

Urbanization challenges and housing delivery in Nigeria: The need for an effective Policy framework for Sustainable Development

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Abstract

Sustainable urbanization seeks to pursue development in harmony with the protection of environmental quality. Providing an effective housing policy framework constitutes one of the major instruments required for Sustainable urbanization. In recent decades, it has been observed that the phenomenal rise in population, spontaneous increases in size of cities have led to acute shortage of habitable dwelling units in Nigeria. This scenario has resulted to diverse urban problems like overcrowding, deplorable environment, poor living conditions, inadequate and poor infrastructure, homelessness, increased rate of poverty and social vices among several others. The need to stimulate progressive urbanization through adequate housing delivery thus constitutes a critical challenge to development. This paper examines existing challenges of urbanization and the housing situation in Nigeria. The paper provides an overview as well as an appraisal of official intervention in housing delivery. It also provides the rationale for developing an effective housing policy framework towards achieving sustainable urban development in Nigeria. In concluding, the paper posits that existing policy framework guiding sustainable housing and urban development must be made relevant and effective in addressing both the present and future housing needs.

Keywords: urbanization; challenges; housing; policy framework; sustainable development.

1. Introduction

Urbanization, which refers to the expansion in the proportion of a population living in urban areas, is one of the major social transformations sweeping the globe. It represents the movement of people from rural areas to urban areas with population growth equating to urban migration.^{1; 2} A UN Report notes that the global urban population has quadrupled since 1950s, and cities of the developing world now account for over 90 percent of the world urban growth.³ A population estimate indicates that at a certain point in 2007, the world's urban population will equal the world's rural population for the first time in history. The growth in the urban population will continue to rise, projected to reach almost 5 billion in 2030. Much of this urbanization is predicted to take place in the developing world, with Asia and Africa having the largest urban populations.^{4; 5} Current reports also indicate that more than half of the world's population now lives in urban areas, and by the year 2050, 70 percent will be city dwellers, with cities and towns in Asia and Africa registering the biggest growth. Consequently, urban population is anticipated to grow on an average 2.3% per year in the developing world between 2000 and 2030.^{2; 6; 7}

Since the city is regarded as the engine of growth which propels national economic development;² the effects and problems emanating from these population increases have undoubtedly constitute critical

challenges to sustainable housing and urban development. Although studies have shown that the problem of housing is universal,^{8; 9; 10} it is however more critical in less developed countries (LDCs), including Nigeria. The challenge of housing the increasing urban population, particularly the poor is becoming more critical 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. Nigeria has been no exception to this trend as it has one of the highest urban growth rates in the world.^{5; 10; 11; 12} Not only is the country experiencing one of the fastest rates of urbanization in the world, its experience has also been unique in scale, pervasiveness and historical antecedents. This process has resulted in a very dense network of urban centres.¹¹ The proportion of the Nigerian population living in urban centres has therefore increased phenomenally over the years; while only 7% of Nigerians lived in urban centres in the 1930s, and 10% in 1950, by 1970, 1980 and 1990, 20%, 27% and 35% lived in the cities respectively. Over 40% of Nigerians now live in urban centres of varying sizes.^{10; 13}

A recently published UN Report on Nigeria indicates that the annual urban population growth rate is 5.8 percent, while the national population growth rate is 2.8 percent. This urbanization rate has resulted in a total urban population of 62.66 million or 43 percent of the total population.¹⁴ The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding, inadequate dwellings, deplorable urban environment, degrading public infrastructure, and to an extreme, “outright homelessness” in most of the city centres.^{12; 15; 16} The explosive rates of growth have not only progressively complicated and exacerbated inter-related problems of human settlements and environment, but have also greatly accelerated poverty.¹¹

As part of its concern towards achieving sustainable urban growth, particularly in the area of housing development, various national governments in Nigeria had in the past embarked on policies and programs intended towards addressing the various housing inadequacies. Also in the recent past, Nigerian government has been actively involved up to the extent of being a signatory to many treaties in several global agenda on issues of sustainability. Among such are; the 1992 Rio-de Janeiro Summit, the 1996 Istanbul Summit, and more recently, the 2000 New York, United Nations Millennium Development Goals (MDGs) Summit, 2002 World Summit in Johannesburg and the 2005 La Havana, UN Sustainable Cities Documentation of Experience Programme.^{11; 12; 17; 18} All of these made sustainable housing and urban development one of the central issues for deliberations. Progress Report on these efforts indicates that in the last five years, Nigeria has been pursuing an integrated approach in the planning and management of its rapid urbanization which has resulted in reviews of the national policies on Urban Development and Housing and the evolution of a home-grown National Economic Empowerment and Development Strategy (NEEDS). The central focus of the strategy is on poverty reduction, alongside sectoral policies on environmental management, sanitation, water, health and population. Issues of good governance and improved popular participation in governance and partnership with national and international development partners are also being mainstreamed into national agenda for development.¹¹ These efforts nonetheless, have yielded no appreciable result as existing realities show a lot of disparities in official approach along this direction.¹²

