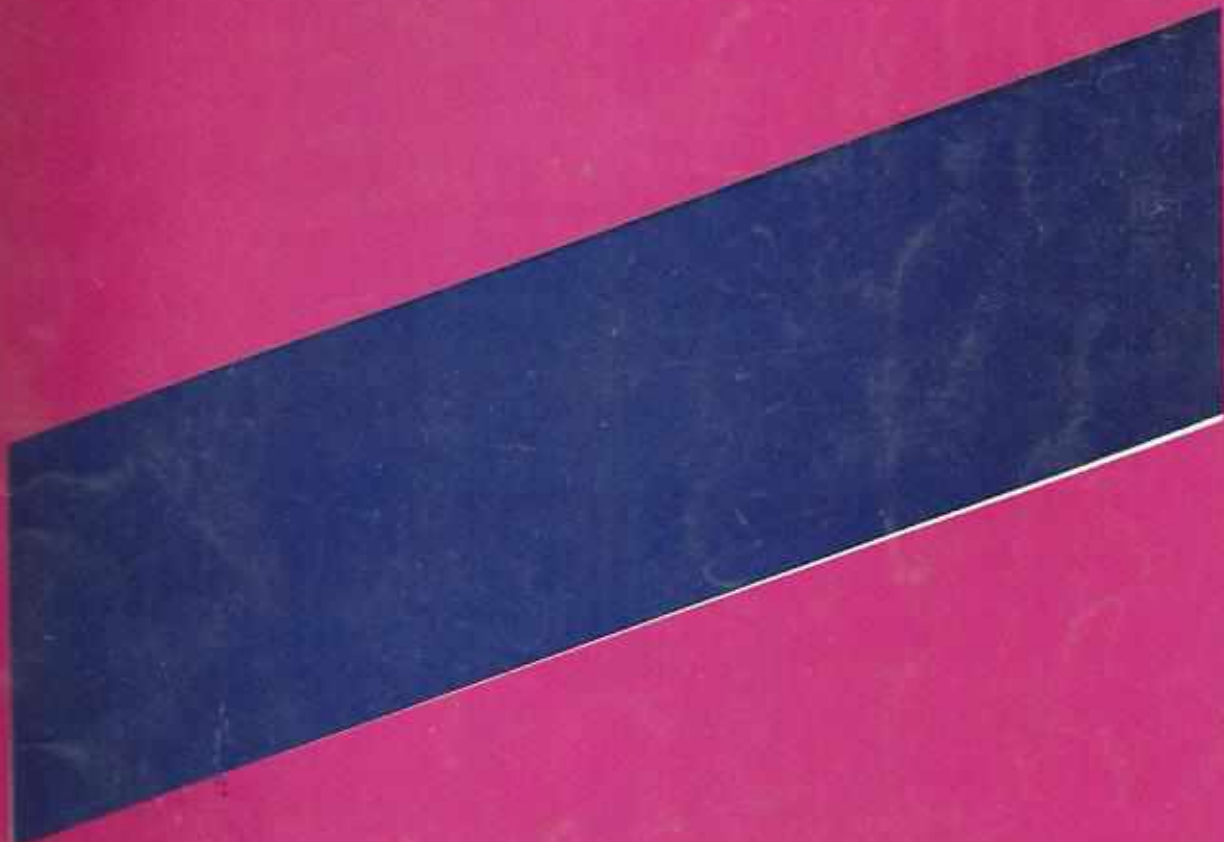


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URBANISATION AND HOUSING IN NIGERIA – AN EXPOSITORY STUDY

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ABSTRACT

The need to develop an effective housing policy that would ameliorate the present acute shortage of urban housing by practically addressing the imbalance between demand and supply of existing housing stock necessitated this research. The method of study was by critical exposition of existing related literature and a review of relevant empirical research findings. The result of the study shows that the problem of housing in Nigeria is enormous and the challenge daunting and the threats to housing an estimated 65% of Nigerian populace expected to live in the city areas by the year 2020, high. The study concludes that renewed stakeholders collaboration is imperative, with high priority and impeccable commitment to drive the arduous task of housing the urban population to a success. Additionally, strategic plans for a pragmatic and effective urban housing must be made to convert the identified threats to opportunities and weaknesses to strengths. The study recommends that housing the urban dwellers must be seen by government as a critical dependency and should be accorded priority status alongside with security, health, education in annual budgets. The study also recommends the re-strategizing of existing housing delivery frameworks for improved service delivery in the sector.

