

HOUSING AND THE URBAN POOR IN NIGERIA

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ABSTRACT

Housing transcends shelter and thus comprises of the facilities and other social services within the environment which links man with his remote and immediate neighbourhood. It is universally accepted that housing is the second most important need of man after food. It encompasses the totality of the environment and infrastructure which provide human comfort, enhance people's health and productivity, thus enabling them to sustain their psycho-social or psycho-pathological balance in the environment where they find themselves. High housing prices drive poor and low-income household owners out of housing markets, ruling out any possibility of improving their conditions. There are no simple solutions to this problem. One solution is to lower housing prices to a level the poor can afford, even if this solution is technically feasible, it is politically unrealistic. The notable change in housing policy in recent years is with respect to the spatial dimension of poverty. Slums are home to the poorest of urban populations in Africa. The houses inhabited by slum dwellers are mostly decrepit, overcrowded, in neighbourhoods that are prone to flooding and beset with poor sanitation and shortage of potable water. Most urban squatters and slum dwellers are poor, and the economic significance of housing is not in doubt. The aim of this paper is to look into the housing problems of the urban poor in major cities in Nigeria with a view to finding lasting solutions to the perennial situation. The methods to be adopted for this research will include primary and secondary sources of data but not limited to field surveys, questionnaire applications, personal interviews and a lot more. Reviews of adequate literature on the subject will be given good attention.

KEYWORDS: economy, housing, income, social, urban

INTRODUCTION

The environment can be viewed as all physical, non-physical, external, living and non-living situations surrounding an organism or groups of organisms that determine the existence, development and survival of organism(s) at a particular time. It encompasses constantly interacting sets of physical (natural and man-made) elements and non-physical, living and non-living (e.g. social, cultural, religious, political, economic) systems which determine the characteristic features, growth and sustainability of both the component elements of the environment and the environment itself (Daramola and Ibem 2010). One of the critical issues of concern to most national governments world over is the need to stem the rate of urbanization induced by the incidence of globalization, industrialization and an unprecedented population growth rate in the cities. (Ajiboye 2011).

In many developing nations, human settlements have had to contend with great burdens from rapidly growing unplanned developments, owing to continuous rural – urban migrations without any form of control. Nigerian Urban centres according to Olubodun, Aluko, Aremu and Saba (2014) are experiencing disconnection between urban infrastructure and the populace despite the succession of democratic governance in the 21st century. Many of these nations do experience inadequate maintenance of infrastructure in their urban centres. Urban renewal requirements will continue to be an important issue for all tiers of government in Nigeria for a long time to come, (Olubodun et al, 2014) if adequate provision of housing is not in place in urban cities of developing nations. The house is not just a structure created for a complex set of purposes, but an institution on its own (Agbola, 2005). Though, housing is both a product and a process of several set of activities, it is thus conceived as a bundle of services.

Olotuah and Bobadoye (2009) argue that housing the urban poor is one of the major challenges facing mankind in the twenty-first century. Although studies have shown that the problem of housing is universal, it is however more critical in less developed countries (LDCs), including Nigeria. The challenge of housing the poor is particularly acute in the 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

Houses, according to Rapport (1969) in Agbola (2005) are the direct expression of changing values, images, perceptions and ways of life as well as of other constances. As a product, housing is the shell or structure of dwelling units, including the layout, the neighbourhood, utilities and the like. More often than not, the location of houses in relation to modes and sources of transportation, work places, places of worship, recreational facilities, medical and educational facilities and urban centers are very vital. Thus, Agbola (2005) argues that housing is the totality of the immediate physical environment where families live, grow and then decline. Considering the fact that the concept of housing is highly related to several other factors of human endeavor, it can be argued then, that the performance of the housing sector of any nation is the indices of measurement of the success or failure of such a nation.

