

Original Article  
HousingSustainable Housing for Poor People in  
Nigerian Urban AreasGodwin G NDARNI <sup>1</sup>, Yakubu B ANGBO <sup>2</sup>

## ABSTRACT [ENGLISH/ANGLAIS]

Nigeria's housing problem particularly for the low income group, like those of other developing countries is essentially related to urbanization. A major consequence of urbanization has been the deterioration of housing conditions in urban centres as indicated in shortage of housing units and overcrowding. A variety of causes give rise to these housing problems. These may include poverty, Joblessness, natural disasters, over population or rural-urban drift. Housing this urban population is a major function for sustainable national development. There may not be easy answers to Nigeria's housing problem but it is hoped that an academic analysis may assist in promoting a further understanding of the whole issues and suggest a direction to look onto in formulating a further housing policies. The paper tries to review both past and present housing delivery policies and suggest a holistic approach to address the issues.

**Keywords:** Low-income group; developing countries; housing conditions; urban centres

## RÉSUMÉ [FRANÇAIS/FRENCH]

Le problème du logement au Nigeria en particulier pour le groupe à faible revenu, comme ceux des autres pays en développement est essentiellement, est lié à l'urbanisation. Une conséquence importante de l'urbanisation a été la détérioration des conditions de logement dans les centres urbains comme l'indique la pénurie de logements et le surpeuplement. Une variété de causes donne lieu à ces problèmes de logement. Il peut s'agir de la pauvreté, du chômage, des catastrophes naturelles, sur la population ou de l'exode rural. Loger cette population urbaine est une fonction majeure pour le développement national durable. Il peut ne pas être facile de répondre à la question du logement au Nigeria, mais on espère que l'analyse académique peut aider à promouvoir une meilleure compréhension des questions dans leur ensemble et suggérer une direction à regarder sur la formulation d'une poursuite des politiques de logement. L'article tente d'examiner les politiques de fourniture de logements dans l'ancien et le cadre actuel et de proposer une approche holistique pour résoudre les problèmes.

**Mots-clés:** Groupe à faible revenu ; pays en développement ; les conditions de logement, les centres urbains

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## INTRODUCTION

Housing is one of the basic necessities of human beings. After food, the provision of shelter is the most important and fundamental requirement of man. Access to shelter has profound effects on health, welfare and productivity of any individual, be it high-income, middle-income or lower-income earners. The provision of housing facilities has been one of the major problems of successive governments could not tackle in most parts of Nigeria.

Both rural and urban areas of Nigeria require an adequate and appropriate supply of mass housing though the situation needs a more urgent attention in the urban areas due to the rapid rate of urbanization. There is a massive rural-urban drift and an explosive urban population growth. A major consequence of this situation is the deterioration of housing situation in these urban centres which is manifest in severe shortages, overcrowding and

the poor quality of the type of dwelling units. This situation is so serious such that in some urban areas, a whole family of father, mother and children all clamour in a little tiny single room because they cannot afford one better than this. A survey of the suburb areas of Abuja, the Federal capital city of Nigeria reveals more deplorable situations than these.

Housing delivery in the developing world must be seen as a political and socio-economic problem rather than technical one. The United Nations declare October 3rd 1998, as an international day for shelter. One hundred and thirty nine countries were to co-ordinate the Global shelter strategy. The UN Secretary General then, Javier Cuellar noted that "the problem of shelter was worse in the world's urban centres". This scenario is still true today as only little or no significant change have been experienced in the Nigerian situation. The urban poor

exists, and government has not been able to meet their housing needs (because the evidences that qualify them as “urban poor” persists and their problems have not been resolved).

### HOUSING NEED AND DEMAND IN NIGERIA

In Nigeria, the basic problem associated with the issue of housing is its inadequacy to meet the teaming population living in urban areas. This manifested both in quantity and quality. In the rural areas, everyone is believed to be accommodated in the traditional home or compound where he is able to carry out his daily vocation. This studies have shown that there may not be housing shortages in the rural areas of Nigeria nor is there evidence of overcrowding, we do know however that many houses in the rural areas are sub-standard and are lacking in the provision of basic amenities such as pipe-borne water, electricity, sanitary provisions etc., A large portion of the houses in rural areas requires some form of sustainable improvement and repairs so as to extend the life span of such buildings.

