

SUSTAINABLE LOW-COST HOUSING PROVISION IN NIGERIA: A BOTTOM-UP PARTICIPATORY APPROACH

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The focus of this paper is the provision of low-cost housing in Nigeria. The paper notes the incidence of high magnitude of housing needs in Nigeria, which is symptomatic of severe shortages in adequate housing. The vast majority of Nigerians belong to the low-income group, and these generally lack the wherewithal to make effective demand of available housing stock. Adequate housing is often priced out of their economic reach, which makes the provision of low-cost housing imperative. The paper affirms that public sector intervention in this regard has been largely unsuccessful. It asserts that for low-cost housing to be sustainable it requires a bottom-up, participatory approach. This, it posits, should involve local housing cooperatives and associations, local government councils, and rural communities. This will ensure a proper definition of the real needs of the target group while inculcating cultural traditions and local distinctiveness in the housing programmes.

Keywords: bottom-up, housing, low-cost, sustainable.

INTRODUCTION

Housing is the environment in which man lives and grows. It is an essential need of man without which his very existence is not feasible, which is why it is described as a *sine qua non* of human living (Yakubu, 1980). Housing provision is one of the major challenges facing developing countries. The problem is more acute in the urban areas as there is a high rate of urbanisation occurring in these countries. The high rate of population explosion, continuous influx of people from the rural to the urban centres coupled with lack of basic infrastructure required for good standard of living have compounded housing problems over the years. The urban centres in Nigeria are facing the problem of acute shortage of affordable accommodation, and rapid deterioration of existing housing stock and living conditions. The provision of housing does not really match the growth of the population in most urban centres; which accounts for the monumental deficiency in urban housing quantitatively and qualitatively (Jagun, 1983, Olotuah 2000; 2002a). Housing needs are not matched by effective demand since the large majority of the populace does not have the wherewithal for adequate housing. This segment of the urban population is indeed poor, and is constrained to limited, insufficient, crowded, cold and dirty shelter (Galbraith, 1969). Access to housing by the poor who constitute the largest percentage of the population has thus remained intractable.

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The public sector has been involved in housing provision in Nigeria, albeit to a limited extent. Its actual investment in housing provision has been very little despite huge allocations of money to the housing sector in the National Development Plans, which is why very little is often achieved in terms of meeting specified targets in housing construction. The place of housing in man's health, welfare and productivity make housing provision a primary concern and its sustainability highly essential.

World Commission on Environment and Development (WCED 1987) defined sustainable development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs". WCED argues further that the concept provides a framework for the integration of environmental policies and development strategies. By the definition two key concepts can be identified; the first is the concept of meeting the needs of the poor, while the second is the ability of future generations to meet their needs. The essential needs of the worlds' poor, to which overriding priority must be given, are seen as socially and culturally determined. This requires recognizing the importance attached to social and cultural values in meeting man's basic needs. In the context of low-cost housing, this takes into consideration the social and cultural values of the urban and rural poor, their real needs and priorities, and consent in housing provision for them. It is in this regard that a participatory approach, which takes its root from the communities, is best positioned to ensure sustainability in housing provision for low-income earners. The aim of this paper is thus to show that bottom-up participatory approach is required to achieve sustainability in housing development in Nigeria. This is in view of the debacle in public sector intervention in housing in the country for a period of over sixty years from the pre-independence era, and the inability of the private sector to meet the housing needs of Nigerians. Specifically the objectives of the paper are to examine the impact of public sector intervention in housing, especially on the lives of low-income earners; to examine the housing situation in the country; and finally to highlight ways in which participatory approach can be adopted for housing development in the country.

PUBLIC SECTOR INTERVENTION IN HOUSING IN NIGERIA

The colonial era

In the colonial era government policy was not directed towards the provision of housing for all but emphasis was focused essentially on the provision of quarters for the expatriates and for the few selected indigenous staff in specialized occupations like the Railways, the Police and a few others. During this period, Government Residential Areas (GRAs) as well as a few African Quarters were established. There were no efforts by government to build houses for sale or rent for the general public, and neither was government concerned with ordering the growth of informal settlements, resulting in slum and squalid environment.

The Lagos Executive Development Board was created in 1928 due to the bubonic plague, which ravaged the city of Lagos in the early 1920s. The notable works of this board were the demolition of fifty acres of derelict property in Idimago in Lagos, Nigeria. The board was also responsible for the development of the Workers Housing Estate at Surulere, Akinsemoyin and Eric Moore Housing Estate Surulere, Workers House Estate (Phase II) Surulere and the Freehold Housing Estate Phase II Surulere, all in Lagos, Nigeria. This was the first direct attempt by Government in solving problems of housing in the Lagos area of Nigeria.

