

# Affordable Housing as Tool for Economic Development of the Niger Delta Region of Nigeria

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## ABSTRACT

This study examined the relationship between decent and affordable housing provision and economic development in the Niger Delta region of Nigeria. The study looked at the role of affordable housing as a catalyst for social stability, economic empowerment through job creation, and growth in standard of living. It examined the current state of housing provision and the challenges inherent in its delivery in the Niger Delta region, as well as the socio-economic impact of these challenges on the poor population. The study critically examined the effectiveness of government policies and programmes, private sector initiatives, and international collaborations aimed at improving housing affordability and availability in the region. Major problems identified were, difficulty in land acquisition, lack of financial mechanisms and institutions, lack of community involvement, poor political will on the part of the government, as well as poor policy objectives, among others. The study concluded by highlighting that while affordable housing provision in the Niger Delta is overwhelmed by numerous obstacles, it possesses the capacity to enhance economic development and neighborhood transformation. It proposes that direct and intentional investment in affordable housing with sustainable policies will lead to job creation, improved living standards, and reduction in socio-political tension in the region, thereby fostering economic growth and development.

**Keywords:** Housing, economic development, poverty alleviation, mortgage institutions, standard of living, infrastructure.

## INTRODUCTION

Undoubtedly, housing (shelter) is one of the fundamental requirements for humans. Historically, it held the second position in the hierarchy of human requirements, following food. However, Ebie (2009) asserts that it is now the foremost and most crucial right among all rights. Given the significance attributed to housing provision and its comprehensive nature encompassing social services and utilities that enhance the liveability of a community or neighbourhood, he argues that housing has become a fundamental entitlement. The position is strengthened by section 16(1)(d) of the 1999 constitution, which states in the Fundamental Objectives of State Policy that the Nigerian State is obligated to "provide suitable and adequate shelter for all citizens." Although this provision is not legally binding, it emphasises the need for mass housing provision in Nigeria supported by the public sector. The concept of housing as a right implies that every segment of a society, including those who are less fortunate, elderly, disadvantaged, or experiencing mental instability, should possess or be able to get suitable, secure, and hygienic home at reasonable disposal costs or through rental agreements with guaranteed tenure.

From a worldwide standpoint, adequate and reasonably priced housing is recognised as an essential requirement for humanity and a necessary condition for human existence. According to Olotuah and Aiyetan (2006), it is a fundamental requirement for human beings, without which existence is untenable. In a related

contribution, Obi & Ubani (2014) expressed the view that housing has a crucial role in enhancing human health, as well as the social and economic well-being of society. Furthermore, the issue of providing adequate housing for the urban poor has been a persistent challenge on a global scale, and this problem is particularly pronounced in emerging nations such as Nigeria. The dynamics of urbanisation, the velocity of economic expansion, the scarcity of housing land, the lack of infrastructure, the escalation of land prices, inadequate urban planning and land appropriation all directly contribute to this issue. In their study, Aduwo, Edewor, and Ibem (2016) noted that the rapid urbanisation in Africa has presented intricate management issues in areas such as housing. The issues seem to be overwhelming and arduous to manage. Initially, governments of many developing countries, confronted with significant housing needs due to fast population growth and extensive urbanisation, adopted policies resembling post-war housing programmes of industrialised countries like Britain (United Nations Centre for Human Settlements, 1996). Nevertheless, the majority of efforts to establish housing initiatives for the urban underprivileged have been unsuccessful or achieved marginal success as a result of inadequate planning and land policy (United Nations Human Settlements Programme, 2009).

The provision of affordable housing and the promotion of economic growth in the Niger Delta region of Nigeria are influenced by the distinctive economic, social, and environmental features of the area. The Niger Delta region is characterised by high population density, with notable urbanisation in cities such as Port Harcourt, Warri, Owerri, Asaba, Umuahia, Uyo, Yenagoa, and others. Intense urban migration and rapid population expansion have heightened the need for affordable housing. The existence of oil multinationals and their ongoing oil exploration and production operations have resulted in environmental deterioration, such as oil spills and gas flaring, which detrimentally impact land availability and living standards. The complex geology and effects of climate change in the region contribute to the substantial problems of flooding and erosion, which in turn hinder the provision of affordable homes.

