

HOUSING DELIVERY IN NIGERIA: THE PARADOX OF COMPLEMENTARY SOCIAL NEEDS

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ABSTRACT

An increasing body of evidence concerning urban dwellers that live in less-than-desirable conditions in Nigeria suggests the absence of effective housing solutions and the need for adequate and affordable shelter. This paper addresses the inevitable problems of housing delivery in Nigeria especially for the inhabitants of existing and emerging urban towns and cities. The study argues that conventional concepts of value for money associated with housing often fail to adequately consider the broad and inclusive concept of public welfare. The study therefore goes beyond the strait-jacket consideration of cost and examines the ambit of physical, environmental, social, cultural, economic, and political aspects of housing delivery. The paper draws attention to how value can be derived and maximized through a systematic analysis of the interdependencies and conflicts among identified variables, in order to chart a course of action for the future.

Key Words: *Housing Delivery; Housing Adequacy; Housing Instability; Urbanization; Slums*

INTRODUCTION

Research in the last couple of years demonstrates that housing problem which hitherto remained predominantly ascribed to the underdeveloped countries is now a global phenomenon (UN/DPI, 1996)

The continuous increase in the number of people living in less-than-desirable conditions attests to the absence of effective solutions and the need for adequate and affordable shelter. In this paper housing is seen as the material outcome of complex negotiations. Furthermore, housing delivery and affordability problems in Nigeria are addressed by placing them in urbanistic framework, against the backdrop of projections that 75 percent of Nigeria's population will live in towns and cities by the year 2025 (George, 2008).

In the housing sector, it has been argued that conventional concepts of value for money associated with housing delivery often fail to adequately consider the broad and inclusive social costs, occasioned by the concept of public welfare e.g. poor health, crime, commuting, etc.

For users, social value is most clearly identified with the provision of facilities and amenities. This study therefore goes beyond the strait-jacket consideration of funding/cost/finance, into the ambit of physical, environmental, social, cultural, economic and political aspects of housing phenomenon. For value to be appropriately derived and maximized, a systematic analysis of all these requirements, and the interdependences and conflicts among them is necessary. This paper draws attention to, and articulates these

requirements, which it is hoped, will provide a sound basis for charting a course of action for the future.

Section 1.0 takes an overview of the nature of housing as a process that helps to rationalize the chain of connections between housing, human beings, environment, and time. Section 2.0 examines housing situation in Nigeria from a broader urban perspective. Housing instability as a concept is discussed in section 3.0; while section 4.0 focuses on the link between housing, population and urbanization.

The concluding remarks' section proposes a collaborative approach to housing delivery.

THE NATURE OF HOUSING

Shelter, in conjunction with food and clothing is universally acclaimed as one of the basic needs of man, according to Maslow's hierarchy of needs (Igwe, 1987; De Simone & Harris, 1998; Berry, 2003; Abdulkarim, 2005). At the primary level, housing acts as shelter. Housing as a shelter is restricted to the building itself.

In all its ramifications, housing is not limited to the physical structure consisting of bricks and mortar, as it entails all the social services and utilities that contribute to improved standard of living. To that extent, housing must be seen from the perspective of what it does in peoples' lives rather than absolutely the physical structure. According to Macedo (2000), successful housing programmes require more than four walls and a roof.

This signifies not just the physical structure that provides protection against weather and other elements, but also the physical infrastructure, security and access to social amenities and economic activities that are provided.

Man's quest for a dwelling house is therefore said to be driven by the urge to satisfy physiological, biological, social, cultural, political and economic needs. Housing provides the context for meeting these needs.

Housing is not an issue that should be treated in isolation. There is a chain of connection between housing, human beings, environment and time (Berry 2003). Abdulkarim (2005) views housing as a process that helps to rationalize the two-way relationship between man and his environment.

Housing as a consumer good is unique in the sense that it is highly durable, with a useful life of around seventy years. This perhaps explains the axiom that the purchase of a house represents the largest single financial transaction most households make in their life time. Housing as a product usually has a market value that exceeds the household's annual income.

"House as habitat" is a concept that broadens the definition of "housing" to incorporate habitability, sanitation, safety, and access to opportunities and services (Macedo, 2000). This approach introduces a departure from the traditional viewpoint which looks at building and financing a house as the only appropriate option to meet housing needs.

As a package of services and a sector of the economy, housing ensures the integrated delivery of a wide range of social and economic amenities as well as basic infrastructure. This includes services such as water, sanitation, land, etc., all of which combine to make

environments more habitable (Mmakola, 2000). Habitability of housing, according to Kizilday (2003), is determined by two factors:

- The physical condition of the dwelling, and buildings
- The sufficiency in quality and quantity of social and technical infrastructure and services of its neighbourhood.