In 1956 the Nigerian Building Society (NBS) was established to provide Mortgage Loans. Not much was achieved due to the limited financial resources available coupled with the poor response of the public to the savings scheme operated by the NBS. At the same year (1956) the African Staff Housing Fund was introduced. Its primary function was to provide funds for African Civil Servants to own their houses. Shortly before independence in 1960 various regional housing corporations were established by the then Regional Governments to provide housing for the public. These corporations were unable to extend their services to the low-income group.

Post independence period (1960-1979)

Before 1971 there were no plans in the budget for housing due to neglect. In 1971 the National Council of housing was formed and in 1972 the government set a target of constructing 59,000 housing units in the country, with 15,000 units in Lagos and 4,000 units in each of the then eleven state capitals.

In 1972 the African Staff Housing Schemes was taken over by the Staff Housing Board for the purpose of granting loans to civil servants to enable them build or purchase their own houses. In 1973 the Federal Housing Authority was established to coordinate a nationwide housing programme. The Nigerian Government had then adapted a five-year development plan.

The period 1970-1980 witnessed years that government decided to participate directly and actively in the provision of housing. A total of 202,000 housing units were proposed for construction; fifty thousand (50,000) units in Lagos and eight thousand units in each of the nineteen state capitals. Worthy of note is that less than 15% of these projections were realized (FGN, 2004).

Some events that took place during the period are enumerated below:

- i. In 1975, a new Federal Ministry of housing, Urban Development and Environment was created and charged with the responsibility of monitoring and coordinating the policies in housing related matters.
- ii. The inauguration of the committee on standardization of house type and policies in 1975.
- iii. The creation of the anti-inflation task force in 1976 to examine the inflationary trends as it affected the housing sector.
- iv. The establishment of the Rent Panel of 1976 to review the structure and the level of rents in the country. The recommendations of the panel resulted in the establishment of the State Rent Tribunals.
- v. The establishment of the Land Use Panel of 1979, which led to the promulgation of the Land Use Decree no 6 of 1978 in Nigeria.
- vi. The conversion of the Nigeria Building Society to the existing Federal Mortgage Bank of Nigeria.

The second civilian republic (1979-1983)

A lot of measures were introduced during this period, based on the concept of affordability and citizen participation. Provision of residential accommodation for the low-income earners was given greater attention. Forty thousand (40,000) housing units were to be built annually nationwide; two thousand (2,000) units were to be located in each state capital including the Federal Capital Territory of Nigeria. Out of

this number 80% percent was earmarked for the low-income earners. By the year 1983, the total achievement recorded was only 20% (FGN, 2004). The second phase of the programme did not take off, consisting of twenty thousand (20,000) units of two bedroom core houses also for the low-income group.

The Federal Housing Authority (FHA) was later charged with the responsibility of constructing houses on commercial basis for medium and high-income earners. The FHA planned a total of 350 units in each state. The impact was not felt, due to the location of the housing units mostly in remote parts of the country where there was no demand for them. During this period also various state housing corporations embarked on the construction of low and medium-income housing with sectoral allocation from the government

Post second civilian administration (1986-2000)

The National Housing Policy of Nigeria was formulated in 1991 and its goal was to ensure accessibility to adequate and affordable housing for all Nigerians by the year 2000. Towards achieving this, it was estimated that a total of eight (8) million housing units would be required to cater for the existing and future needs of the population. This was further broken down into five million for the urban areas and three (3) million for the rural areas. Eight hundred thousand (800,000) housing units were estimated to be constructed yearly to meet this demand.

For the success of this policy, a lot of programmes were put in place namely:

- i. The inauguration of the implementation committee on housing policy to facilitate and coordinate the implementation of the housing policy;
- ii. The inauguration of the housing policy council (for monitoring and evaluation of the housing policy);
- iii. The Federal Mortgage Bank was empowered by decree no. 53 of 1989 in Nigeria to give licenses to the first set of the nation's Primary Mortgage Institutions.
- iv. The National Housing Fund was established,
- v. In 1994 the federal government initiated a new housing scheme and proposed to build 121000 housing units in state capitals where housing needs were acute. Only 1114 housing units were completed (Kado Estate in Abuja) and commissioned on 15 December 1994 in the Federation (Benjamin, 2000).
- vi. In 2004 the federal government proposed the construction of 18,500 housing units throughout the federation, with at least 500 units in each of the states of the federation and the Federal Capital Territory. The programme took off in April 2005 in Ekiti State.