Moreover, the immense poverty levels and high rates of unemployment provide significant challenges for numerous inhabitants in the Niger Delta region to afford adequate housing. Furthermore, the exorbitant prices of construction materials and land intensify the problem of affordability. The lack of sufficient infrastructure in the Niger Delta, including roads, water supply, and electricity, impedes the progress of affordable housing initiatives. Deficiencies in urban planning and inadequate implementation of regulations are factors that lead to the widespread growth of informal settlements and slums in the Niger Delta. While numerous studies have been conducted to investigate the impact of affordable housing provision on economic growth in Nigeria, none of them specifically focused on the Niger Delta region. Well executed, affordable housing should function as a driving force for economic expansion, reduction of poverty, and maintenance of social stability in the community. In order to address the existing information gap, this study aims to empirically diagnose the affordability of housing and its effects on the economic growth of the Niger Delta region.

### **Aim and Objectives of the study**

The aim of this study is to examine the interplay between affordable housing and economic development of the Niger Delta region of Nigeria.

The specific objectives are to;

1. Review the effectiveness of government policies and programmes towards the provision of affordable housing in the Niger Delta Region.
2. Examine the importance of affordable housing as a catalyst for economic development, poverty alleviation and social stability in the region.
3. Advocate the need for the government and development partners to use affordable housing provision as reliable tool for sustainable economic development in the Niger Delta region of Nigeria.

## REVIEW OF LITERATURE

### Concept of Affordable Housing

Housing affordability relates to the quality of housing, when compared to other standards, that is priced or rented at a level that does not excessively burden household incomes, as perceived by a third party, often the Government (Lau and Li, 2006). Simply said, households should be capable of living in housing that satisfies recognised standards of sufficiency at a net rent that provides them with sufficient money to sustain themselves without descending below the poverty threshold (Kgobetsi, 2017).

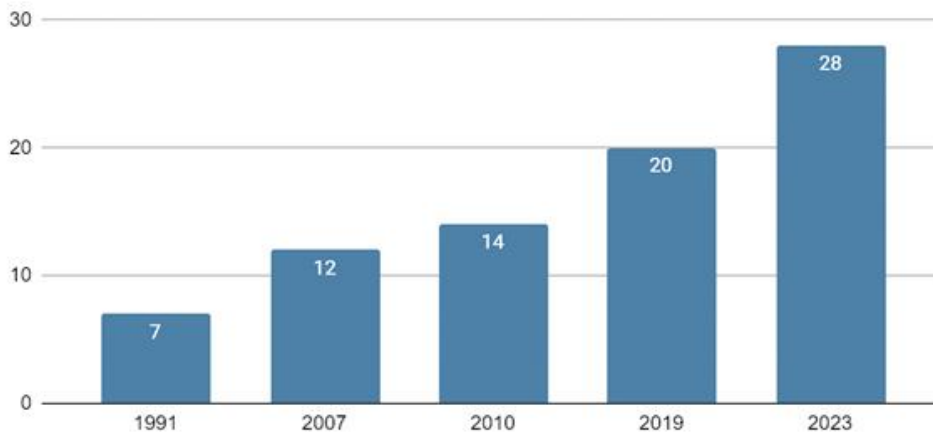


Figure 1: Nigerian Housing Deficit 1991 – 2023.

Source: CBN, FMB, Credit Dataphyte in (Ekpo, 2019)

The research from the Central Bank of Nigeria (Ekpo, 2019) reveals that the lack of credit to the real estate and construction industry has resulted in a housing shortage that is twice as high as the population growth between 1991 and 2023. Originally anticipated at 98 million in 1991, the population of the country increased to 242 million in 2023, representing a growth rate of 148%. The national housing shortfall rose from 7 million in 1991 to 28 million by 2023. Over the period, this represents a 300 percent growth, which is twice the growth in population. Therefore, although the population grew by 148%, the housing shortage grew by 300%. The factors contributing to this ever increasing housing shortage have also evolved from a straightforward to a more intricate issue. As of 1991, the housing shortage in the country was exclusively attributed to mortgage inefficiencies. Over time, as this persisted, other additional elements exerted their influence to give rise to a more intricate issue. The supplementary elements are urban growth, over density, slum dismantling, heightened poverty, and urban migration.

