

Government Challenges in Housing the Urban Poor in Ado-Ekiti, Nigeria

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It is a common knowledge that poverty is rapidly becoming an urban phenomenon. The vast majority of urban dwellers are the low-income earners who are in disadvantage economic position to make effective demand of adequate housing. This paper examines the activities of Ekiti state government in housing the poor in Ado-Ekiti (regional centre) within the framework of the policies on housing reform in Nigeria. The study adopts simple descriptive statistics such as frequency counts and percentages in data analysis of direct government housing provision in the emerging city. The results of these efforts show insignificant re-housing gains on the urban poor. The complexity associated with the government housing approach has made it difficult to realize health and economic benefits including added investments in housing improvement in the area. Policy recommendations are set forth based on research findings with a view to attaining sustainable housing development at the regional centre.

Keywords: housing, urban poor, regional growth pole, urbanization, sustainable housing development

Introduction

The housing sector is a key component of development with a universal appeal. Like industry and agriculture, it may be deployed as a policy tool; governments may use it to reduce unemployment or improve health and productivity; turn existing unsecured wealth into productive capital by regularizing the ownership claims of squatters (de Soto, 2000). Most urban squatters and slum dwellers are poor, and the economic significance of housing is not in doubt. Since the late 1980s, various statements by the United Nations Centre for Human Settlements (UNCHS) and the World Bank have asserted this significance, arguing for strategies that would enable the housing sector play effective roles in economic and social development (UNCH, 2003; World Bank 1993; Yusuf, 1999; Arku & Harris, 2005).

The problem of housing in many Sub-Saharan African countries arises mainly from urbanization without economic growth -a phenomenon that characterized the 1990s, thus, creating a new type of housing demand in a complex policy framework. The notable change in housing policy in recent years is with respect to the spatial dimension of poverty. For instance, it is evident that in many large African countries such as Ethiopia, Nigeria, Kenya, to mention but few, urbanization accompanies impoverishment (Buckley & Kalarickal, 2004). For quite long, the rapid rate of urbanization in Nigeria and the consequential explosion

of urban population have not been matched by a corresponding commensurate change in social, economic and technological development (Mabogunje et al, 1978). The country has one of the largest annual population and urban growth rates of 3.1 percent and 5.3 percent in Africa (Fasakin, 2009). In effect its urban areas are thus, characterized by an increasing shortage of urban services and infrastructure (particularly housing infrastructure) which are only accessible to a diminishing share of the population (Olotuah, 2009).

Ado-Ekiti is the cultural headquarters of Ekiti land, doubling as the seat of Ado Local Government and Ekiti State Government after it acquired the status of state capital in 1996. It is strategically located within the central part of Ekiti State. The city and the rural settlements at its fringe now exist and function as a Local Government Area (LGA)- a single regional entity with a population of 308,621 (Gazatte, 2007). Urbanization of Ado-Ekiti is occurring at a rapid rate on account of rural –urban drift. The rural areas around the city generally lack basic social services and infrastructure (water, electricity, road and telecommunications) and facilities (education, health, marketing, recreation and housing) which make migration of rural dwellers into the city inevitable.

Literature records that urban centres are populated by a large mass of people in low wage and irregular employment, and who often times are in no employments whatsoever (Olotuah, 2009). They constitute the urban poor whose lives are characterized by poor housing conditions, large families, absence of savings and constant struggle for survival (Onibokun

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and Kumuyi, 1996, Olanrewaju, 2004). Most government (Federal and State) Housing policies from the 1990s have focused on this low-income group at State capitals throughout the federation. This study took a look at the impact of the approaches adopted in housing the poor in Ado by the Ekiti State government. The discussions are organized to reveal the various public housing schemes and units in the city; examine the level of acquisition by the poor and exploring the challenges of public housing generally in Ado with a view to suggesting effective urban poor housing in the city.

