

Housing Challenge and Government's Policy Intervention: A Case of Service Delivery in Nigeria

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Abstract: The relevance of housing delivery to Nigerians is a paramount issue in the parlance of administration. Several professionals, government officials and other stakeholders have come up with the need to promote an enduring policy to help mitigate the accruing challenges in the housing sector. Previous efforts made by governments through policy intervention have yielded little in provision of adequate housing for Nigerian inhabitants. The questions then are what has the government done or failed to do in this matter? Policies have been formulated, implemented and reviewed to better the lots in the housing sector; nonetheless, it still calls for more to be desired. There are inadequate housing units due to poor implementation of policy and lack of political will to achieve the housing policy thrust. The paper concluded that housing service delivery can be improved upon when government decisively intervenes through proper policy implementation.

Keywords: Housing, Housing challenge, Housing policy, Housing service, Nigeria

I. INTRODUCTION

The need for appropriate understanding of housing is paramount to formulating a viable policy to meet housing challenges. Housing being an integral part of economy of nations confirms the assertions of different scholars that it is a complex facility that covers different areas of life (Kugbega, 2015). In the words of Agbola (1998) housing is described as a bundle of services. The nature of housing shows that it does enhance economic development by over 20% (Henilane, 2016). Housing has been defined by many scholars such as Agbola (1998), Akeju (2007), and Nigeria Housing Policy document 2012 as not just shelter as imagined by laymen but a variety of services having culture, economic and social intrusion in its features. This definition approves the views of many scholars on the strength that housing is an essential and veritable tool for satisfying the needs of man.

A prevalent understanding of housing was averred by Borne (2007) in his book titled "The Geography of Housing", where he identified the functionality of housing as a physical facility, unit of structure which provides shelter to occupants; an economic good or commodity which is traded and exposed to market forces as well as used to promote investment. Bourne further saw housing as consolidation of services such as parks, schools, health institutions, location and proximity of certain types of labour; and summarised it as a tool of government to regulate economic growth. Consequent upon this, the relevance of housing to mankind is buttressed through the call for provision of adequate housing to meeting up the scourging

demand for it by citizens of different countries particularly in developing countries and Africa.

However, the gap between demand and supply of housing units has created a lacuna seemingly difficult to fill due to economic challenges especially with the COVID 19 pandemic. It is estimated that the world needs a startling 400 million housing units to meet up with the housing challenge (Oyo-Ita, 2017) of which it is opined that 22 million of it is needed in Nigeria as at the year 2018, which is about 5.5% of the global housing need. This was not the case earlier, as data collected showed that Nigeria needed an estimate of 17million housing units in 2012 (Alamu, 2017; Ajayi, 2019) and 7million housing units as at 1991 (Ajayi, 2019). statistics and literature highlights the dangers in delaying to address housing challenges results in development of slums, overcrowding, housing affordability, increase in population, land cost and accessibility; lack of access to credit; high cost of building materials; outdated building codes and standards; and lack of effective regulatory and monitoring mechanisms. (Nigeria Housing Policy, 2012; Ghana National Housing Policy, 2015, Ita-Oyo, 2017). These are grave factors that cannot be swept under the carpet. Therefore, there is a need to pay attention to ways of finding probable solutions to the housing challenge in Nigeria by focusing on the roles of government's policy and its level of success so far.

Globally, governments of different countries in Africa have come up with policy intervention programmes to curb the challenge of citizens in securing befitting shelter. Abraham (2019) argued that housing policy in Nigeria is as old as the nation's history, thus implying that the history of the country is empty without considering the nature of human comfort, especially their habitation. For instance, Nigeria has formulated a series of housing policies right from the colonial era till date. These policies were aimed at ameliorating the sufferings of Nigerians who are facing difficulties in having a roof over their heads. However, these government efforts through different administrations have not sufficed. Nonetheless, the counsel of inviting the private sector to contribute its quota as suggested by the United Nations to countries was considered by the Nigerian government in 1991 with the formulation of the Nigeria Housing Policy of 1991. The Nigeria Housing Policy of 2012 averred that there was a policy shift in housing provision from direct construction of houses by government and its other agencies to providing an enabling environment for the private sector to participate in the housing industry. The policy further stated the implications as the physical

construction and provision of houses and their disposal shall be private sector driven, with Government creating and sustaining the enabling environment as well as providing low income and rural housing in all States of the Federation. This was evident during the administration of Alhaji Shehu Shagari who took it upon himself to establish government houses in different parts of the country. His performance compared to other administrations is of more significance and encouraging, though demand for low-income housing still overshadows the supply. It is therefore pertinent to know the policy thrust laid down by National Housing Policy in Nigeria.