The United States Department of Housing and Urban Development (HUD) defines an affordable housing scheme as one in which a family or household is able to allocate no more than 30% of their overall income towards rent and basic utilities. The affordability of housing is contingent upon it not beyond the 30% barrier. Equally, Andrew (1998) contended that any household allocating above 30% of their income towards housing is deemed to be a financial burden and may encounter challenges in meeting other essential necessities such as food, transportation, and medical treatment. Cox and Parteclich (2010) also contended that the maximum allowable dwelling rent should not surpass three times the amount of the gross annual household income.

Evidently, this unequivocally demonstrates that researchers widely agree that home affordability may be quantified using ratios. Two prevalent approaches for measuring the concept are the ratio approach and the residual income approach. The residual income method quantifies the ratio of housing expense to residual income. In essence, it determines if a household's income is enough to meet non-housing expenses after subtracting the usual housing consumption (Stones, 2006; Chen et al., 2010).

Nevertheless, a drawback of this approach is the challenge of precisely determining the minimum level of sufficiency for non-housing expenses (Stone, 2006). In contrast, the ratio approach quantifies the proportion of housing cost or rent to household income. Any household that surpasses this proportion is deemed to have a housing affordability issue (Kutty, 2005). The generally accepted criterion is 30%. The ratio strategy is often favoured due to its straightforward implementation and compatibility with people's intuitive understanding (Stone, 2006), which is why it was chosen for this investigation.

### Barriers to affordable housing

Notwithstanding the considerable international focus on the housing crisis worldwide, certain countries, including Nigeria, have been unable to effectively address the issue. Several empirical investigations have explored the obstacles impeding the availability of cheap housing. A study conducted by Abimaje et al. (2014) revealed that several factors, including the cost of land and building materials, high interest rates on mortgages, underdeveloped mortgage finance system, administrative bottlenecks, and corruption in land allocation under the Land Use Act of 1978, are obstacles that limit housing affordability in Nigeria. Akeju (2007) identified several obstacles to delivering affordable housing, including government legislation such as the Land Use Act of 1978, unnecessary bureaucracy in property registration, absence of a national credit database, volatile macroeconomic environment, numerous and intricate tax laws, expensive building materials, and inadequate primary infrastructure. Nevertheless, Kgobetsi (2017) categorised obstacles that impact home affordability into two main aspects: demand and supply.

Key demand factors encompass occupational mobility, gross national income, cost of living, and location. Supply factors include corruption, construction costs, geographical limitations on land, intricate planning procedures, and the availability of service land. The aforementioned studies have clearly established the inherent problems that impede house affordability.

Table 1: Barriers to Housing in Selected Niger Delta Cities

Barriers	Uyo (N=94)		Calabar (N=51)		P/Harcourt (N=71)		Average	
	M	R	M	R	M	R	M	R
High cost of building materials	3.72	1	3.91	3	4.32	1	3.98	2
Unstable macro-economic environment	3.64	5	3.90	4	4.31	2	3.95	4
Government legislation	3.55	7	3.22	9	3.17	14	3.31	12
Difficulty in acquiring land	3.29	10	3.67	6	3.59	9	3.52	7
High cost of land	3.51	9	4.24	1	4.22	3	3.99	1
Lack of primary infrastructure	3.71	2	3.49	7	3.76	7	3.65	6
Weak regulation policies	3.13	14	3.08	10	4.04	6	3.42	9
Difficulty in accessing loans from banks	3.14	13	3.73	5	4.17	4	3.68	5
Absence of a national credit data base	3.53	8	3.43	8	3.52	10	3.49	8
Shortage of skilled manpower in mortgage industry	3.26	11	2.92	15	3.15	15	3.11	15
Bribery & corruption	3.12	15	3.04	12	3.48	12	3.21	14
High community and youth charges	3.63	6	3.06	11	3.42	13	3.37	11
High urbanisation	3.69	3	2.98	13	3.49	11	3.39	10
Youth restiveness	3.19	12	2.96	14	3.61	8	3.25	13
Cost of living	3.65	4	4.08	2	4.15	5	3.96	3