In response to the foregoing, this paper attempts to examine among others, challenges of urbanization and the housing situation in Nigeria. The paper provides an overview as well as an appraisal of official intervention in housing delivery. It also provides the rationale for developing an effective housing policy framework towards achieving sustainable urban development in Nigeria. In concluding, the paper posits that existing policy framework guiding sustainable housing and urban development must be made relevant and effective in addressing both the present and future housing needs.

1.1 Urbanization challenges and Urban Housing situation in Nigeria.

Urbanization is the process of human agglomerations in multifunctional settlements of relatively substantial size.¹⁹ It represents the movement of people from rural areas to urban areas with population growth equating to urban migration.¹ The United Nations Habitat in 2006 described it as the increased concentration of people in cities rather than in rural areas³. Urbanization contributes to

sustained economic growth which is critical to poverty reduction.⁵ The process of urbanization also involves the improvement of urban quality including renewing the city, optimizing urban spatial organization and improving urban function. The way it is managed and administered has a direct bearing on its ability to support economic development, social development, health systems and mitigate poverty.²

One major challenge militating against sustainable housing and urban development in most developing countries is that of spontaneous and uncontrolled urbanization.¹ It has been observed that rapid growth in urbanization is characteristic of the developing countries, and this has been particularly so since the 1950s. This has found expressions in the high annual growth rates attained by agglomerated settlements.²⁰ High quality and well-managed housing is a cornerstone of sustainable communities. The location, planning, layout and design of housing also make an important contribution to sustainable development.²¹ Existing studies on the housing situation in Nigeria, especially in the urban areas however reveal acute housing problems expressed in both quantitative and qualitative terms.^{22; 23; 24; 25} While decent housing can be regarded as the right of every individual, a larger proportion of the population in Nigeria lives in substandard and poor housing. The reality of this scenario is that the urban house forms in Nigeria accommodate extended family living with many inconveniences, while spatial congestion and infrastructures overloads cause problems in living comfort.²⁶

It has been observed that rapid urbanization and poor economic growth have compounded the problems of inadequate housing in Nigeria.²⁷ These housing inadequacies, particularly for the low-income group, have been complicated by high rate of population growth, inflated real estate values, influx of rural immigrants, deplorable urban services and infrastructures, and a lack of implementation of planning policies.^{11; 28} The reality of this situation is that existing housing stocks are inadequate to cater for the increasing population. In Lagos for instance, which is the most urbanized city in Nigeria, the situation has become so pathetic such that overcrowding, slum and substandard housing as well as unhealthy and poor environmental conditions are expressions of this problem. Apart from the acute shortfall in housing supply in relation to demand, the majority of dwellings in the hinterland – mostly owned by the indigenes, remained unplanned.^{20; 29} Since housing remains a social responsibility of every government, and to a large extent, the health of a country and well-being of its people depends on the quality, condition and level of success in the housing sector,^{21; 30} it is imperative that appropriate policy framework be put in place to address the urban housing problems necessitated by rapid urbanization in Nigeria.

2. An overview of Official intervention in Housing delivery in Nigeria.

A brief review of past housing policies and programmes in Nigeria highlights four periods of official intervention in housing delivery. These include; the colonial, post-independence, second civilian administration, and Post Second Republic periods till the Present date.^{10; 31; 32}

2.1 Colonial period

Official intervention in housing in Nigeria began in the colonial era. During the early colonial period, the housing activities and policies of the government in Nigeria focused mainly on the provision of quarters for expatriate staff and for selected indigenous staff in some specialized occupations like railways, police etc. This marked the advent of Government residential areas (GRAs) in Nigeria. The basic idea in the GRA policy was to provide habitable housing and housing environment for those expatriate administrators comparable to the best in their respective countries. Their housing quarters were well planted, with all the possible comfort, services and amenities; including water, closed sewers, electricity, and abundance of open space and recreational areas. The idea of housing reservation was thus initiated and implemented in Lagos and in regional and provincial capitals throughout the country.

