nigerians lived in urban centers in the 1930s, and 10% in 1950, by 1970, 1980 and 1990, 20%, 27% and 35% lived in the cities respectively. Over 40% of Nigerians now live in urban centers (UN 2010).

In 2007 a United Nations Report on Nigeria indicates that the annual urban growth rate is 5.8% while the national population growth rate was 2.8%. This urbanization rate has resulted in a total urban population of 62.66 million or 43% of the total population. The rise in urban population has created severe housing problems,

manifesting in overcrowding, inadequate dwellings, deplorable urban environment and over-stretched public infrastructure in most of the urban centers. The explosive rates of growth have not only complicated and exacerbated inter-related problems of human settlements and environment, but have also greatly accelerated poverty (Oladunjoye 2005).

As part of its concern towards achieving sustainable urban growth, particularly in the area of housing development, various administrations in Nigeria have in the past embarked on policies and programs intended to address the various housing problems. The Nigerian government has also been actively involved and signing many treaties on several global agenda on issues of sustainability. These include: the 1992 Rio-de Janeiro Summit, the 1996 Istanbul Summit, the 2000 New York, and U.N. Millennium Development Goals (MDGs) Summit, 2002 World Summit in Johannesburg and the 2005 La Havana, U.N. Sustainable Cities Documentation of Experience Program (UN 2007). All of these made sustainable housing and urban development one of the central issues for deliberation. Progress Reports on these efforts indicates that in the last fifteen years, Nigeria has been pursuing and integrated approach in planning and management of its rapid urbanization which has resulted in reviews of national policies on Urban Development and Housing and the evaluation of a home-grown National Economic Empowerment and Development Strategy (NEEDS). The central focus of the strategy is on poverty reduction, alongside sectoral policies on environmental management, sanitation, water, health and population. Issues of good governance and improved popular participation in governance and partnership with national and international development partners are also being mainstreamed into national agenda for development (Oladunjoye 2005). These efforts nonetheless, have yielded no appreciable result as existing realities show a lot of disparities in official approach along this direction (Jiboye 2009).

II. URBANIZATION CHALLENGES AND URBAN HOUSING IN NIGERIA

The UN-HABITAT (2006) described urbanization as the increased concentration of people in cities rather than in rural areas, while the process of urbanization involves the improvement of urban quality including renewing the city, optimizing urban spatial organization and improving urban function. The way it is managed and administered has direct bearing on its ability to support economic development, health systems and mitigate poverty (Misilu, et al 2010).

One major challenge militating against sustainable housing and urban development in most developing countries is that of spontaneous and uncontrolled urbanization. It has been observed that rapid growth in urbanization is characteristic of the developing countries, and this has been particularly so since the 1950s. This has found expressions in the high annual growth rates attained by agglomerated settlements (Abiodun 1997). High quality and well managed housing is a cornerstone of sustainable communities. The location, planning, layout and design of housing also make an important contribution to sustainable development. Existing studies on housing situation in Nigeria, especially in the urban areas however reveal acute housing problems expressed in both quantitative and qualitative terms (Abiodun 1983, Onibokun 1985, Dukku 1988, Aribigbola 2000, Mabugunje 2002).

While decent housing can be regarded as the right of every individual, a larger proportion of the population in Nigeria lives in substandard and poor housing. The reality of this scenario is that the urban house form in Nigeria accommodate the extended family living with so much inconvenience while spatial congestion and infrastructure overloads cause problems in living comfort (Awotona et al 1994). It has been observed that rapid urbanization and poor economic growth have compounded the problems of inadequate housing in Nigeria. These housing inadequacies, particularly for the low-income group, have been complicated by high rate of population growth, inflated real estate values, influx of rural immigrants, deplorable urban services and infrastructure, and a lack of implementation planning policies (Olotuah 2000).

The reality of this situation is that existing housing stocks are inadequate to cater for the increasing population. In Lagos for instance, which is the most urbanized city in Nigeria, the situation has become so endemic that overcrowding, slum and substandard housing as well as unhealthy and poor environmental conditions have become a manifestation of this problem. Apart from the acute shortfall in housing supply in relation to demand, the majority of dwellings in the hinterland remained unplanned (Oduwaiye 2009).