Source: Ikediashi and Ajjero (2019), Barriers to Affordable Housing in the Niger Delta

The study conducted by Ikediashi and Ajiero (2019) examined the obstacles to housing affordability in three specific cities in the Niger Delta region: Uyo, Calabar, and Port Harcourt. The survey findings indicated that the primary obstacles identified by respondents in Uyo were the high cost of construction materials, inadequate primary infrastructure, and significant urbanisation. Conversely, the least rated obstacles were the challenges in obtaining loans from banks, ranking 13th, inadequate regulatory policies, and the presence of bribery and corruption. All 15 barriers were found to be significant. The primary obstacles faced by Calabar were the exorbitant prices of land, the high cost of life, and the significant expenses associated with constructing supplies. The hurdles with the lowest ratings from Calabar were "high urbanisation" ranking 13th, "youth restiveness" ranking 14th, and "shortage of skilled manpower in the mortgage industry" ranking 15th. Among the 15 barriers, 12 were found to be significant, since their mean scores exceeded 3.

The primary obstacles identified by respondents from Port Harcourt were the "exorbitant expenses associated with construction materials", the "volatile macroeconomic conditions", and the "restricted affordability of land". Three impediments with the lowest ratings were "excessive community and youth fees," "government regulations," and "insufficient availability of skilled personnel in the mortgage sector." The average ratings of the respondents in the three cities revealed that the three most common obstacles were "high cost of land", "high cost of building materials", and "cost of living". Conversely, the three least common barriers were "youth restiveness", "bribery and corruption", and "shortage of skilled manpower in the mortgage industry". The results indicating that the primary obstacle to affordable housing for the low income group is the expensive cost of land align with the conclusions obtained by Akeju (2007), Ugonabo and Emoh (2013), and Ewa et al. (2013).

The prohibitively high cost of obtaining land in the Niger Delta region has rendered it nearly unfeasible for the relatively economically disadvantaged inhabitants to construct residences for their families. The typical cost of a parcel of land in this area ranges from \$3,000 to \$5,000 and has been steadily increasing. Undoubtedly, this is financially unattainable for an ordinary government employee with an annual salary of around \$500. The findings also indicate that the high cost of construction materials and the expense of living were the other most influential factors. The exorbitant prices of construction supplies, which have been influenced by recent changes in the government's monetary and fiscal policies, have resulted in very high construction costs. Consequently, a significant number of individuals have developed a profound fear of undertaking the construction of dwellings, while both private developers and government contractors have been compelled to raise their building production costs. This additional expense is regrettably passed on to the customers, who are compelled to pay a higher amount in order to maintain a comfortable standard of living.

### **Challenges to Affordable Housing Delivery in the Niger Delta**

**Rapid Urbanization:** Rural-urban migration and natural population growth are driving fast urbanisation in major centres in the Niger Delta, resulting in a surge in housing demand. The exponential growth of population in metropolitan regions has resulted in a profound scarcity of reasonably priced housing. Excessive housing demand greatly surpasses the existing supply, leading to congested living conditions and the emergence of informal settlements. Low-income urban dwellers, in particular, face difficulties in locating suitable and reasonably priced housing alternatives, resulting in a housing crisis. The exponential rate of urbanisation frequently surpasses the capacity of current infrastructure systems, encompassing transportation, water supply, sanitation, and electricity. Urban expansion exerts pressure on the capacity of infrastructure networks, resulting in insufficient services and inefficiencies. Insufficient infrastructure impedes the general standard of living in metropolitan regions and undermines economic efficiency. The rapid process of urbanisation has also played a role in the widespread growth of slums and informal settlements in the major towns of the Niger Delta. The communities under question are distinguished by inadequate housing, limited availability of essential services, and unstable living circumstances. Slums represent substantial issues in terms of health, sanitation, security, and social exclusion. Furthermore, the expansion of slums intensifies housing shortages and burdens urban infrastructure.