Keywords: *Urbanisation, Housing, Infrastructure, Policy, Population*

INTRODUCTION

Urbanisation results from the growth of industrialization and economic activity. It is viewed as the movement of people from principally agricultural productive activities to non-agricultural productivity. It is also seen as the agglomeration of people in an urban area (Umoh, 2001). Statistics show that cities in Nigeria grew by 5.8% per annum between independence in 1960 and 1993; more than twice its rate of increase of the total population (UNDP, 1997; PRB, 1999). Studies also reveal that by 1999, 36.2% of Nigerian population resided in urban areas, as against 19% in 1963. States in Nigeria show wide disparities in terms of the proportion of their urban population distribution. Lagos state for instance has an urban population of 93.6% compared to Jigawa state with mere 6.9% (Umoh, 2001). It is projected that by the year 2025 nearly 50% of Nigeria's population will live in the urban areas (UN, 1997, Olowu, 1999). Nigeria growth rate has been a major concern to development planners, policy makers and infrastructure stakeholders considering dearth of housing facilities, level of infrastructure decay, shrinking job opportunities and increasing levels of poverty (Umoh, 1986). Report from the Federal office of statistics (1999), indicates that urban areas scored 135 in terms of poverty depth. There is also a lack of appropriate guarantors for housing loan advances, thus a growing inability of low income urban dwellers to raise adequate finances for access to decent housing.

STATEMENT OF THE PROBLEM: Post independent Nigeria development policy focused on new state creation, the set-up of smaller administrative units like local government areas, the upgrading of small urban centers into state capitals and the consequent establishment of government ministries. This led to a massive influx of people from the rural communities to the urban areas in a desperate search for white-collar jobs. While it is doubtful on the adequacy of job opportunities to support the growing migration of people from the rural to urban areas; on the contrary, the inadequacy of urban housing to accommodate the migrating population is not in doubt. Quite a number of housing policies have evolved over the years to address the growing shortage of urban housing infrastructure with set targets to ensure their actualization. Unfortunately, the problem is not that of target setting or benchmarks, the concerns revolve around operational policies rather than conceptual mechanisms that will drive efficient and effective housing delivery for the teeming masses. Today, quite a sizeable proportion of the urban population lives in slums and squatter settlements with little or no access to decent housing.

THEORETICAL FRAMEWORK

POPULATION, MIGRATION, URBANISATION AND HOUSING

Few countries like Sao Tome and Principe, 3.4%; Chad Republic, 3.3%; Swaziland, 3.20%; and Congo Democratic Republic, 3.10% surpass Nigeria's 2.8% in terms of population growth rate per annum (FOS, 1996; PRB, 1999). Hull (1976) posits that the country moved from predominantly rural background with pockets of urban areas as overgrown cities; to a nation with not less than six millionaire cities (UN, 1997; Goliber, 1997). Umoh (2001), states that apart from the larger cities, there exists scores of urban centers across the country.

Aside from countries like Burundi, Rwanda, Kenya, Uganda and Burkina Faso with urban population rates of 5%, 5%, 14%, 15% and 15% respectively; Nigeria, in spite of her urban population rate of 36.2% is among the least urbanized nations of the world especially when compared with Libya, 86%; Angola, 42%; South Africa, 57%; United Kingdom, 90%; and USA, 75%. It is estimated that over 70% of Nigeria's population constitutes the poor and low income earners, thus, a major challenge in housing provision for this vulnerable group.