Since housing remains a social responsibility of every government, and to a large extent the health of a country and well-being of its people depends on the quality, condition and level of success in the housing sector, it is imperative that appropriate policy framework be put in place to address the housing problems necessitated by rapid urbanization in Nigeria.

III. A REVIEW OF HOUSING POLICIES AND PROGRAMS IN NIGERIA

What has been the response of the government to the problem of housing facing the nation? We shall attempt merely to summarize this here since comprehensive reviews have been done elsewhere (see for example Onibokun 1984, Aradeon 1978, Ekwueme 1978, Dukku 1988). Housing policy in Nigeria can be categorized into five historical development phases viz the Colonial Period (before 1960), the Post-independence Period

(1960-1979), the Second Civilian Administration (1979-1983), the Military Era (1984-1999), and the Post-military Era (1999 to date). The major characteristics of the colonial period was the provision of staff quarters for expatriates and other indigenous staff of parastatals and organizations. This era witnessed the creation of Urban Councils in 1946, the establishment of Lagos Executive Development Board (LEDB) in 1954, the formation of the Nigerian Building Society in 1955, as well as some Regional Housing Corporations in 1959. The Post-independence Period experienced some improvements in housing provision during the First National Development Plan period (1962-1968) and the Second National Development Plan (1970-1975). Specifically, the formulation of the National Council on Housing in 1971 led to further improvements on housing programs, policies and delivery in Nigeria.

The transformation of the Nigerian Building Society into the Federal Mortgage Bank of Nigeria with the promulgation of Decree 7 of 1977 also brought some improvements into housing delivery in Nigeria. The Land Use Decree (LUD) of 1978 was promulgated in order to guarantee access to land by all Nigerians. Before the promulgation of the LUD, dual land tenure structure was paramount in the country. The LUD came to stabilize the ownership and acquisition of land. The Employees Housing Scheme Decree No 54 of 1979 was also enacted paving the way for the provision of staff housing and housing estates.

The housing policy of the 1980s and 1990s was the means by which divided society was created. The rural areas were neglected and the housing stocks in the urban areas were improved upon. This was as a result of high rate of urbanization and the subsequent housing shortage in urban centers. The Military Era witnessed some improvements in housing policies and delivery. This was facilitated by the promulgation of the Mortgage Institutions Decree No 53 of 1989. The Decree promoted the realization of the major and specific objectives of the National Housing Policy, Furthermore, the Economic Liberalization Policy of Babagida's administration supported the participation of the private sector in housing delivery. This was closely followed by the enactment of the Urban and Regional Planning Decree 88 of 1992 as well as the National Housing Fund (NHF) Decree No 3 of 1992. The NHF was saddled with the responsibility of ensuring the continuous flow of funds for housing construction and delivery.

Prior to the millennium, the policy of 'Housing for All by the Year 2000' was formulated. This policy was rigorously pursued, but was besieged by administrative bottlenecks which made the policy difficult to be realized by the year 2000. Nevertheless, in the year 2002, the Housing and Urban Development Policy was formulated. This policy was meant majorly to correct the inconsistencies of the Land Use Act as well as to allow land banking and ownership to operate in a free market economy. The Post-military Era has been able to witness tremendous improvement in the Nigerian housing situation. However, the Federal Government policy on monetization are negating the objectives of the housing policies and programs. Other constraints to housing development and delivery in Nigeria are poverty, high cost of building materials, inadequate financial instruments for mobilization of funds, short maturity preference of lending institutions, and high rate of rural-urban migration.

IV. FLAWS ASSOCIATED WITH HOUSING POLICIES IN NIGERIA

Numerous studies have shown that the problems associated with housing policies in Nigeria include poor implementation, inadequate research and studies on the formulation and execution of the policies, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance (see Ogunsaki 1992, Sanusi 1997, Falade 2007, Aribigbola 2006 and Akeju 2007). Other problems are rural-urban migration and high rate of urbanization, lack of effective planning, development of shanty towns as well as high cost of building materials.