The Niger Delta Area has undergone rapid urbanisation, which has exacerbated social disparities including restricted access to housing, education, healthcare, and employment prospects for marginalised groups. Informal settlers and low-income earners, who constitute the urban poor, are especially susceptible to marginalisation and encounter challenges in obtaining inexpensive housing alternatives and essential government services.

**Funding Constraints:** The poverty rate in the Niger Delta region is significantly high, with more than 50% of the population residing below the declared poverty threshold. This constraint hampers the capacity of inhabitants to afford housing, as a significant number are unable of covering housing expenses that surpass 30% of their income (National Bureau of Statistics, 2022). According to the National Bureau of Statistics (2022), the region has one of the highest levels of unemployment in Nigeria, with rates above 30% in several states. The lack of sufficient financial resources for developers and prospective homeowners presents a substantial obstacle to the implementation of affordable housing projects. According to the National Bureau of Statistics, the poverty rate in Nigeria increased from 69 percent in 2010 to 71 percent in 2011. Additionally, the number of unemployed individuals rose from some 12 million to over 14 million within the same time frame (Abubakar & Doan, 2010). Furthermore, this exacerbates the already limited degree of affordability in Nigeria. The restricted availability of housing is exacerbated by the fact that almost 70 percent of residents are unable to obtain housing mortgages, mostly because they lack the necessary collateral and face exorbitant mortgage interest rates (Ayedun & Olawatubi, 2011).

**Legal limitations:** The land tenure structure in the Niger Delta is intricate, since traditional land rights frequently clash with official land registration procedures. This issue poses obstacles to the acquisition of land for the construction of affordable homes (UN-Habitat, 2021). The Land Use Act of 1978, which grants land ownership to the state, has faced criticism for its role in complicating land purchase and raising the expenses and requirements for obtaining land titles.

The implementation of government plans targeting the provision of affordable housing in the Niger Delta has been inadequate, resulting in numerous projects that are either unfinished or abandoned. One instance of criticism directed towards the National Housing Fund is its failure to fulfil its designated responsibilities, namely in the Niger Delta region (Centre for Affordable Housing Finance in Africa, 2022).

In Nigeria, housing production is being impeded by planning laws and building regulating codes. Jibril and Garba (2012) observed significant deficiencies and bureaucratic processes in the existing planning legislation and its execution. Therefore, the lack of competent planning and monitoring, together with insufficient oversight of housing projects during construction, has resulted in the construction of buildings without the necessary building permits or at incorrect sites. Furthermore, there is the establishment of impractical benchmarks for housing quality that do not align with the requirements and capabilities of the majority of the people. In accordance with Fowler's (2008) analysis, this ultimately leads to the marginalisation of low-income individuals as they seek other housing. Commonly, this leads to the emergence of unplanned slums, housing deficiencies, or both.

The Land Use Act of 1978, which establishes government ownership of land, aims to simplify the acquisition of land for different purposes, such as home development. The statute was formulated as a progressive measure aimed at implementing a comprehensive National Law Policy that grants every Nigerian the entitlement to own and benefit from land within the nation (Morah, 1993). However, this approach has proven unsuccessful as the majority of land transactions are not only carried out in an informal land market, but it also serves as the main source of supply for urban development in Nigerian cities (NBS, 2012). An inherent drawback of the Land Use Act is its function as a nationalisation tool, which deprived the citizens of their right to own and administer land, transferring it to the state (Daniel, 2014). Consequently, access to land was limited to the privileged individuals in society. Given that land title is a fundamental prerequisite for acquiring any kind of housing finance, the complex procedures and expenses involved in processing titles also pose significant challenges to housing provision.