From the foregoing it could be said that housing should be seen not only as an individual building or dwelling, but also interlinked simultaneously with community and neighbourhood realms.

HOUSING SITUATION IN NIGERIA

Based on the 1991 census figure, Nubi (2006) estimates that about 720,000 housing units are needed annually in Nigeria. The United Nations survey between 1991 and 2001 looks at Nigeria's urban areas and also reports that an annual production of more than 70,000 housing units would be required to sustain the upward population trend (Onyebueke, 2002; Isimi, 2005). Although these figures are contradicted by an estimate of 40,000 units contained in the report of the Presidential Committee on Urban Development and Housing (2002), what is obvious is that an enormous backlog of housing exists in Nigeria, particularly the urban areas.

The National average population figure of Nigerians living in urban areas based on 1991 census was 36%. This contrasts with a figure of 19% in 1963. Lagos State(94%) and Oyo State(69%) have the highest proportions whereas Akwa-Ibom and Kebbi States(12%) have the lowest proportion of urban dwellers. The growth rate for the thirty-nine year period from 1963 to 1991 is 2.8% making Nigeria one of the fastest growth rates in the world. At this growth rate of 2.8%, Nigeria's population will be doubled in 24 ½ years time. (National Population Commission, 1999). By the year 2025, 75% of Nigeria's population will reside in urban towns and cities (George, 2008).

A number of studies have attested to the fact that the rate of provision of new housing stock is not in tandem with the rate of population growth. The situation is pathetic in the urban areas, where housing is characterized by acute deficiency both in quantity and quality of the dwelling units (Igwe, 1987).

The impact of these deficiencies is that the existing housing stock at any point in time, come at costs which are extremely high and beyond the affordable limits of the poor. Consequently, majority of urban dwellers in Nigeria live in housing under conditions that are detrimental to basic existential requirements in terms of health and well-being.

Demand for housing in Nigeria is expressed and responded to in various ways. The emergence and growth of informal settlements particularly in the prime cities, has been attributed to the non-availability of affordable housing to low-income families (Turner, 1977; Macedo, 2000).

In Nigeria, the basic conditions of urban life are still bad. Slums, shanty towns and squatter settlements are largely inhabited by a large number of households, under insecure tenure and other forms of discomfort. Macedo (2000) refers to these settlements

as social blight, urban cancer, or a break in the cityscape. Perception of informal settlements in Nigeria is in line with South Africa's and the United Nation's definition of slum dwellers which is based on the criteria of overcrowding, poor quality access to water and sanitation, and insecurity of tenure (Badiane, 2003; Huchzermeyer, 2003).

The fact remains that as the urban populations continue to grow, so will the need for shelter. Much rural-urban migration is absorbed into informal settlements. The problem continues to exacerbate even though there are efforts geared towards housing development vis-à-vis increasing housing delivery by both the formal and informal sectors.

The reason, according to Abdulkarim (2005), is that the informal sector produces larger number of housing units than the formal sector. Existing land and housing policies in Nigeria do not as yet include comprehensive mechanisms with which to respond adequately to the reality of informal settlements.

In majority of the cases, lots are arranged at random. The complexity of the situation makes it prohibitively expensive to supply infrastructure to them. This poses a major challenge to the public works engineer.

HOUSING ADEQUACY

The idea of housing as a measure of the level of a nation's development stems from efforts to satisfy the needs, demands and supply of housing stock. The right to adequate housing with the promise of a decent life of dignity, good health, safety happiness and hope, is regarded as one of the most important basic human rights recognized in many International Human Rights treaties (see, for example, Yuen, 2007; The Right to Adequate Housing, 2002; UNCH, 1998).

As stated in Habitat Agenda 1994; and corroborated by Kizildag (2003), and Berry (2003), adequate shelter means a lot more than a roof over one's head. It also means adequate basic infrastructure such as water supply, sanitation and waste management facilities, suitable environmental quality and health related factors.

The problem of inadequate, non-affordable or non-existent shelter poses a big challenge to all stakeholders in the housing sector. In the United States of America and other developed countries, affordable housing is generally defined as a housing cost at or below thirty percent of income. In Brazil, housing conditions that are less than adequate are described to include homelessness, houses made out of substandard materials, more than two families living in the same house, and lack of access to water and sewerage. Housing demand is a quantification of housing in terms of the number of units required. Housing deficit is generally conceived to be the result of unmet demand for housing units. It is defined as the number of new housing units needed plus the number of substandard housing units.