In 1955, the concern for slum clearance brought the central Lagos slum clearance scheme into effect. The scheme opened up Apapa and later Victoria Island as high and low density areas of Lagos. The Surulere housing scheme in Lagos, which was established in the late 1950s, was partly designed to

provide temporary residential housing for the displaced people from the slum areas of central Lagos. The scheme however became permanent housing for such families as a result of problems associated with the re-allocation of redeveloped land in central Lagos.³³ Efforts by the Lagos Executive Development Board (L.E.D.B.) at solving public housing problems in the Lagos metropolis thus resulted in the following schemes:²⁴

i) Workers Housing Estate and Re-Housing Estate; ii) Akinsemoyin and Eric Moore Housing Estate, Surulere; iii) Workers Housing Estate (Phase II), Surulere; iv) Freehold Housing Scheme and Site-and-Services Estate at Surulere, Apapa, Southeast and Southwest Ikoyi, Lupe and Isolo Estates.

In 1958, the Western Regional Government pioneered the establishment of housing corporations. Other regions soon followed suit. The main function of the housing corporations was the construction of housing units for sales to members of the public and the issuance of loans to whoever wished to build their own houses on their land.²³

2.2 Post-independence period (1960-1979)

During this era, emphasis was placed on the five-yearly development plans as an instrument for economic growth. In the first two plans, the housing sector was virtually neglected. Further deterioration was witnessed in the housing situation during the civil war period, especially in the war-affected areas. The third plan period (1975-1980) introduced the most comprehensive and active intervention by the government in the housing sector. The period recognized the housing problems and aimed to increase the supply of housing to a substantial level through government participation.

2.3 Second civilian administration period (1980-1983)

This period witnessed a steady increase in the interest and involvement of public sector in shelter delivery, and the importance of the shelter sector within the overall economy. Most of the strategies and activities during these periods may be seen to be in conformity with enabling concept, public production of shelter remained their common feature. The period witnessed huge failures, when government allocated #1.9 billion for housing construction, in all the twenty states of Nigeria, including Abuja. By June 1983, #600 million (37.5%) had been spent to complete only 32,000 units, yielding an overall achievement level of just 20 per cent.³¹

The period coincided approximately with the fourth national development plan period. It witnessed the continued increasing deficit on urban housing as well as its continuous deterioration in the rural areas. The beneficiaries of this programme were identified as the low-income earners whose annual income did not exceed #8000. It is pertinent to mention that this phase of the programme failed to take off in most states, and that the shelter policy came to an abrupt end in December 1983, making way for a fresh look at the shelter sector which has culminated in the new National Housing Policy.

2.4 Post Second Republic periods till the Present date (1984 to date)

Much activities in the area of housing was not done at the onset of this period as it has been very much transitional one, in which the Federal Government was preoccupied with the preparation of a new and more relevant National housing Policy. This policy was finalized and launched in February 1991. The policy has since become operational as the detailed modalities for its implementation have been put in place.

The poor performance of the National Housing Policy in meeting its set goals and objectives led to a comprehensive review, which culminated in the Housing and Urban Development Policy of 2002. The new National Housing Policy was proposed in 2002, and its first draft, came into publication in January 2004. The major thrust of the Housing and Urban Development Policy is to meet the quantitative housing needs of Nigerians through mortgage finance. The policy was revised in 2004 entailing strategies for housing provision and the institutional framework for it. As proposed by the Presidential Technical Committee on Urban Development and Housing, the framework for its operation involved restructuring of existing structures and the creation of new ones, and the

promulgation of new laws. These include: Employees Housing Scheme (Special Provision) Act (Cap 107); Land Use Act 1978; Mortgage Institutions Act, 1989(Cap 231); Federal Housing Authority Act, 1990(Cap 136); and National Urban Development Policy of 1997, among several others. The housing reforms also involved the establishment of the Federal Ministry of Housing and Urban Development in July, 2003 which was saddled with the responsibility of adequately addressing the complex problems of the urban sector.^{11; 34} However, as part of the efforts to bring about further restructuring of existing structures, a new Federal Ministry of Works and Housing has recently been created.¹⁰

3. An Appraisal of Official intervention in Housing Delivery Policies in Nigeria

There is no doubt that some of the past policies and programmes relating to housing and urban development in Nigeria were contextually and practically relevant in addressing popular needs. Undeniably, some of the policies initiated by the government at both the federal and states levels in meeting the housing needs of the people are moves in the positive direction, as such actions, however minimal, have alleviated the problems of the grave inadequacies of services and facilities in housing, as well as defusing the persistent housing tension among the low-income group in the major urban areas.³⁵ However, considering the scope and magnitude of the housing problems necessitated by spontaneous urbanization, the slow speed and weak content of official intervention in addressing the developmental challenge, it is apparent that some of the outcomes of these actions are almost unidentifiable. Some of the reasons identified as responsible for these shortcomings are outlined as follows.