A major obstacle to developing cheap housing is the insufficiency of essential infrastructure, including roads, water, and power, which constitutes roughly 30% of the housing supply. In most cases, developers are required to furnish the necessary infrastructure, which invariably increases the price of the residences they construct. Consequently, such features ultimately become costly. To successfully achieve the goal of providing cheap housing, it is imperative that both the private and public sectors make substantial contributions to the provision of basic infrastructure. The persistent lack of access roads remains a significant issue, elucidating the reasons behind the unattractiveness of the suburbs and hinterland, as well as the exorbitant land prices in urban areas. Nigeria's road network spans a mere 195,500 kilometres, with roughly 135,000 kilometres currently in a state of deterioration (Dempsey, Brown and Bramley, 2012). By contrast, India's road network spans 3.4 million kilometres. Presently, the road network in India continues to expand at a daily rate of 9 km.

The cost of construction materials in the Niger Delta region is notably greater compared to other areas of Nigeria, mostly attributed to transportation congestion, inflation, and insecurity. By way of illustration, the price of cement rose by more than 50% from 2021 to 2023 (Nigerian Bureau of Statistics, 2023). Furthermore, skilled labour shortages contribute to increased labour prices, hence further escalating construction expenditures. Due to the sector's substantial dependence on imports, construction expenses are much above industry norms, resulting in high prices for dwellings. One of the main factors contributing to Nigeria's high construction expenses is the exorbitant price of cement, which constitutes roughly 40% of building materials. Cement manufacturers contend that the challenging working conditions, including insufficient energy supply, exorbitant fuel prices, and an inadequate road infrastructure, are responsible for the exorbitant cost of cement. Furthermore, the devaluation of the naira, diverse taxation structures, and inconsistent economic policies are all elements that impact the cost of cement. The cost of cement has steadily increased, culminating in a record-breaking peak in 2024.

**Environmental Degradation:** The Niger Delta is characterised by severe environmental degradation, mostly caused by oil spills, gas flaring, and deforestation. Significant land degradation has made extensive land unfit for residential purposes (UNEP, 2022). Frequent flooding is a prevalent phenomenon in the Niger Delta, with more than 60% of the area being susceptible to seasonal flooding. This phenomenon amplifies the level of uncertainty and financial burden associated with the development of affordable homes in the region (Nigerian Hydrological Services Agency, 2023).

Moreover, the adverse effects of climate change, such as rising sea levels and higher rainfall, are intensifying the occurrence of floods and land loss in the Niger Delta. Consequently, this is further restricting the accessibility of land for affordable housing (Nigerian Meteorological Agency, 2023).

## RESEARCH METHODOLOGY

This study reviewed academic journals, government reports and case studies on affordable housing and economic development. It identified key indicators of housing affordability and economic development in the Niger Delta from the findings. It reviewed quantitative data on housing supply, demand and availability from existing records as well as employment rates, income levels, and poverty rates. It also examined results of qualitative data from structured interviews with key stakeholders and focus groups in the Niger Delta community.

### Findings of the study

Five major elements of affordable homes were identified based on the findings of the studied literature. They consist of economic, social, institutional, ecological, and technical elements.

### Economic Approaches to Affordable Housing in the Niger Delta

Low-cost housing in Nigeria has been severely impacted by hyperinflation due to the excessively high borrowing rates and expensive building materials (Charoenkit and Kumar, 2014). The aforementioned

challenges have exacerbated the cost of housing for individuals. Nevertheless, the presence of a strong financial market as an economic strategy for cheap housing could address the issues of exorbitant loan interest rates, inflation rates, and unaffordable building material expenses (Czischke & Van-Bortel, 2018). Due to the inherent volatility of the market system, both entrepreneurs and developers have become disinterested, resulting in a limited number of entrepreneurs remaining in the home property market. Consequently, the process of market stabilisation will enhance the trust exhibited by private investors and developers. Enhanced economic sustainability is expected to attract a greater number of private investors and developers. This will facilitate the control of price inflation in conjunction with price levels of commodities. Indeed, a stable economic market will undeniably motivate individuals and offer them increased prospects for housing.