The situation in the urban area is quite different as the housing problems continue to expand in spite of efforts by successive government providing additional housing to Nigerians. The housing problem is further compounded by the unrestricted flow of people from the rural areas to urban areas. The urbanization phenomenon has created problem of housing shortages, overcrowding, unemployment and many other social ills.

The urban centres of Nigeria suffer a quantitative deficiency of houses and this is growing day by day. Most of the buildings found in these urban centres are often times of poor quality and are generally situated in highly slum environments. Research has shown that 75% of urban housing is situated in degraded conditions of slums [1, and 2], asserts that the quality of the housing is poor and clearly an affront to human dignity. The urban population is made up largely of low-income earners who are mostly in irregular and informal employment as a result of the rural-urban drift. Successive governments have shown biased in their distribution of social amenities and infrastructure between the rural and the urban communities which forced people to move about looking for greener pasture.

The urban population has grown significantly over the years due to increase in the size of the urban household. According to Olotuah [2], the proportion of the Nigeria population living in the urban centres has increased

phenomenally over the years. While only 7% of Nigerians live in urban centres in the 1930’s and 10% in 1950, by 1970, 1980, and 1990, 20%, 27% and 35% lived in the cities [3], over 40% of Nigerians now live in urban centres of varying sizes. The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding and inadequate dwellings [4].

### HOUSING POLICIES IN NIGERIA

Nigeria’s efforts towards sustainable development since 1986 have been marked by various policy formulation and strategies to achieve housing for all to its teaming population. The National housing policy was formulated and launched in 1991 as a strategic framework to facilitate effective planning in housing delivery for all its population by 2000. The terrible state of the housing situation in the country made it imperative for the introduction of the policy. Eight million housing units were required. So what happened to the scheme? Did it become a myth or reality? 10 years after, the same government were on the plat-form again, staging another political jigsaw “housing for all by the year 2010”. Today is this year ‘2010’, and we don’t know what the government will come and tell us whether they have achieve a progress or will enact another housing policy which may not be feasible in our generation.

Mosarau [5] identified the problem of formulating an enduring housing policy to the lack of general understanding about the nature of housing problems and their relationship to other issues coupled with political gimmick or military strategy that have been largely responsible for the halting progress that has so far been made to provide adequate housing. He further stressed that a review of efforts made over the past several years has helped to highlight futility of our housing policies in terms of their adequacy and implementation. In most cases, these policies had been formulated on ad-hoc basis and as such lack technical depth, economic considerations as well as political commitment for reasonable success to be recorded. Several other policies have been adopted by government to improve urban management; The National Urban Development policy was formulated in 1992 to provide guideline for urban development and management; an Urban Development Bank and an enabling law for the establishment of physical planning units at all levels of government. The federal government also establishes and commenced the enforcement of National Building Codes and Standards; the National

Construction policy was promulgated in 1994 to ensure and enhance the use of indigenous building materials, adoption of standards and regulatory measures and use of labour intensive construction and maintenance.

The Federal Housing Authority started the National Housing program in 1994. The objective was to produce 121,000 housing units for low, medium and high income earners; (Not more than 5% of the target was achieved). Further efforts on direct construction of houses continue to be made through the National Prototype Housing Programme aimed at demonstrating the feasibility of constructing functional, cost effective and affordable housing units; (only about 600 housing units were achieved in Lagos, Kaduna, Port-Harcourt, Jos, Kano and Lafia) [4].

The National Housing Fund was also established in 1992 to solve the problem of finance for housing development. All workers (both public and private sector) earning N3000 and above per annum contributed 2.5% of their income to the fund. The funds are disbursed as mortgage loans through primary mortgage institutions to subscribers to the fund.