This paper would have preferred to deliberate essentially on a policy that is recent between 2017- 2021 but the most recent Housing Policy in Nigeria is that of 2012. This may cast a doubt on the hearts of people about the sincerity of Government in housing provision. This could well apply to sub-Saharan region most especially in Nigeria. However, there is need to understand the established policy objectives on which the housing dictates of the country thrives. Hence, this paper seeks to examine the National Housing Policy of Nigeria as well as its state of housing. This is with a view to providing information on housing service delivery vis-à-vis implementation of the National Housing Policies.

II. LITERATURE REVIEW

The gravity of housing is gleaned from a proper understanding of the concept. In a lay man's perception, housing is interchangeably considered to be shelter (Akeju, 2007) which negates the meaning of what housing stands for (Lekwot, Vachaku, Usman, & Uchenna, 2012). House is simply shelter where one can have a covering of the head irrespective of what happens around it. It is basically concerned with what happens within and not without. A good understanding of the concept of housing aids the policy stakeholders and the public to know the policy agenda while policy implementation is commenced. What then is housing? Several authors like Agbola (2005) have defined housing as going beyond just shelter, to a state where the ecosystem becomes part of the consideration. They aver that housing includes the environment where the structure is located as well as the factors operating in the environment (Venkatarama, 2004; Jinadu, 2004; Borne, 2007; Federal Government of Nigeria, 2012). Consequently, a plan of action for housing especially made by a government be it Federal or State in Nigeria was formulated to solve the housing challenge. These challenges range from provision of housings units in the light of expected standards, lack of housing units and low quality of housing; land availability and poor funding (Omole, 2001; FGN, 2002; Jiboye, 2010). There was also growing overcrowding of housing units and increasing pressure on infrastructural facilities as well as rapidly deteriorating environment, hence the need for understanding of the role of the government in housing provision.

III. METHODOLOGY

This paper adopted qualitative research analysis. It was designed to collect non-numerical data to explain the housing challenge in nexus to the intervention of government in

addressing housing issues as viewed by a public administrator. This was with a view to providing a recommendation that will engender policy process in mitigating the challenges as well as promoting national debate on housing. Data was collected from secondary sources. These were extracted from online publication, newspapers, academic journals, conference proceedings, relevant books, and the internet sources. In order to complement the data collected, a host of existing information were sourced and utilized for this study. Journals and other materials written by scholars in the field of housing and environment were used. There has been little contribution from other scholars from the perspective of an administrator. This accounts for my contribution on this matter as a public administrator and one who teaches others on how to be a good administrator.

National Housing Policy of Nigeria

Adequate understanding of the housing policies will enable researchers to investigate areas of strength or weaknesses of the policies with an intention of coming up with ways of addressing the challenges. Consequently, Sustainable Development Goals called on countries to make sure that adequate and affordable housing with the basic facilities are available for the citizens by year 2030 (Habitat, 2016). This opinion is strengthened by existing literature which emphasises the guide and relevance of affordable housing delivery service through formulation of viable housing policies. Housing policies are important documents which set out the regulatory and institutional frameworks through which the government hopes to solve the housing problems of her citizens in a sustainable manner (Anyakora, Ilechukwu and Nubi, 2012). Olawale, Lawal and Alabi, (2015) posited that it is a tool used in overcoming housing challenges and aids to deliver sustainable housing. It is therefore seen as a statement of intent to achieve given housing objectives. These statements must be clear and capable of creating a workable environment for both the government and private sectors (Boamah, 2014). In view of this, it is expedient to know the housing policy objectives in Nigeria. The Nigeria Housing Policy of 2012 identified the following as its objectives:

- i) To develop and sustain the political will of governments for the provision of housing;
- ii) To develop an efficient land administration system to make land ownership available, accessible, secure and easily transferable at affordable price;
- iii) To provide adequate and affordable housing finance to all Nigerians by developing efficient primary and secondary mortgage market;
- iv) To ensure the use of relevant and Nigerian professional in the built environment to provide all services for efficient housing delivery;
- v) To ensure that all persons who offer professional services in the built environment are appropriately registered with the relevant professional regulatory body in Nigeria;