SITUATION OF HOUSING IN NIGERIA

In a nation every individual has a right to decent housing. Onibokun (1982) affirms that housing as a unit of the environment has a profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community. It reflects the cultural, social and economic values of a society. Research has confirmed the profound inadequacy of housing circumstances of Nigerians (Onibokun, 1982; Asiodu 2001, Mogbo, 2001; Olotuah and Fasakin 2003). Olotuah and Fasakin (2003) have shown that the housing circumstances of low-income earners, who incidentally

constitute the vast majority of the population, have not shown any significant improvement over the years despite public sector intervention in housing provision. Rural-urban drift, engineered by the attractions of urban-based economic opportunities, has created demand pressure on the limited houses available, resulting in overcrowding in the existing stock and the sprouting of makeshift shacks devoid of minimum structural and normative quality. People live in squalor, sub-standard and poor housing in deplorable conditions, and insanitary residential environment. The urban centres are characterized by high density of buildings, acute sanitary problems, pollution of air, surface water, noise and solid wastes (Mabogunje *et al.*, 1978; Jagun, 1983; Filani, 1987; Wahab *et al.*, 1990; Agbola, 1998). As asserted by Wahab *et al.* (1990) only 33% of urban houses could be considered as physically sound.

SUSTAINABILITY IN HOUSING PROVISION

In sustainable housing people at the grassroots level must be given the opportunity to participate. Housing programmes ought to be based on genuine local participation. Without reference to the perceptions and capabilities of local people housing programmes often fail. This is because local communities are in the best position to identify their needs, and order their priorities. Attitudes towards space, use and organization of space, are all linked to cultural traditions, which are often best understood by the local people themselves.

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 sympathetic to its environment, and mode of life of the people (Olotuah, 2002b). For this reason decisions reached in the top-down approach to propose prototype-housing design for the entire Nigerian population have never really succeeded.

Local communities have valuable experience, a special understanding of their environment, their local building resources and the ways of making the best uses of them. Thus housing that will be properly rooted in the cultural, climatic, socio-economic circumstances of the people can only emanate from within the communities. Sustainable housing can thus be defined in the context of folk architecture, which Allsopp (1977) describes as the architecture evolved by the people, built by them, and in the context of their community. At the level of planning and decision-making local participation is indispensable to sustainable housing. It also contributes to building local capacity.

The grassroots population in the bottom-up approach comprises the local leaders (village elders, traditional chiefs, representatives of community groups) women and youth organizations, community-based organizations (local housing cooperatives, peer groups, social clubs, community associations), and consultative assemblies. The collective decisions of the local communities can be channeled to the local government area councils. Members of the legislative arms of the local councils are drawn from the communities, and thus the local government is ably positioned to collate their input. The local government carries forward to the state government the input of the local communities, from where it goes to the national level. The local government councils are closer to their electorate and to civil society than the federal government. Strengthening the links between local government and their electorate is thus an important ingredient in the promotion of sustainable development. The organ of government responsible for housing development is expected to translate the inputs

from the 36 states in the country into a national action programme. Workshops and seminars, involving the local stakeholders, housing associations and cooperatives, and local government councils should be organized to synthesize all the various inputs.

The bottom-up participatory approach recognizes the contributions of the local-governments, state governments and the federal government in the formulation of policy and planning for housing provision. While it is recognized that the role of federal government is an important one, it is also widely accepted that much of the implementation of policies aimed at shifting economies to a sustainable development path, will have to take place not at the level of federal government, but above and below that, at the international and local levels, respectively. This was stressed at the 1992 Rio Earth Summit. The wide range of functions of local governments makes them key players in the design and more especially the implementation of strategies to promote sustainable development. Based on this view the local government should be incorporated to participate in decision-making/policy formulation (i.e. they should provide information on the percentage of housing needs of their locality, percentage of low income earners, the population growth, type of houses best suited to their local environment). They should be involved in project implementation, monitoring and evaluation. The intervention of the public sector in housing should be geared towards facilitating an enabling environment for housing provision. This does not however preclude direct housing construction by government for the poor. With due consideration given to the input of the local communities, government may provide low-cost core housing units directly for them. It can also facilitate the acquisition of building materials, the cost of which constitute over 70% of the entire cost of a building. The housing finance system should be operated to enable low-income earners have access to housing finance. The new National Housing Policy of Nigeria has strategies in this regard, which include:

- i. Making 40% of the National Housing Trust Fund available for low-income and rural housing;
- ii. Ensuring that the National Housing Trust Fund compels the Primary Mortgage Institutions who access the Fund to participate in the provision of low-income and rural housing;
- iii. Encourage and support through Housing Cooperatives and Housing Associations the provision and maintenance of low-income housing in decent, safe and sanitary environment.

CONCLUSION

The paper has appraised the provision of low-cost housing in Nigeria. It notes that majority of Nigerians belong to the low-income group, who generally lack the wherewithal to make effective demand of available housing stock. It asserts the necessity for the bottom-up, participatory approach in housing provision, which will enable the target population of housing programmes have direct input in policy-making, project implementation and monitoring. This, it posits, will ensure sustainability in the housing programmes with the houses being rooted in the various Nigerian cultural, climatic and socio-economic climate.

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