Land is the most essential of all the ingredients of housing scheme. It is a major input in housing and housing policy. In spite of this, the cost of land is very prohibitive in most Nigerian cities. The problem is also escalated by bottlenecks in the processing of Certificate of Occupancy (C of O) as well as building plan approval. This problem is further compounded by other challenges like low-income, high rate of interest on mortgage loans and low preference for local building materials. The ever-changing socio-economic and political circumstances in the country also contribute to the poor implementation of housing policies in Nigeria.

There is no doubt that some of the past policies and programs relating to housing and urban development were contextually and practically relevant in addressing popular needs. Undeniably, some of the policies initiated by government in meeting the housing needs of the people can be said to be laudable, as such actions, however minimal, have alleviated the problems of grave inadequacies of services and facilities in housing. However, considering the scope and magnitude of the housing problems necessitated by spontaneous urbanization, the slow pace and weak content of official intervention in addressing the developmental challenge, it is apparent that some of the outcomes of these actions faded into insignificance.

In Nigeria, it is evident that the planning, programming and implementation of the mass housing policy and programs suffer grossly from planning inconsistency and weak organizational structures due to political instability, and over-centralized mechanism of decision making and execution. For instance, most of the houses

built by government tagged low-income housing are rather too expensive and out of reach of the targeted 'low-income group'. Added to this, many of the housing units were located far away from those who require them and from functionally active boundaries where socio-economic activities take place within the cities (Ademiluyi and Raji 2008). The involvement of the public sector in housing in Nigeria has been more of policy formulation than housing delivery. Despite huge allocations of money to the housing sector in the National Development Plans, very little was achieved in terms of meeting specific targets in housing construction. A number of reasons can be adduced for this including wrong perception of housing need of the low-income earners, who incidentally, constitute the vast majority of the urban dwellers; the adoption of typical prototype design of housing types that are not rooted in the varying climatic, cultural and socio-economic environments of Nigeria; improper planning and poor execution of housing policies and programs; undue politicization of government housing programs and the lack of political will to carry out programs to their logical conclusion; and the neglect of the private sector in housing delivery.

There is no doubt that the magnitude of housing need of Nigerians in quantitative terms, is enormous considering the rapid increase in population, and the rate at which urbanization is occurring in the country (Olatuah 2009). Also, to be considered is the level of inconsistency by the government in its approach and strategies aimed at achieving the goal of the National Housing Policy, as housing matters are constantly transferred to different government ministries from one government regime to the other. For instance, the housing reforms embarked upon by the Federal Government (1999 – 2007) involved the establishment of the Federal Ministry of Housing and Urban Development. The ministry was, inter alia, to supervise the Federal Mortgage Bank of Nigeria, especially in the disbursement of loans from contributions into the National Housing Trust Fund. The Ministry has now been scrapped, and in its place, a new Federal Ministry of Works and Housing was created which was subsequently transformed into the current Ministry of Works, Power and Housing.

Despite various inadequacies in the existing housing policy framework in Nigeria, the indispensability of public sector intervention in housing delivery must be emphasized, especially for low-income earners. Since housing is essential for human existence and the development of human potential, its adequacy both quantitatively and qualitatively enhances the health, welfare and productivity of the individual and consequently the wealth of the nation (Gilbertson et al 2008). Government has a social responsibility therefore to ensure adequate housing provision for its citizens. In order to achieve this goal, there is the need for a redirection and redefinition of existing policy framework which should be made relevant to the present developmental needs and realities, and formed within the context of global sustainable housing and urban development realities.