Furthermore, research has shown that providing incentives to investors and developers (such as loans and tax breaks) is an economic approach to promoting affordable housing. If implemented by stakeholders, this strategy may help to tackle the challenge and thereby enhance people's access to housing. Similarly, the benefits of architectural flexibility can greatly increase the motivation of investors and developers, leading to lower housing expenses for the residents. Moreover, the depressed economic status of the typical labourers in Nigeria has been identified as one of the primary factors contributing to the scarcity of housing for the population (Ogunsanmi, 2013). A significant portion of the population in Nigeria is unable to afford the current housing unit costs owing to their limited financial means. However, offering low-interest loans and mortgages to the majority of households is an additional economic approach to ensure affordable homeownership. Similarly, analysis have indicated that the economic aim of cheap housing is to provide advantages to households in terms of reduced transport and other non-housing costs. The provision of economic incentives to the majority of families will ultimately mitigate the low-income status, resulting in enhanced housing conditions for the population.

### **Social Approaches to Affordable Housing in the Niger Delta**

The unequal distribution of earnings or money has frequently been identified as a significant worldwide obstacle to the majority of individuals' ability to obtain cheap housing. Owing to their disadvantaged socioeconomic status, a significant proportion of Nigerians have been shown to be displaced in terms of housing (Green, 2005). Due to their low economic status, they are typically confined to the outskirts of metropolitan areas where adequate infrastructure facilities are absent, resulting in their living conditions resembling slums. Furthermore, a low socioeconomic status creates an environment where income inequality flourishes. Research indicates that a social approach to affordable housing involves reducing income disparity by encouraging social investment, inclusion, and group cohesion. Social cohesion promotes a sense of inclusion, social solidarity, and underscores the significance of engagement within communal and familial contexts. Furthermore, social investment promotes cooperation and collaboration within communities, leading to the realisation of the safety and sense of belonging for families. Moreover, the presence of social equality leads to unrestricted availability of resources for households and families, therefore facilitating effective involvement and participation of families in economic, governmental, and cultural processes within the local community.

Furthermore, inadequate preservation ethics and disregarded management of public infrastructure have been recognised as a hindrance that limits the majority of individuals' ability to obtain suitable housing on a global scale. In numerous African countries, Nigeria included, the widespread neglect and abandonment of public buildings have become customary behaviours. Inadequate maintenance has led to an increase in deteriorating and faulty system infrastructures globally. Regrettably, the majority of Nigerians reside in these antiquated and inadequate facilities. Nevertheless, there have been debates as to how to enhance the suitability and use of these obsolete and inadequate infrastructures. With that objective in mind, research have shown that modifying outdated infrastructure to meet cost-effective criteria is more cost-effective and beneficial than completely eliminating it. Based on the research, the process of refurbishing outdated infrastructures, which is part of the social strategies for affordable housing, preserves the architectural characteristics of the



facilities, generates additional employment opportunities, and results in an almost 80% reduction in energy usage, so enhancing the living conditions for tenants.

In addition, the inadequate provision of infrastructure has been identified as a significant issue for housing in most African countries (Agyemang & Morrison, 2018). Most African nations are categorised as developing states and contain the majority of impoverished populations globally, resulting in limited infrastructure development. Nevertheless, several studies have shown that the challenges of inadequate infrastructure supply can be addressed by the implementation of high-density housing construction and the establishment of various affordable housing categories, which are social strategies for affordable housing. Likewise, via the implementation of high density housing construction and a variety of dwelling styles, individuals will experience the advantages of being in close proximity to easily reachable infrastructure, while incurring reduced costs for non-housing expenses. This approach also results in the development of mixed-use sites.

### **Environmental Approaches to Affordable Housing in the Niger Delta**

According to Obeng-Odoom (2010), buildings account for at least 40% of the total world energy consumption, therefore establishing themselves as the primary consumers of energy. The building sector is responsible for about 33% of the total global greenhouse gas emissions. This situation has resulted in considerable distress both within and beyond the industry. As a result, the world is plagued by this distress and frequently endures even greater consequences due to the state of this pollution. Similarly, the ecological strategy of affordable sustainable homes seeks to achieve energy conservation in residences by promoting the use of energy-efficient lighting schemes, solar heating technologies, energy-efficient heating systems, air conditioning and ventilation systems, the installation of water-efficient appliances, rainwater collection innovations, and overall improvements to residential floors or walls (Alam et al., 2019). Undoubtedly, these principles will enhance the quality of homes. Similarly, research have documented that buildings implementing these methods can achieve a reduction in energy use of up to 80%. This is highly likely to contribute to enhanced comfort for individuals both within and outdoors.