Aside from food, shelter is perhaps next in the order of importance in the basic consideration of human needs. Humans require food to live and sustain existence; and would then require shelter to secure their lives and properties from external aggression. The need for shelter, a physiological need is further given prominence in Maslow Hierarchy of Needs Theory, in which it ranked first among others- Safety needs, Social needs, Esteem needs, and Self actualization needs.

In setting the goal and objectives of the National Housing Policy, Housing must be seen in the context of overall national development in relation to:

- i. Social Development
- ii. Generation of employment opportunities
- iii. Geographical distribution of population
- iv. Location of industrial, commercial and agricultural activities.

Conceptually speaking, housing is more connotative than shelter, as it emphasizes not only the quantity of human habitat, but its qualitative attributes by comprising all the social services and utilities necessary to make an environment livable.

Housing the populace in Nigeria has remained a major challenge of Government and Construction industry stakeholders as not much have been achieved in both quantitative and qualitative consideration considerations. Most of the urban areas are presented with low income earners, human overcrowding conditions, increasing pressure on few available municipal infrastructure, poor quality housing, and inadequacy of social infrastructure-portable water, roads, electricity and healthcare facilities. The mean number of persons per room by place of residence and region is indicated in table.1.

Table.1: The mean number of persons per room by place of residence and region

Characteristics	Mean Number of Persons in a Room
Rural	3.20
Urban	3.40
REGION	
North East	3.00
North West	3.10
South East	3.20
South West	3.50
All Regions	3.20

Source: FOS IRD/Macro Int. 1992; DHS 1990

From the above stated statistics, relative regional overcrowding condition is highest in the South-western Nigeria with 3.50 persons per room and above the national average of 3.20.

Table.2 Quantitative and Qualitative Deficiencies of Housing in selected Towns and Cities

Town	% of Household occupying one room	Average number of persons per room	% of houses with tap water	% of houses with flush toilet	% of houses with electricity
Lagos	72.50	3.80	71.70	43.50	93.30
Portharcourt	51.50	2.40	75.00	18.60	81.40
Benin	48.00	2.20	24.90	4.00	59.30
Warri	59.90	2.60	62.40	10.90	89.70
Kaduna	63.90	2.10	40.30	14.10	53.30
Kano	69.10	2.40	26.10	1.80	69.10
Ilorin	23.90	1.60	30.70	10.30	28.40
Ibadan	47.30	2.10	33.40	25.20	56.10

Source: FOS, Lagos 1990

Olowu (1999) notes the absence or weakness of an effective metropolitan governance system that is capable of converting the potential resources available in the city into housing and other infrastructures necessary for supporting urban growth and development.

OVERVIEW OF PREVIOUS HOUSING POLICIES AND PROGRAMMES IN NIGERIA

A number of private and public sector initiatives have evolved over the years to tackle the growing challenges posed by housing shortages in different parts of Nigeria. Unfortunately these initiatives as good as they may seem from the onset, have failed to provide the desired salutary effects. Government's involvement in housing could be classified into two distinct phases namely; the colonial period, the post independence period (1960-Date). The housing programme of government during the colonial era was restrictive in nature. The primary focus was on the accommodation of colonial staff by the construction of 'Government Residential Areas'(GRA's) , and African Quarters for a few indigenous staff working in specialized divisions e.g. the police and the railways. There was no deliberate concern of government to provide mass housing for the populace. The subsisting Government Ordinance Act (CAP 95) had no provision for the development of settlements. The creation of the then Lagos Executive Development Board in 1928, was seen as the first attempt for government to break-off from the restrictive housing policy of the colonial government in an attempt to solve the problems of public housing in the Lagos metropolis. The Board, with the support and approval of the Lagos Central Planning Scheme established quite a number of schemes to critically address the problem of urban mass housing.