V. DEVELOPING AN EFFECTIVE HOUSING POLICY FRAMEWORK FOR SUSTAINABLE URBAN DEVELOPMENT IN NIGERIA

High quality and well-managed housing is a cornerstone of sustainable communities. The location, planning, layout and design of housing make an important contribution to sustainable development. The quality and condition of housing has a major impact on health and well-being. Significantly, two of the eight action oriented goals outlined in Agenda 21 of the United Nations World Summit on Environment and Development centered on the promotion of adequate shelter for all, and the improvement of human settlement management in Less Developed Countries (Oduwaiye 2009). These goals among others are in consonance with the principle of sustainable development, which according to The World Commission on Environment and Development refers to as development that meets the need of the present without compromising the ability of the future generations to meet their own needs. Sustainable housing provision is thus the gradual, continual and replicable process of meeting the housing needs of the populace, the vast majority of who are poor and are incapable of providing adequately for themselves. It ensures housing strategies that are stable and not subject to vagaries in the political circumstances of the country (Olatuah 2009). Providing adequate housing therefore constitutes one of the major constituents of sustainable urban development.

The issue major with adequate shelter in Nigeria does not seem to rest on the absence or search for feasible and viable policies and programs; neither does it reside in the incessant changes of administrative or institutional identity as witnessed in Nigeria. It however lies on ensuring an appropriate operational framework for its implementation. It also lies on imbuing the right political will, economic determination, organized and democratic approaches in the resolution of the housing crisis. A recent World Bank Report notes that the most critical urban development issues facing Nigeria are financing of urban infrastructure and the institutional arrangements for housing delivery in urban centers (World Bank 2008). The need to develop an effective and operational framework for housing delivery in Nigeria is therefore central to the achievement of sustainable housing and urban development. Since the process of urbanization also involves the improvement of urban quality including renewing the city, optimizing urban spatial organization and improving urban function; achieving sustainability in housing provision therefore requires major societal changes, restructuring of institutions and management approaches, it requires the political will based on the conviction of the

responsibility of government to its citizens, and the need to create humane and decent environment for dignified living.

The lack of consistency and continuity of policies is often the bane of the execution of government programs. Sustainability in housing provision can only be achieved if government policies are based on real needs of the people and not informed by selfish political reasons. As such, housing programs should be vehicles for improved living conditions of people, with serious implications on their health, welfare and productivity. Meeting set targets should be a priority concern of government at every point in time irrespective of the political leaning of the initiator of the policy. The quantitative housing needs of the urban poor have to be realistically estimated, and their multi-dimensional nature taken into consideration. This is an important component of strategies for policy formulation and decision-making which forms a basis for setting targets for housing development programs.

Nigeria as a nation operates a three-tier system of government, made up of the federal, state and local branches. Rather than concentrating the mechanism of urban governance in terms of decision making and executions to only the center as it is the current practice (Ajiboye 1997), each tier should be saddled with clearly defined goals and specific responsibilities toward ensuring effective housing delivery. While the federal government is performing its primary role of ensuring and providing the needed operational framework or modalities and resource backing, it should also act as facilitator to other tiers of government as well as the private sector and the individuals at the community level in order to make them relevant in urban development and housing delivery issues. To complement these efforts in an attempt to create viable cities for the future generations, there is an urgent need for government to adopt relevant urban renewal strategies for the improvement of the decaying infrastructure in most Nigerian cities.

Among relevant steps required to realize sustainable housing provision is how to put the housing needs of the Nigerian population into proper focus, and a coordinated program to achieve this should be thoroughly worked out. Sustainable housing provision is thus contingent on such underlying factors as policy formulation and decision making, policy execution and monitoring, and social acceptability and economic feasibility. These factors must take into cognizance the bottom-up participatory approach in housing provision involving genuine local participation by people at the grassroots level. The grassroots population in the bottom-up approach comprises the local leaders, women and youth organizations, community-based organizations, and consultative assemblies. Without reference to the perceptions and capabilities of local population, housing programs often fail.

Nigeria is a multi-ethnic nation with over 250 tribal groups. Despite striking uniformity and sameness visible in the various house forms in the country, each tribal group has created its own unique mode of housing, which is compatible to its environment and mode of life of the people. It is essentially as a result of this fact that decisions taken in the past in the top-down approach in proposing prototype-housing design for the entire Nigerian population have not appreciably succeeded. Local communities have valuable experience, thorough understanding of their environment, their local building resources and the ways of making the best use of them. At the level of planning and decision making, local participation is indispensable to sustainable housing provision. The organs of government responsible for housing delivery are expected to translate the inputs from all the states in the country into a national action program.

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