Housing deficit usually occurs when consumers' income is insufficient to purchase or rent "adequate housing", and the lack of "cheap" houses in the formal sector. As a concept, housing deficit varies with what may be considered the minimum housing standards that people need. It is regarded as possessing quantitative and qualitative dimensions.

The quantitative deficit is measured by calculating the number of households living in situations such as:

- Improvised shelter, close to the notion of homelessness
- Permanent housing with rudimentary materials
- Housing units sheltering more than two families

Similarly, the qualitative deficit occurs under the following situations:

- The rental cost is above thirty percent of household income
- There are too many people living in the same place (at least four per room)
- Basic infrastructure is lacking

Housing deficit is generally regarded as an urban problem. This claim found justification in a study carried out in Brazil. It was found that seventy percent of households without adequate housing are located in urban areas (World Bank, 2002).

The people are regarded as the urban poor. The problem of urban poverty is not limited to Nigeria. According to World Bank(2002), the urban poor represents about seventy-four percent of the total Brazilian poor. Macedo(2000) further reports that at least 20 – 50 percent of urban dwellers live in slums or squatter settlements. From the foregoing, it can be said that urban housing deficit is directly correlated with rapid urbanization.

Two studies that address urban housing needs are relevant here. Abdulkarim (2005) listed some components of housing needs as follows:

- Needs arising from new household formation
- Needs arising from overcrowded conditions
- Needs arising from substandard conditions
- Need from social upliftment and recognition

Macedo(2000) established that the criteria used in the study for substandard housing determined that housing units with more than three dwellers per bedroom would be considered overcrowded. Also, households lacking one or more basic services (water supply, sewerage, electrical power and garbage collection) would be counted as lacking infrastructure; and households that had access to basic services that were deemed to be below acceptable sanitary and safety standards would be considered as inadequate infrastructure. This study recognizes basic services as an intrinsic part of the human habitat.

The issue of housing adequacy and its relationship with household composition was extended by Berry (2003) to include the presence of disabilities in any of the household members. This raises the concern for incorporating the needs of other special care groups in addressing the deficiencies in housing and service provisioning.

The challenge of housing adequacy in Nigeria is a testimony to the inability of governments to address deficiencies in housing and service provisions. One major reason for the frustrating and disappointing performance in the struggle to provide adequate housing in Nigeria is the shortage of funds to the housing sector. Furthermore, the policy of subsidizing the supply of houses built of government made it difficult to recover enough

funds for more investment in housing (Igwe,1987). Coupled with the inadequacy of housing finance are high costs of building materials and restrictive access/title to land which constitute daunting problems in Nigeria's housing sector.

To achieve remarkable success in housing delivery, Rukwaro and Olima (2003) recommend that developers should consider the following:

- Infrastructure, comprising roads, transport systems, street lighting, sewerage, solid waste management
- Social welfare, comprising health facilities and issues affecting the society such as public health centers, schools, public transport, unemployment and the environment.

HOUSING INSTABILITY

The concept of housing instability is intertwined with housing adequacy. However, it centres predominantly on circumstantial externalities. According to Berry (2003), housing instability is a circumstance having conditions of high housing costs, poor housing quality, unstable neighbourhoods, overcrowding or homelessness.

Improved housing is only relevant to the poor if it is also affordable. As Yuen (2007) noted, affordable housing cannot be feasible if adequate consideration is not given to the wider context of the earning power of affected households.

Poor housing quality often reflects the interaction of poverty and affordability as evidenced in the earlier experiences of Singapore (Yuen, 2007). Such situations work to reduce the quality of life of the poor through decreased access to housing, including home ownership denial.

Housing instability interferes with success in other basic areas particularly employment, education and child rearing. In Singapore effort was made to provide not just houses but good living conditions with a full complement of services (Yuen, 2007). Furthermore, deliberate steps were taken to diversify the economy and provide employment. This approach was regarded as fundamental to the housing improvements because it provided the impetus for parallel economic development. Nominal household income also recorded dramatic increase due to the economic growth.

The effects of unstable neighbourhoods manifest as part of wider programmes such as poverty, crime, noise, litter, lack of job opportunities, inadequate public utilities, or environmental management projects. Venter (2006) analyzed the issue of strategic location, and concluded that housing neighbourhoods with good access and also the availability of transport is imperative.