The schemes to a large extent ameliorated existing conditions and ushered in an added impetus of exploring other initiatives to accelerate public housing delivery in Nigeria. The pre-independence establishment of State Housing Corporations by the then Regional Governments with the aim of providing public housing to the general public ended-up in segregation by disenfranchising the low- income group.

The five yearly National Development Plan of the Federal Government was focused on growing the economy, but unfortunately the housing sector suffered near collapse during the period of the first two NDP's. The National Council on Housing (NCH) was established in 1971 as the first critical commitment of the Federal Government on national Housing. This led to the establishment of the National Housing Programme in 1972, during the second National Development Programme, and since then, quite a number of federal and state housing policies and programmes have evolved over time.

The Federal Government by 1990 launched a new housing policy, captioned 'National Housing Policy' following the failure of the erstwhile state and national housing programmes and considering the critical need for housing the populace. The 1990 National Housing Policy aimed at ownership or access to decent housing at affordable cost by the year 2000.

The United Nations resolution for shelter for all by the year 2000 was a declaration that was pursued with ardent commitment by nations of the world. It was estimated that from the fourth National Development Plan period, 5 million new housing units will be required as addition to existing urban stock, and corresponding 32 million as addition to existing rural stock to meet housing need up to year 2000. Was (2005) identifies the following as the problems that led to the failure of the 'Housing for All by the Year 2000 Programme': Problem of Land acquisition from private land speculators, Legal and technical hitch associated with land use decree of 1978, Cost of Building Materials, Cost of Housing, Eligibility of access to National Housing Fund Loan and limited purchasing power of the national minimum wage

The year 2000 has come and gone, and today, with more than 10 (ten) years , the problem of urban housing remains a great challenge to the housing infrastructure sector of the national economy.

Urbanisation and Housing in Nigeria – An Expository Study

GLOBAL SURVEY OF INFRASTRUCTURE CHALLENGES ACROSS SELECTED CITIES

Kansas: Kansas City is confronted with issues and problems common to other large American cities. Some of the pressing problems are deteriorating housing stock in the central city, traffic congestion, air and water pollution, and the problem of finding money to rebuild and expand the city's infrastructure and to support social services and cultural activities.

Beijing: In 1992, Beijing had an estimated population of 11 million of which approximately 7 million lived in the dense area of the city proper. The remainder lived in small cities, towns, and villages in the surrounding counties. Most of Beijing's recent growth has been by immigration who serve as construction workers, domestic servants, and in other low-level service activities. Many of these transients live in crude shacks or other temporary shelters, or rent dormitory space because of their transient status and low income level.

St. Louis: In the late 20th century St. Louis faced issues and problems of urban decay, deterioration of inner-city housing, homelessness, traffic congestion, and air and water pollution. With many sources of tax revenue out of reach in suburban cities, St. Louis lack resources for renewal and expansion of its infrastructure and adequate support for social services and cultural activities.

Salt lake City: The metropolitan area had 1,067,722 people in 2006 estimate, compared to 1,072,227 in 1990. The city has a low housing vacancy rate, due to the rapid job growth, and housing costs have been rising. This coupled with the fact that one-sixth of city residents have incomes below the poverty threshold, means that affordable housing has become scarce.

STRATEGIES FOR ACHIEVING DECENT HOUSING IN NIGERIA BY THE YEAR 2020

It is estimated over 50% of Nigerians will live in the urban areas by the year 2015. It is projected that this figure will rise to 65% by the year, 2020.

The challenge to decent and affordable housing for all by the year 2020 is quite enormous. It calls for strategic planning approach, essentially involving a critical appraisal of potential threats, opportunities, strengths and weakness to arrive at strategic alternatives from which a feasible strategy can be chosen. A critical appraisal of the threats and weaknesses in policy trusts, mechanisms, processes, procedures and input parameters that fraught performance must be clearly identified. Strategic plans must be made to convert the identified threats to opportunities, while weaknesses are converted to strengths. Government and other stakeholders in the built environment would have to admit the following commonplace weaknesses to the housing system: gross shortage in both the quantity and quality of available housing, high density and overcrowding, inadequate infrastructural services and increasing pressure on municipal facilities, particularly those of sanitation, and a rapidly deteriorating urban environment.