In Nigeria, it is evident that the planning, programming and implementation of the mass housing policy and programmes suffer grossly from planning inconsistency and weak organizational structures due to political instability, and over centralized mechanism of decision making and execution.^{35; 36}

For instance, most of the houses built by government tagged low-income housing are rather too expensive and out of the reach the targeted low-income group. Also, many of the housing units were located many kilometers away from those who require them and from the functionally active boundaries where socio-economic activities take place within the cities.^{10; 37}

The involvement of the public sector in housing in Nigeria has been more of policy formulation than housing delivery. Despite huge allocations of money to the housing sector in the National Development Plans, very little was achieved in terms of meeting specified targets in housing construction.^{35; 38} This is especially true for direct house construction programme. A number of reasons can be adduced for this, which include: wrong perception of the housing needs of the low-income earners, who incidentally constitute the vast majority of urban dwellers; the proposal of typical housing that is not rooted in the different Nigeria's climatic, cultural and socio-economic environments; improper planning and poor execution of housing policies and programmes; undue politicizing of government housing programmes and the lack of the political will and astuteness to carry out government housing programmes to logical conclusions, and insensitivity of government to the operations of the private sector in housing delivery.^{10; 37}

There is no doubt that the magnitude of the quantitative housing needs of Nigerians is enormous considering the rapid increase in population, and the rate at which urbanization is occurring in the country.³⁴ Also to be considered is the level of inconsistency by the government in its approach and strategies aimed at achieving the goal of the National Housing Policy, as housing matters are constantly transferred to different government ministries from one government regime to the other. For instance, the housing reforms embarked upon by the Federal Government (1999 – 2007) involved the establishment of the Federal Ministry of Housing and Urban Development. The ministry was, inter alia, to supervise the Federal Mortgage Bank of Nigeria, especially in the disbursement of loans from contributions into the National Housing Trust Fund. The ministry has now been scrapped, and in its place, a new Federal Ministry of Works and Housing has recently been created.¹⁰

Despite various inadequacies in the existing housing policy framework in Nigeria, the indispensability of Public sector intervention in housing delivery must be emphasized, especially for low-income earners. Since housing is essential for man's existence and the development of human potential; its adequacy, both qualitatively and numerically enhances the health, welfare and productivity of the

individual and consequently the wealth of the nation.^{21; 30} Government has a social responsibility therefore to ensure adequate housing provision for the people. In other to achieve this goal, there is the need for a redirection and redefinition of existing policy framework which should be made relevant to the present developmental needs and realities, and formed within the context of global sustainable housing and urban development realities.

4. Developing an effective Housing Policy framework for Sustainable urban development in Nigeria.

High quality and well-managed housing is a cornerstone of sustainable communities. The location, planning, layout and design of housing make an important contribution to sustainable development. The quality and condition of housing has a major impact on health and well-being.²¹ Significantly, two of the eight action oriented goals outlined in Agenda 21 of the United Nations World Summit on Environment and Development centered on the promotion of adequate shelter for all, and the improvement of human settlement management in less developed countries,²⁹ These goals among others are in consonance with the principle of sustainable development, which according to The World Commission on Environment and Development,³⁹ also known as “Our Common Future” refers to as development that meets the need of the present without compromising the ability of the future generations to meet their own needs. Sustainable housing provision is thus the gradual, continual and replicable process of meeting the housing needs of the populace, the vast majority of who are poor and are incapable of providing adequately for themselves. It ensures housing strategies that are stable and are not subject to vagaries in the political circumstances of the country.¹⁰ Providing adequate housing therefore constitutes one of the major constituents of sustainable urban development.

The issue with providing adequate shelter in Nigeria does not seem to rest on the absence or search for feasible and viable policies and programmes; neither does it reside in the incessant changes of administrative or institutional identity as witnessed in Nigeria. It however lies on ensuring an appropriate operational framework for its implementation. It also lies on imbibing the right political will, economic determination, organized and democratic approaches in the resolution of the housing crisis.³⁵ A recent World Bank report notes that two of the most critical urban development issues facing Nigeria are the financing of urban infrastructure and the institutional arrangements for housing delivery in urban centres. Of all the myriads of problems faced by urban dwellers, particularly in large urban centers like Lagos, is that of housing.³⁷ The need to develop an effective and operational framework for housing delivery in Nigeria is therefore central to the achievement of sustainable housing and urban development. Since the process of urbanization also involves the improvement of urban quality including renewing the city, optimizing urban spatial organization and improving urban function;² achieving sustainability in housing provision therefore requires major societal changes, restructuring of institutions and management approaches. It requires the appropriate political will based on the conviction of the responsibility of government to its citizens, and the need to create humane and decent environment for dignified living.