A number of projects can therefore be pursued as support mechanisms, in terms of government policy, employability enhancement, community empowerment and development of social and economic support services. Households are not made worse off. The importance of all of these to low-income households cannot be ignored. The determination to achieve change requires a massive paradigm shift in thinking and acting to ensure that the low income households are not made worse off.

The World Bank(2002) has demonstrated the workability of this approach in Brazil by pursuing objectives that focus on poverty reduction, removing obstacles to sustainable growth, and promoting more effective public governance. Several low-income housing initiatives have already been financed by the Bank as part of wider programmes e.g. the environmental management projects in Guarapiranga.

These developments bring to the fore, the need to accord high priority and commitment to a comprehensive approach to analyzing housing-related issues. Such a multi-faceted approach may hold the key to housing delivery improvements.

THE IMPACT OF URBANIZATION

The urban environment is marked by colossal deficiencies in housing, growth of slum, congestion of traffic, concentration of industries, mixed land uses, social disorders and economic distress. Urbanization is directly linked with increase in population.

Observation has revealed that thousands of people with little or no education and skill flock into urban centers with the hope of finding economic opportunity and social security.

This migration phenomenon is engendered by what Igwe, (1987) describes as the "push" and "pull" factor. The "push" is out of docile rural enclaves in remote location around the country; that are characterized by rigid, anachronistic and unproductive systems of land tenure. The "pull" factor refers to the economic and psychological attractions that are associated with the burgeoning cities. These migrants are generally motivated by illusive assurances of employment opportunities, high wage levels in the city and other lofty expectations.

These people do not strengthen the economic base of the city, at the same time; they make huge demands on housing, transportation, water supply, electricity supply, other public utilities and social facilities.

The attendant consequences of the concentration of large migrant populations within existing urban centers promotes problems such as poverty, malnutrition, poor or make-shift housing, inadequate transportation, insufficient educational facilities, insanitary conditions and diseases.

The culture of poverty, especially in urban areas, also breeds other social problems such as crime and delinquency, and contributes to widely shared feelings of unrest, turbulence, and aggression against the established social system and its values. Urban areas or more precisely neighbourhoods where these occurrences are prevalent are said to be exposed to urban or environmental stress. The phenomenon of urban stress finds practical expression in the concept of slum. Olayemi (1979) describes slum as areas of substandard housing in Nigeria's main cities, in peripheral location with uncontrolled growth, lack of basic amenities and physical despoliation.

Slums are neighbourhoods characterized by poor housing and poor infrastructural facilities. Slums are usually associated with crimes, and other social problems, which combine to retard the pace of economic growth, social equity, housing delivery and sustainable development.

In the environmental realm, most recent trends in urban setting involve the subject of Sustainable Built Environment Development. In this case, the goal is on how to achieve a balance between basic and social needs of the population on one hand, and protection of integrity of the environment on the other hand.

The focus of this approach, featuring social, ecological, cultural, futurity, equity, participation, economical and other environmental facets; is duly applicable to the concept of housing as an embodiment of full complement of facilities that prop up and safeguard development.

The ecological perspective is particularly apt in this context because it takes pains to consider the following:

- social environment (e.g. population distribution – aged, disabilities, homelessness, unemployment, overcrowding);
- the physical environment; and
- their interactions with humans.

It may be argued, therefore, that housing as a social good entails building sustainable human settlements for sustainable livelihoods and a strong civil society. These are supportive concepts, which go beyond the mere production of houses and shelter.

CONCLUDING REMARKS

Experiences to date have shown that housing is a "public burden" and requires a dynamic problem-solving capacity. Current thinking is that housing delivery is not a stand-alone issue and that it encompasses a lot more than isolated initiatives or programmes that focus on financing the housing unit alone. Furthermore, poverty, housing access and affordability are no longer seen to be enough in guaranteeing improved quality of life.

This paper confirms that there is a strong connecting thread and interdependence between housing and overall social and economic developments.

The study advocates a substantial paradigm shift that will facilitate the current emphasis on a comprehensive sector development of housing.

For housing delivery programmes to be effective, they should be packaged to include, among others:

- basic infrastructure
- building and planning codes
- human rights
- inter-sectoral considerations (e.g. health, education, transportation etc.)
- urbanization of informal settlements and degraded areas
- construction of formal housing
- land regularization
- relocation from areas that are inadequate for human occupation
- provision of serviced lots
- built-environment sustainability

For this multi-faceted approach to be meaningful and efficient there is a need to establish a mechanism for coordinating the agencies and ministries responsible for provision of

basic infrastructure. It is further recommended that communities and neighbourhoods should be recognized and empowered to determine their priorities be it in the form of physical, social or environmental facilities.

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