Olotuah and Taiwo (2015) argued that housing is a fundamental need for dignified living and represents a major area of deprivation for the urban poor in Nigeria. The rate of provision of new housing stock in Nigeria has lagged behind the rate of population growth which is responsible for the formation of slums, growth of squatter settlements and high rent beyond the affordable limit of the poor. Housing poverty is manifested in the quality of housing occupied by low-income earners which is often of poor architectural standard, poor construction, and inadequate services. The lack of adequate housing accounts for the preponderance of the large proportion of urban dwellers in Nigeria living in housing at densities and environmental conditions which constitute serious health hazard and threat to their general productivity. Housing quality on the other hand, is often evaluated in terms of the quality of design, building materials, standard of construction, and the provision and performance of public amenities. However the satisfaction of the user population with their housing and its environment is an important determinant of housing quality. Meeting the needs of particular families is an important criterion in evaluating housing quality and therefore the value of a house is determined by the extent by which it satisfies or frustrates the needs of its users (Turner, 1972).

Alkali (2005) argues that Nigeria has experienced one of the fastest rates of urbanization in the world, and the experience has also been unique in scale, in pervasiveness and in historical antecedents, which has resulted in a very dense network of urban centres unequalled anywhere in Africa. Unlike other countries in Africa, Nigeria does not suffer from the problem of a single, large, primate city where all development is concentrated; there are several large cities of importance spread across the country, a number of which are larger than most national capitals in Africa.

The United Nations Habitat series have been highly concerned with housing issues in urban centers across the globe: the Habitat Series have been responses to rapid urban transitions and the attendant effects of overcrowding, giant slumps and proliferations of informal settlements, inner city slums and urban to suburban migration, urban inequality, global poverty and rapid degradation of the global biophysical environment.

It would be recalled that Habitat I which held from 31st May – 11th of June 1976 was in response to the increased urbanisation of the 1960s and 1970s fuelled by rural urban migration and decrease in infant mortality rates that fuelled urban population growth itself, Infrastructure stretched, giant slumps and squatter settlements in developing countries while cities of developed countries suffer inner city slums and ‘beagle effects’ while Habitat II which was held in Istanbul, 3-14 June 1996 had one major purpose, which is to address two critical issues of equal global importance - "Adequate shelter for all“ and "Sustainable human settlements development in a rapidly urbanizing world" and Habitat III held in Quito, 17th – 20th October 2016 aimed for cities and human settlements where all persons are able to enjoy equal rights and opportunities, as well as their fundamental freedoms, guided by the purposes and principles of the Charter of the United Nations, and right to Development”(Ebohon 2017).

Today, there are more than 840 urban centres, and well over 10 cities with populations of a million. Lagos State, one of 36 States is larger than more than 32 African countries and has a population projected to rise to 23million by year 2015. In another decade, more cities will qualify as mega-cities. The explosive rates of growth have not only progressively complicated and exacerbated inter-related problems of human settlements and the environment, but have also greatly accelerated poverty. Presently, 70 million Nigerians live in poverty. Only China and India have more poor people. The demand for infrastructure, basic services and housing in expanding urban centres is on the increase. Issues of sanitation, waste management, crime, social conflict, governance and management also need attention. Moreover, there is a strong urban bias in the development of programmes and no coordinated efforts at rural development, which in turn is reflected in inadequate access to market for goods and services, and deplorable condition of the education, health, transportation, water and sanitation sectors. Most fundamental is the lack of resources and technical ability to manage urban centers.

The environment is a spatial, physical surrounding of a home, private or public place. To maintain such an environment can then be referred to as sustainable development. The input of the government, the civil society, the private sector as well as professionals in the built environment is essential in the management of the urban environment. Meanwhile, the city is the complete envelope of the urban

environment; hence a sustainable economic growth cannot be achieved without sustainable urbanisation of the city. This is somewhat a dynamic multi-dimensional process covering environmental, social, economic and political sustainability. Urbanisation embraces relationships between all human settlements from urban centers to the city and the metropolis, and also between towns and cities and their surrounding rural areas.



Figure 1: Typical example of urbanization process.

Source: Olubodun et al 2014.

From the above figure, a typical urban center in Nigeria has many entry points, it is immaterial whether or not the points are official, but they end up getting ‘filled up’ and exert pressure in the center, making it more urbanized.

URBANISATION IN NIGERIAN CITIES

The patterns of settlement in many cities in Nigeria are arguably similar, partially owing to the fact that most of the cities were formed out of one major reason or the other and the need to get protected forced them to be ‘circular’ in nature. Cities like Abeokuta, Ife, old Kano and Zaria are all similar in nature.