Literature Review

The provision of new housing stock has lagged behind the rate of demand in virtually all the nations. Nigeria as a nation, parades one of the worst housing deficit scenarios in Africa, principally as a result of her huge population aggregate of over 140million (Gazette, 2009). As frequently observed, "housing is supplied by a very large number of individual landlords who exert almost no effect on market outcomes as many of the housing stock are owner occupied" (Quigley, 1999: 201). Olotuah (2009) observes that lack of adequate housing in Nigeria, is a manifestation of poverty; the main reason why significant proportion of the urban dwellers live in high density housing and environmental conditions which constitute serious health hazard and threat to their general productivity. The situation, no doubt, predicated on Nigeria's low per capita income of \$2,150 compared with South Africa (\$10,291), Botswana (\$5,965), America (\$46,432) and Sweden (\$43,654) (Adediji, 2010). As at 2009, housing deficit in the country was estimated to be 16 million dwellings which required about \$40 billion to execute.

This study adopts the concept of a regional growth pole which is synonymous to a regional growth centre. It was developed to offer deductive explanations about the significance of a centre in a region. At the centre are certain indicators of growth (Perroux, 1955); geographic agglomeration of activities (Boudeville, 1966) and activities whose productive capacities influence the performance of other activities in a particular economy (Ivarah, 2003). There is hardly a region without such centre(s), because, regional organization needs constant movement of people, goods, money, information to maintain it, as an excess of inward movement brings about change, while decreased movement leads to contractions and ghost cities (Hagett, 2002). As noted by Jinadu (2006), understanding this pattern of spatial interaction among settlements in a region is of geographic importance since it provides ample information for settlement

policy and infrastructure planning. Government efforts to provide housing (social infrastructure), began before Nigeria independence in 1960, when it contrived Government Reservation Areas (GRAs) at regional headquarters for expatriates and government officials of both Nigerians and foreign extractions. The period between 1975 and 1980 witnessed a bold attempt at direct housing construction of 202,000 housing units at the State capitals with a 13 percent realization level (Onibokun, 1985). Within this period, some housing schemes for the poor were attempted before the military took over in 1983 (Fasakin, 2009). From 1984, the concept of sites-and-services emerged as a strategy for housing provision under the Federal Ministry of Works and Housing. By 1988, it had developed 20 sites-and-service estates and 11,971 serviced residential plots (CASSAD, 1993). The programme involved essentially, the provision of infrastructural services such as roads, drainage and sewerage systems, water supply and electricity.

In 1994, the Federal Government adopted the direct construction approach again; proposed 121,000 housing units in the state capitals where housing shortage were acute. Only 1,114 housing units were completed in Kado Estate in Abuja (Federal Capital Territory - FCT) and commissioned on 15 December, 1994 (Benjamin, 2000).

In 2004, 18,500 housing units were also proposed throughout the Federation with at least 500 units in each of the states including the FCT. However, all these plans, even though well-conceived, were faced with constraints in the realization of an efficient housing delivery system. Social acceptability and economic feasibility are major criteria in its sustainability. It therefore implies that, if a housing programme must success and be sustained, it must not fall short of the expectations and needs of the target population, and the houses or land put up for sale must be affordable by them (Olotuah, 2009).

Methods

The research population comprises of the Surveyor General and the Directors of Urban and Regional Planning and Lands Services saddled with the responsibilities of land survey, layout design and land allocation respectively under the Ekiti State Ministry of Lands and Housing. The research instrument used was a well-structured questionnaire which was designed to investigate their operations in Ado-Ekiti. The questionnaires contained close-ended questions with pre-coded alternatives meant to ascertain the major challenges in construction and allocation of housing units as well as management of the estates. Specifically, the questions focused on site selection

criteria, land acquisition barriers, types of housing units constructed, source of funding, conditions for allocation, social acceptability of housing and the estates' management strategies. The authors administered the questionnaires through face-to-face contact with the officials (Directors) during working hours for two weeks in October, 2011. Some other basic facts were gathered from the observations made at the various project sites in terms of location, the inhabitants, level of accommodation and the environment generally. Survey utilized univariate analysis of data for easy description of the phenomena under investigation.