- vi) To establish an efficient administrative, legal and regulatory framework to enforce the control and monitoring of housing delivery;
- vii) To develop professional and skilled manpower by building adequate capacity through training and skills acquisition and ensure cooperation and synergy among professional in the built environment to support the housing sector in the control and monitoring of housing delivery systems;
- viii) To reduce the cost of production of houses by developing and promoting appropriate designs, use of materials and production technologies in the housing sector;
- ix) To add 10 million new homes to the national housing sector stock;
- x) To maximise job creation in the construction and allied sector;
- xi) To encourage and promote best environmentally friendly practices in housing delivery;
- xii) To improve the quantity and quality of rural infrastructure and its environment;
- xiii) To establish the National Housing and Urban Development Regulatory Commission to provide overall coordination and advancement of the sector; and
- xiv) To establish an institutional framework for sustainable maintenance and Facilities Management process.

These objectives are clear, comprehensive and look achievable. However, the challenge facing policies in Nigeria is not formulation but implementation (Ikechukwu and Chukwumeka, 2013; Iyanda and Bello, 2016;; Okoro, 2020).

. The policy is aimed at delivering housing to the citizens though there are many policy objectives to be implemented. In Nigeria, the objective on private participation is not well spelt out but implied. Moreover, Nigeria housing policy does not make any provision for social housing even with its inclusion in Chapter 8 of the policy. It is against this background that there will be an overview of housing policy as well as its implication on housing delivery service thus far.

Overview of Nigeria Housing Policies

Housing Policy in Nigeria dates back to pre-independence before modern civilization before 1960 (NHP, 2012; Waziri and Roosli, 2013). The policy can be discussed under five headings based on different administrations: colonial period; post-independence period, second republic, Military era and Civil Administration. The Colonial period focused on providing housing units in quarters for the expatriates and other professionals like railway workers, police and Armed Forces among others. During this period, the government did not make any effort to build or rent out houses to the general public and no plan was put in place to promote urban growth except for the establishment of Government Reserved Areas (GRA) (Olayiwola, Adeleye and Ogunshakin, 2005; Abraham, 2019). There was also the establishment of the Lagos Executive Development Board (LEDB), which was empowered to carry

out slum clearance, land reclamation, and the development of residential and industrial estates. Furthermore, government set up of Nigerian Building Society (NBS) in 1956 to provide housing loans to both civil servants and the Nigerian public (Ademiluyi, 2010). Despite all these efforts, the housing challenge was still obvious during the era. However, the post-independence period led to an extension of the GRAs and inaugurated other policy programs to facilitate access to affordable housing. The government established Federal Agencies in housing and urban developments that were still active. In this case, emphasis was on development plans spanning about five years for the promotion of economic growth. Unfortunately, the outbreak of civil war in Nigeria disrupted the development plans. This took the housing industry several years backwards.

The end of the civil war showed signs of economic hope and infrastructural development, particularly in the area of housing delivery. The Federal Government of Nigeria decided to actively participate in the delivery of housing by projecting the construction of 202,000 housing units at a cost of N2.6billion (NHP, 2012) an equivalent of USD2billion in the 1970s. This comprises of 50000 housing units in Lagos State and 8000 housing units in each of the other nineteen States. The post-independence period saw the constitution of panels to ensure that the problems of housing and its delivery are resolved. These panels covered the issue of land allocation, review of structure; level of rent in the country; establishment of the Federal Mortgage Bank of Nigeria to give loans to middle and high income earners in the country. Olayiwola, Adeleye and Ogunshakin, (2005) opined that this era contributed little or nothing to the yearnings for housing provision but this is different from the assertion of Ademiluyi (2010), who saw it as an era of much improvement in the housing sector. His opinion can be ascribed to years of observation and comparison with other administrations in the country so far. It is obvious that such an analogy will proffer an impression of success having observed the weaknesses in subsequent administrations.