Urbanisation and influx of migrants into these cities can only be through the peripheries of the towns as depicted in figure 1 above. The consequences of this is that migrants will have to contend with city dwellers for the available resources vis a vis the attendant issues.

Population Growth and Urbanisation

Urban population rises as more people leave the villages and farmsteads to live in the cities. This is a common phenomenon in developing countries. People move into cities to seek economic opportunities. A major contributing factor is known as "rural flight" In rural areas, often on small family farms, it is difficult to improve one's standard of living beyond basic sustenance. Farm living is dependent on unpredictable environmental conditions, and in times of drought, flood or pestilence, survival becomes extremely problematic.

Migration is the movement of people from one geographical area to another, involving permanent or temporary residence or settlement. There must be a reason or reasons of migration-either something are chasing the individuals away from their present location or there is an attraction to where they are going to. Rural-urban migration has long been associated with economic development and growth in the economic literature.

Migration occurs as a response to economic development needs as well as social, cultural, environmental and political factors from areas of origin and destination. Also, adverse physical conditions like flood, land slide and the like may contribute to reasons for leaving one location for the other. It is our candid opinion that migration from rural to urban centers are always many as compared with urban to rural. The movement from rural to urban areas creates negative impacts on the quality of rural life especially when such migrants carry away their needed consumption to the cities, especially young adults who subject the older farmers to harder works on the farms by virtue of their movement (Olubodun et al 2014).See table 1 for details of Nigerian population growth over the years.

Table1: Nigeria’s Population Trend

Period	Population (In Million)
1921	18.72
1951	30.40
1963	55.67

1991	88.06
2000	115.00
2006	140.035

Source: National Population Commission, 2015

The continuous rise in population explains one of the reasons behind concerted effort of citizens to migrate to urban centers in Nigeria and across the globe, the more reason their housing needs must be met.

Housing and Urban Renewal

Quite a sizeable proportion of the population in most developing cities like Lagos, Mumbai etc. are classified as slum dwellers living under unimaginable, almost sub-human conditions (Olubodun, 2010). He further stated that many of these slum residents do not possess the resources to acquire housing units in the formal housing markets, and equally do not have the necessary wherewithal to work in the formal sector, yet they still find their ways to survive in the city owing to the rural deficiencies. In most cases, they are found to be squatting illegally on government and private lands, a situation where there is little or no incentive for them to invest time and other resources in improving their environment. More often than not, by the time government is prepared to make use of such land; they face the hard task of emergency eviction, taking them back to the first square. Examples are slums of old Maroko in Lagos, Mabushi, Karimo and Area 1 in Abuja.

In the example of plate 1, it is evident that slum dwellers are in a tough battle with nature and their standards of living are far below the poverty line. This is the more reason why slum upgrade must be prioritised in the quest to have a befitting urbanised city!

Urbanisation could be attributed to population increase of urban influx and population increase could also enhance urbanisation; and it could also be a major source of degradation and urban crisis in the forms of unemployment, housing shortage and others.



Plate 1: Mumbai (India) Housing

Source: Olubodun (2010)

Meanwhile, Olubodun et al (2014) believe that cities are the hearts of various civilizations as well as those of economic, political and social activities, hence they continue to attract would-be migrants day in day out. The number of people living in cities will continue to be on the increase and this will continually create the needs for urban transformation in terms of renewal, remodeling or redesign to accommodate changing demands. Adelekan, Gbadegesin, Oladokun and Ayorinde, (2011), believe that inadequacy of basic urban infrastructures in the urban centers of many African cities, poor urban planning together with other urban governance challenges contributes to making African urban slum dwellers at risk.