Results and Discussions

Government approaches to housing the poor

Housing issues and policy problems are both global and inherently, local –specific to a given time and place. Within the context of this study, 'housing' refers to a form of public housing provision, which emphasizes the role of the State (government and its agencies) particularly in housing the low –income (poor) group in Ado-Ekiti, Nigeria. Currently, the process of growth of the city is aggravated by the ever-changing socio-political scene of dual administrative functions (as State and Local government headquarters). Two broad approaches to public housing in the city were identified –direct government housing provision and government-sponsored housing.

The former involves large-scale direct production and ownership of housing that is further from market rents, more strictly allocated according to need and more directly managed by governments.

The latter approach is one that is nearer market rents under various kinds of independent landlords (housing associations, cooperatives and private landlords). The government –sponsored housing is ignored in this study for an important reason. It entails granting of housing loans to prospective landlords who in most cases supply middle and high-income housing where high profit is envisaged than low-cost housing construction (Olotuah, 2005).

Direct government housing provision

In Ado-Ekiti, the Ekiti State government has attempted to reduce the incidents of accommodating the poor by embarking on feasible residential estates. These estates include the "Irewolede" Housing Estate along Ilawe road, and Fayose/Obasanjo Housing estate along Ikere road at the outskirts of the City. At the estates, government designed, built and delivered three categories of houses (2-bedroom, 3-bedroom and 4-bedroom) to the people.

With government participation in construction, quality housing is guaranteed in terms of electrical wiring, design and construction (ventilation systems) "a whole range of attributers that could be actively dangerous if they were not adequately maintained and properly hooked up (Quigley, 1999).

Table 1. Category of houses at Irewolede and Obasanjo Estates in Ado-Ekiti.

Estate	Low class		Medium class			High class		Total
	2-bdrm Bungalow	3-bdrm Bungalow standard	3-bdrm Bungalow special	3-bdrm Bungalow Extra-large	4-bdrm Bungalow	2-bdrm Duplex	4-bdrm Mansionet	
Irewolede housing estate	16 (6.23%)	205 (79.77%)	-	9 (3.50%)	3 (1.7%)	1 (0.39%)	23 (8.94%)	257 100.0%
Obasanjo housing estate	24 (16.90%)	96 (67.61%)	22 (15.49%)	-	-	-	-	142 100%
Total	40 (10.03%)	301 (75.44%)	22 (5.51%)	9 (2.26%)	3 (0.75%)	1 (0.25%)	23 (5.76%)	399 100.0%

The main requirement for allocation of building to prospective occupants is the deposit of 10percent of the value of structure. After allocation, the balance is deducted in installments over a period of time not exceeding 20 years. Analysis on table 1 reveals that only 10.03% of the housing units are meant for the low class. Evidently, the government has the political will, but limited financial resource and low priority to build enough housing to meet a tangible fraction of

the housing needs of the city poor. Funding of housing is capital-intensive and almost beyond the reach of the average poor. Past government programmes on the funding (usually on large scale) have been equally unsuccessful. Achieving sustainability in housing provision for the urban poor requires adequate understanding of the urbanization process and restructuring of institutions and management approaches (Olotuah, 2005).

Major challenges

In Ado-Ekiti, public housing is confronted by a number of challenges; these can be categorized into four key areas:

Administrative, institutional and management challenge

Paucity of up-to-date and detailed records of housing affordability, demographic transition and culture has been the bane of housing provision in the city. Housing affordability records reveal information on income, saving profile and indices. Demographic transition trend will produce rates and volumes of demographic growth attributable to earlier ages of marriage (Pugh, 2001), thus, prompting housing demand. Culture, in most cases, determines social acceptability of housing based on expectations and the exact needs of the target population.