The lack of consistency and continuity of policies is often the bane of the execution of government programmes. Sustainability in housing provision can only be achieved if government policies are based on the real needs of the people and not informed by selfish political reasons. As such, housing programmes should be vehicles for improved living conditions of people, with serious implications on their health, welfare and productivity. Meeting set targets should be a priority concern of government at every point in time irrespective of the political leaning of the initiator of the policy. The quantitative housing needs of the urban poor have to be realistically estimated, and their multi-dimensional nature taken into consideration. This is an important component of strategies for policy formulation and decision-making which forms a basis for setting targets for housing development programmes.

Nigeria as a nation operates a three-tier system of government, made up of the federal, state and local. Rather than concentrating the mechanism of urban governance in terms of decision making and executions to only the center as it is the current practice,^{35; 10} each tier should be saddled with clearly defined goals and specific responsibilities toward ensuring effective housing delivery. While the federal government is performing its primary role of ensuring and providing the needed operational

framework or modalities and resource backing, it should also act as facilitator to other tiers of government as well as the private sector and the individuals at the community level in order to make them relevant in urban development and housing delivery issues. To complement these efforts in an attempt to create viable cities for the future generations, there is an urgent need for government to adopt relevant urban renewal strategies for the improvement of the decaying infrastructures in most Nigerian cities.

Among relevant steps required to realize sustainable housing provision is how to put the housing needs of the Nigerian population into proper focus, and a coordinated programme to achieve this should be thoroughly worked out. Sustainable housing provision is thus contingent on such underlying factors as policy formulation and decision making, policy execution and monitoring, and social acceptability and economic feasibility. These factors must take into cognizance the bottom-up participatory approach in housing provision involving genuine local participation by people at the grassroots level. The grassroots population in the bottom-up approach comprises the local leaders (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. 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.¹⁰

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.^{34:40} 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. At the level of planning and decision-making, local participation is indispensable to sustainable housing; this also contributes to building local capacity. The organ of government responsible for housing development is expected to translate the inputs from all the states in the country into a national action programme.

5. Conclusion

The general goal of sustainable development is to meet the essential needs of the world's poor while ensuring that future generations have an adequate resources base to meet theirs. It is thus geared towards meeting the needs of the present generation without compromising the ability of future ones to meet their own needs.³⁹ Ensuring Sustainable housing requires proper definition of housing needs, and the participation of the end users to ensure their satisfaction.

The urbanization process is irreversible in Nigeria, and must therefore be turned into opportunities for growth and development.¹¹ Hitherto, the Nigerian government has demonstrated its concern for the state of housing in the country in various ways, although, with a limited degree of success. There have been several instances of government's direct involvement in housing provision, which reflect in the provision of staff quarters and in the construction of many housing estates in the country since the pre-independence era till the present. Government has also set-up mortgage finance organizations such as the Federal Mortgage Bank and has licensed Primary Mortgage Institutions to mobilize savings and supply funds for housing development. It has formulated the National Housing Policy and has established the National Housing Fund Scheme for workers to contribute savings towards housing development. Government, had at various times, made provision for staff housing loans for government employees. It had also delved into sites-and-service schemes and several others.

Considering the magnitude of the housing and urban problems in Nigeria, the housing policies and programmes of the government seem to have achieved little. Thus, public sector intervention in housing has not significantly improved the housing and urban situation in most parts of Nigeria. This situation can be reversed through concerted efforts at ensuring sustainability of the programmes on ground, and new initiatives yet unexplored. Nevertheless, there is an urgent need for a renewed commitment, redirection of focus, and a demonstration of the right political will if achieving a

realistic sustainability is anything to go by. Perhaps, any effort along this direction would bring us closer to the actualization of a desirable level of sustainable urbanization in Nigeria.

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1. Introduction Urbanization is perhaps one of the oldest global phenomena that are currently shaping the way we live, play and work. Whereas the rate of urbanization appears to have slowed down in the developed countries, its impacts on less developed countries have been very dramatic as these countries are ill-equipped to take full advantage of its benefits and manage the adverse consequences. In Africa, South America and Asia, rapid urbanization has come with complex management challenges in housing, transpor