THE URBAN POOR

Ayedun, Durodola and Akinjare (2011) believe that the problems and challenges posed by the rapid urban growth in Nigeria just like every other developing countries of the world are immense. The explosive rates of growth have not only progressively complicated and aggravated inter-related problems of human settlements and the environment, but have been responsible for the general problem of human and environmental poverty, the declining quality of life and the under-utilized as well as untapped wealth of human resources. Presently, more than 70 million Nigerians live in poverty. Infact, only China and

India have more people than Nigeria. The demand for infrastructure, basic services and housing in expanding urban centres in the country is on the increase. Housing and associated facilities such as pipe borne water, electricity, waste disposal etc are grossly inadequate while millions of the citizenry live in substandard environments called slums which are plagued by squalor and lack basic amenities of life such as shortage of schools, poor health facilities as well as lack of recreational facilities among others. Moreover, there is a strong urban bias in the conceptualisation, design and implementation of development programmes and agenda in the country at the detriment of the rural areas where there is no serious concerted and coordinated efforts towards their improvement which in turn is reflected in inadequate access to markets for their goods and services, and deplorable condition of the education, health, transportation, water and sanitation facilities all of which are responsible for penchant migration to the urban centres of the country by majority of the able bodied men and women who ordinarily are supposed to reside in the rural areas to develop the areas, thereby compounding the problems of the urban centres of the country.

In the wake of migration from the rural areas, migrants get to put up at the outskirts of the towns in search of long awaited ‘green pastures’ which are not easy to come by as expected. At the end of the day, they end up spending years in the outskirts, turning it into slums with several negative impacts on their lives.

STEMMING THE TIDE

In order to have a robust and hitch free urban environment, the poor in the cities need to be taken care of in terms of housing and other associated conditions. It is our believe that once their housing problems are solved, other situations take shapes naturally. Table 2 below explains the best way to go about this.

CRITERIA FOR A GOOD SOLUTION TO HOUSING SHORTAGE

The criteria for a good housing shortage solution can be grouped into various fields, physical, economic, social, ecological and so on. It is pertinent to understand these factors to be able to fashion out the best possible way to integrate a renewal process in a town or city. Table 2 below explains the different factors for consideration in this regard.

Table 2: Procedure for a good solution to housing shortage

	ACTIONS FOR REALISING CRITERIA	CRITERIA FOR SOLUTION
PHYSICAL	Rehabilitating housing stock and improving image of the city	Rehabilitation of existing housing stock, sustaining healthier public spaces for all inhabitants
		Improving housing to attract new residents, giving attention to city wide housing allocation processes
		Improving image of the city
ECONOMIC	Creating funding for urban renewal programmes in national and international level	Funding opportunities in national and international level should be recognized for urban renewal programmes

	Using financial sources Efficiently	Efficient use of financial resources
SOCIAL	Accessing basic needs	Access good and services, - Reduce poverty, social exclusion
	-Providing housing for all Respecting for social ties and identity	Right for shelter Taking into account of the local identity, social ties among inhabitants
ECOLOGICAL	Developing policies for sustainable development	Developing policies related to environmentally sustainable development
PLANNING PROCESS	Developing access to information and knowledge	Sustain inhabitants to access information related to their living environment

Source: Adapted from Mutlu (2009)

CONCLUSION

This paper has come to a conclusion that it has been difficult for the Governments, especially in Nigeria, to providing adequate shelter for all. In unison with Alkali (2005), it is true that the housing scenario in Nigeria is essentially one of inadequacy in quantity and quality. A widening gap exists between expectation and the capability of realization. The difficulty in mobilizing sufficient funds into the National Housing Fund has made it impossible to appreciably increase the housing stock. Other problems are poor access to land, secure tenure, non-availability of cheap building materials, poorly developed local building materials base and absence of infrastructure on land for housing development.

RECOMMENDATIONS

In order to achieve the much needed housing for all, especially at the lower part of the ladder, this paper suggests the following as recommendations towards getting a lasting solution to the seemingly insurmountable situation:

- ❖ Developing and promoting the use of locally produced building materials as a means of reducing housing construction cost, in collaboration with the Nigeria Building and Road Research Institute (NBRI);
- ❖ Promoting the use of indigenous professionals, appropriate design and technology in housing delivery;
- ❖ Promoting measures that will mobilize long term and affordable funding for the housing sector by restructuring and recapitalizing the Federal Mortgage Bank of Nigeria (apex mortgage institution) for better performance;
- ❖ Improving access to finance by refocusing secondary mortgage markets;
- ❖ Deliberately imbibing a private sector led housing provision through the introduction of incentives such as serviced land and tax rebates; and
- ❖ Development of a well-managed land information system and computerization of land registries

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