Financial and economic challenge

The last two decades have witnessed substantial cut in funding to operate, improve and maintain public housing in Nigeria. The effect is felt more in Ekiti State (new generation state) with low government allocation and revenue base. There is structural weakness in capital for incremental housing investment and routine operational needs of the estates. The financial sector of the economy (banks and insurance companies) is hesitant to invest in the National Housing Fund as sub-optimal level of return is envisaged. The contributions of self-employed persons were irregular due to lack of interest in the scheme. This situation is exacerbated by distortions in the legal and regulatory frameworks, especially as it relates to limitation in the knowledge base in an environment of largely informal income and limited collateral.

Physical Challenge

This is manifested in two folds. First is the older public housing units confronted with the critical needs and comprehensive rehabilitation and improvement in the face of insufficient revenue. Second is the land tenure and administrative and policy issues hampering housing provision, particularly for the low income group in the informal sector of the economy for which appropriate land reforms would be necessary panacea. A review of the current land tenure system to favour private-led development is, therefore, a priority.

Local participatory challenge

The neglect of perceptions and capabilities of the low-income earners often render most public housing

programmes unsustainable. The concept of constructing houses by government and selling to the public “is indeed a case of graduated misery visited on the people” (Fasakin, 2009). Local communities are in the best position to identify their needs and priorities in housing. They have adequate knowledge of the local building resources and the way of making best uses of them (Olotuah, 2009) to minimize construction cost. They can easily organized themselves into groups and partners with government to contribute significantly to sustainable housing.

Recommendations

The experience of public housing provision in Ado-Ekiti over the years offers some lessons that can guide future policies. This study has catalogues government roles in housing the poor in Ado (the state capital). It has also assessed the effectiveness of the approach on the targeted group in the face of some basic challenges. The essential problem is a huge housing deficit for the poor in the emergent capital city which calls for policy re-engineering.

The development of a research data base by Ekiti State government is advocated to provide data for planning and implementation of effective strategies for housing and urban development. To accomplish this, the government should support research to identify and review current public housing provision. Such evidence-based housing research plays an important role in improving the quality and consistency of information contributing to housing policy and practice.

Findings from the study placed considerable emphasis on the need to develop a sustainable supply of finance to fund low-cost housing investment. The strategy of ‘cooperative housing’ in the National Housing Policy of Nigeria should be encouraged and supported with wide publicity and enlightenment. The concept has emerged as an increasingly important vehicle for the provision and maintenance of low-income housing. In the society, members should be encouraged to contribute, manage fund, and decide on housing programmes and implementation with joint efforts.

Further problem of public housing is closely tied to the question of how to build an affordable house by the urban low-income earner. This calls for practical solutions to low-cost housing design and construction through the use of locally-sourced building materials and culturally –sensitive designs. This includes the development of building methods and technologies that are both appropriate to the resources and skills available, and which offer flexibility while reducing cost. The imperative is for architects and planners to

re-examine conventional standards, to explore new roles for professionals in the housing process and develop innovative delivery strategies.

The private sector is a far more efficient provider of societal goods and services than the government. Governments function best in seeking to create an enabling environment for the private sector (Ogu, 2001). An innovative public – private partnership approach to housing is, therefore, required to make the kind of progress that is needed. This will synergize the technical and organizational expertise of the private sector with the regulatory functions of the public sector to improve the housing delivery.

Conclusion

The unilateral imposition of discriminatory, restrictive and culturally – insensitive public housing to address shelter-related problems faced by low-income families in the developing world has been unsuccessful. This result does not mean that public housing for the poor is not developing in Nigeria. A review of current approach is important to favour private-led initiative in housing development and assure access to land and mortgage loans by people. The development of culturally appropriate space planning, housing and building standards that better reflect and meet the needs and resources of users are feasible options to government direct housing provision.

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