The Second Republic had its own challenges. Nevertheless it showed lots of promises with the construction of several housing units. This coincided with the time the Nigerian constitution gave prominence to the use of local materials for manufacturing products, including construction of housing units (Ibimilua and Ibitoye, 2015). An elaborate housing policy program was embarked upon at this period from an outcome of citizens' participation and housing concept. Here, the focus was on low-income earners whose annual income did not exceed N5,000 for a bed room flat and N8,000 for three bed room flat building. It further proceeded to another phase where 20,000 two bed room housing units were planned for same low-income earners but this did not materialize in some States. However, despite the furtherance of development in urban areas during this era, there was obvious neglect of the rural areas (Olawale, Lawal and Alabi, (2015). During this administration, government's interest was on the State capitals, thereby causing an increase in urban-rural migration, consequently adding to the housing deficit in the urban centers especially in the State

capitals. This made the constructed housing units to be beyond the reach of low-income earners

The military administration came up suddenly in December, 1983 through a coup *d'état* by General Muhammad Buhari. During this era, the implementation of housing policy was suspended due to economic constraints (Olayiwola, Adeleye and Ogunshakin, 2005). However, this contradicts the view of Ibem, Anosie and Azuh (2011), who asserted that the military planned to construct 121,000 houses on site and service housing programs within two years (1993-1995). The administration was able to launch housing policies both in years 1988 and 1991 with the aims of providing Nigerians access to quality housing and basic infrastructure; and granting all Nigerians access to decent housing by 2000 in response to the slogan "Housing for All by the year 2000" of the United Nations. However, as at the beginning of 1999, housing development had been so neglected by successive governments and did not consider housing as an important phenomenon thereby depriving the sector of budgetary allocations. A 'no housing' situation existed in Nigeria and about 60% of Nigerians were conceived homeless (NHP, 2012). Though the military era had its challenges with failure in fully implementing the housing policy but the administration could still boast of worthy achievements such as building Gwarinpa Estate in Abuja, which is arguably one of the largest estates in Africa.

Civilian Administration from the return of Nigeria to democratic rule in 1999 till date has been a period of different agendas and ideas. This could be seen as a disadvantage to governance due to lack of continuity on the part of administrations to implement policy thrusts. In this era, the Federal Government of Nigeria proposed to build twenty thousand housing units throughout the Federation over a period of four years, with an intention to construct five thousand units each year to prove their commitment to providing decent housing for the homeless. However, none of these projections were achieved as planned. The reasons for this as highlighted by the Nigeria National Housing Policy (2012) are the weak infrastructure for delivery of housing units as well as the poor management of Federal Ministry of works and housing in providing housing units for those who are in need especially the low income earners. Furthermore, the Ministry is more interested in 'general works' and not housing. All these have created a wide lacuna between demand and supply of housing units. Consequent upon this, there is a great need to revisit the housing policy and its mode of implementation.

IV. CONCLUSION AND RECOMMENDATIONS

Housing is a viable sector that has increased the economic strength of most countries especially in the developed world. Countries like the United States of America had an increase in their Gross Domestic Product (GDP) by embarking on construction of notable quantity of housing units being achieved through formulation and implementation of the policy. The researcher opines that their level of success in the industry can be transferred to Africa if certain conditions are

put in place in African States. This paper posits that the challenge of housing delivery can be overcome through proper implementation of the policy. Here, the implementation starts with coming together of experts in that field like the building team comprising of architects, builders, town planners, engineers among others. However, this time around it is essential to have an astute public administrator in the team to help coordinate and see to all administrative activities both on and off the field. Previously, the building team rarely involved administrators which probably alluded to the numerous challenges encountered in meeting the objectives. This will help foster the proper implementation of the housing policy because often the building team is void of administrators (Anyanwu, 2022), thus, negatively contributing to failure in achievements.

In addition, it will be germane for the government to allocate more funds to the housing sector through subventions and as well encourage the private sector to delve into construction of houses as part of their Corporate Social Responsibility (CSR). This encouragement can be in form of tax reduction and making loans accessible to organised private developers in the industry. Furthermore, government should earmark targets for the private sector in form of geographical and economic coverage whereby private firms are given locations and lands where they can develop under the watch of the physical unit monitoring committee to ascertain compliance in terms of quantity and quality. Not forgetting the need for government to show political will and demonstrate a sense of sincerity by providing an enabling environment for the citizens and other interested parties to engage in housing service delivery.

In conclusion, the understanding of the concept of housing is germane to propagating a formidable plan and development program in Nigeria, especially when it is connected to government responsibility in ensure sustainable housing for middle and low income earners. Hence, the issue of housing challenge in Nigeria and other developing countries can be mitigated if the aforementioned recommendations are applied in the management of the housing industry through National Housing Policy formulation and implementation.

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