The problem of housing in Nigeria is enormous and the challenge daunting with not less than 70% of the urban low income groups living in rented rather than owner occupier houses.

The threats to housing an estimated 50% of Nigerian populace expected to live in the city areas by the year 2020, is high going by the antecedents of previous stake holder's managerial performance ; especially the abysmal failure of year 2000 housing for all programme.

A renewed stakeholder collaboration is imperative, with high priority and impeccable commitment to drive this arduous task to a success.

All institutions within the system of housing planning and delivery must change their orientation and mindset by shifting the issue of housing provision away from bureaucracy to proactivity, and passion for performance by making their operations more responsive to demand.

Housing investment programmes must focus on the satisfaction of the basic end-user needs. Planning for Human shelter must irrespective of income group be holistic, with critical consideration given on all parameters that make for livability. Basic infrastructures especially sanitary services must be supported. The focus must be on habitability with congruency between quantity and quality.

Since the stock of housing required to accommodate the growing urban population is enormous, the participation of the private sector in complementing the role of the three tiers of government is vital. The present private sector participation in housing provision is at low ebb when considered quantitatively. The challenge of meeting the target of housing an estimated 50% of the population by the year 2015 is daunting and enormous. An enabling environment that woos competent private investors must be created by the Government to stimulate the sector into activity.

All obstacles in the area of eco-socio-political considerations must be removed or at least brought to a minimal level to enhance private sector participation by introducing strategic reforms that will eliminate viz:

- (a) Problems of land acquisition
- (b) Lack of access to adequate housing finance

- (a) Bottlenecks in the operation of the Land Use Decree of 1978
- (b) Challenges encountered in the enforcement or non-enforcement of planning laws and regulations
- (c) Lack of incentive by rent control laws and regulations.
- (d) High cost of building materials
- (e) Problems of scarcity of trained manpower in the building industry

The strategies should be operationalised with government providing required incentives for increased private sector participation in housing delivery:

CONCLUSION:

The housing programmes of government dating from the colonial era to the present day post independent area have failed to holistically tackle the problem of housing in Nigeria. The programmes are haphazard in nature with little or no provision for aggregate planning based on actual demand-supply statistics. The planning mechanisms lack depth and strategic focus for the delivery of the qualitative housing that meets the hopes and aspiration of a majority of urban dwellers.

The present housing scenario is one that is characterized with high density and overcrowding conditions, inadequate infrastructural services, increasing pressure on municipal facilities, and a rapidly deteriorating environment. Studies reveal that at least 70% of the urban low income groups live in rental rather than owner occupier houses.

Government and other housing infrastructure stakeholders are yet to come to terms with the reality on the ground by getting their acts right in terms of planning for the population and putting activity to their existing frameworks for concrete achievement in the sector. The identified problems that marred previous housing infrastructure programmes are instructive with critical attention required to address the challenges posed by land acquisition, the legal and technical hitches associated with land use decree of 1978, the high cost of building materials, eligibility and access to housing fund, the limited purchasing power of national minimum wage, dearth of trained manpower in the construction industry among others.

RECOMMENDATIONS

- i. Housing the urban dwellers must be seen as a critical dependency and should be given priority status alongside with security, health, education in annual budgets.
- ii. Restrategising the existing housing delivery frameworks for improved service delivery in the sector.
- iii. Setting –up a Construction Finance Bank for smooth financing of the housing and other construction infrastructures.
- iv. Restructuring the Raw Materials Research and Development Council for a more purposeful and result oriented performance especially in ensuring that their research and development outcomes lead to reduction in cost of local building materials and overall construction costs.
- v. Strengthening the participation in housing delivery by all tiers of government and stimulating private sector participation in housing development by the removal of inhibitions.

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