To formulate sound policy there are factors required to be approximated. In order to establish parameters which will ensure provisions of adequate housing for all even beyond the year 2010, (as was postulated), it has to be recognized that housing cannot be treated in isolation. It is inter-related with other broader issues of inflation, income policy and range of other difficult social and economic trends as put by Cullingworth [6].

### LOW COST HOUSING PROVISION IN NIGERIA

The provision of low cost housing is supposed to be the main source of housing the urban poor in Nigeria. Though, over the years the concept of low cost houses has been so bastardized by urban rich. The contracts for the provision of such houses are usually given to the rich who will at the end use substandard materials and construction methods to build these houses and at high construction rates. Similarly, these houses may not necessary be owned or occupied by the low income earners only. The very high income earners also do occupy these houses and they will at times introduce some changes or modification in these houses to suit their own interest, Bana [7].

The present focus the federal government has laid on rural sustainable development is a welcome idea at least for even development. But this does not actually mean the

people would now move back from urban to rural areas. What this development would do is to attempt to reduce further rural-urban migration, but the big question of housing the already urban poor still remains.

### HOUSING URBAN POOR

The problem and challenges posed by rapid urbanization in the country are immense. Government in its various efforts at attaining sustainable national development is faced with various constraints on planning and implementation of her physical development agenda ranging from urbanization, declining socio-economic standards, fluctuation in political will and in-integrated policy focus. This calls for greater collaboration between government and private developers to work together and develop positive strategies to overcome these problems.

Some of the positive ways in which Government could tackle these problems includes:

#### Cooperative Housing

Cooperative housing according to Olotuah [2] is particularly suited to meet the housing needs of low-income earners, who constitute the vast majority of urban dwellers in developing countries. This is due to their poor economic circumstances, which places adequate housing out of their reach. As members they are able to participate in the affairs of the cooperatives to ensure that they are well managed and they have a say in matters affecting them. Decisions on housing programmes will jointly be taking by members. Cooperative housing involves the participation of all parties concerned which will engender acceptability and sustainability.

#### Finance

Research has shown that housing provision and delivery in Nigeria and most developing countries have been hampered by poor access to housing finance by the vast majority of the population including the organized private sectors and also the high cost of building materials and poor infrastructural facilities. The special Review committee on New National Housing Policy for instance regarded Finance for housing as the 'centre-piece' for National Housing Policy and that without a well-organized and efficient housing finance system, it is difficult to mobilized substantial financial resources for channeling into the housing sector. The committee

therefore drew up a list of strategies which could be used to effectively mobilize funds for the finance of housing. These include voluntary schemes and mandatory scheme; and government budgetary allocations and financial transfer. All of these are to encourage government and individual participation for the finance of housing.

### Land and Planning Policy

Access to land is a key factor to housing delivery either by public or private sectors. The rural areas are becoming sparsely populated whereas the urban areas are becoming congested and over stretching the urban land with haphazard constructions. In order to achieve orderly development, government should be involved in the preparation and implementation of master plans for all our cities and develop infrastructural facilities and layouts which will not only encourage development but also ensure orderly and sustainability.

### Technology

The design of houses for the urban poor must be made simple to cater for classes of poor people. The choice of materials must be such of affordability and durability. The concept of green building can be applied so as to reduce cost, reduce resources the building consumes and make the design environments friendly.

### CONCLUSION

This review work concludes that for any meaningful housing delivery in Nigeria and any developing countries alike, both public and private investors should embrace cooperative housing approach, where decisions on housing programmes have to be jointly participated; voluntary and mandatory schemes as well as government budgetary allocations and financial transfer should be encouraged towards financing both government and individual participation in the housing provision. The work also concludes that the government should also take it serious to prepare and implement master plans of our cities, making layouts and developing the infrastructural facilities therein to ease and ensure accessibility to land as well as ensuring orderly and sustainable developments. Lastly, the authors also uphold easy designs, choice of materials that are of affordability and durability for any mass urban poor housing provision. Above all, government should swallow their political interests and

ensure even distribution of resources between rural and urban areas to discourage rural-urban migration and to decongest our cities.

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### CONFLICT OF INTEREST

No conflicts of interests was declared by authors.

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