Moreover, despite the abundance of indigenous resources in Nigeria and other African countries, the underutilisation of these resources has been recognised as one of the contributing reasons to the scarcity of housing for the population. For a significant number of individuals, imported construction supplies are outside their financial means. However, the incorporation and effective use of local resources are seen as integral elements of the ecological strategies towards cheap housing (Sulemana et. al., 2019). By adopting an environmental perspective, cheap housing places significant importance on the promotion of indigenous materials through tax exemptions and incentives for enterprises engaged in housing development. Likewise, land for house development has been cited as one of the hurdles to housing in Nigeria. According to experts, available lands are being sold at costs that are out of reach for individuals. Furthermore, the expensive cost of land is a fundamental hindrance to the creation of affordable homes. However, inefficient land use planning may be to fault for this increase. Another environmental approach to inexpensive homes is the effective usage and management of land.

Additionally, natural disasters and a high prevalence of internally displaced persons have been recognized as significant factors to people's departure from their homes in Nigeria. Because of the geography of their homes, many Nigerians have been victims of several environmental tragedies. This horrible development may be avoided. One of the different environmental ways of affordable housing is to battle disaster scenarios through the performance of ecological and geographical evaluations prior to the start of genuine building (Dania, Nor-Hasanah and Ain-Naadia, 2021). The evaluations identify immediate and prospective threats and take steps to limit their incidence and impact. Assessment cost, in addition to the project cost, may appear to be large, but the underlying gain that the evaluation portends justifies the effort.

### **Technological Approaches to Affordable Housing in the Niger Delta**

Lack of technical know-how, misunderstanding of technological mechanisms for affordable housing, uncertainties regarding technology performances, and the continually evolving elements of technology have

all been mentioned as hurdles to the development of affordable houses in African countries. Furthermore, the application of technology is essential for enhancing indigenous materials to meet sustainable requirements. Another important technical strategy for affordable housing highlights the need of promoting technological innovation as a way to go forward. This will enhance the requisite consciousness. Furthermore, another cost-effective housing technology strategy advocates for the use of recyclable, reusable, and renewable raw materials. Consequently, the preservation of the environment will be enhanced, leading to improved management of risks. Furthermore, the pace at which technology progresses is a great advantage versus previous capabilities. Consequently, developers allocate more funds into recruiting and enlisting experts to stay abreast of technical progress. Due to the high cost of the end product, housing development has further impeded the progress of many Nigerians. Nevertheless, a technical approach for affordable housing involves the acceptance, promotion, and development of regional and indigenous technological breakthroughs, which can effectively address many of these challenges (Nubi, 2008). By promoting the development and growth of indigenous technology, it is possible to address the shortage of skilled workforce and simultaneously generate urgent employment opportunities. Furthermore, the substantial amounts of money allocated to hiring and importing experts will be conserved. Consequently, there will be a significant reduction in residential building prices, so enhancing the affordability of homes for a larger number of individuals.

### **Institutional Approaches to Affordable Housing in the Niger Delta**

Over-politicization of the system, a lack of political will and commitment from political gladiators, a lack of transparency, and a lack of private industry involvement have been identified as factors contributing to the displacement of many individuals in Nigeria in terms of housing (Nubi, 2008). Research indicates that mass houses originally designed for all citizens were ultimately allocated to high and middle-income individuals who were not in need of them but were associates of prominent figures in the Nigerian housing sector. Ultimately, those with higher and intermediate incomes sell the residential units and lease out a portion of them. Generally, low-income persons in Nigeria are consistently deprived of housing opportunities. Yet, as recommended in the enabling strategy, a basic institutional approach to affordable housing is to stimulate the private sector in the provision of housing programmes. Furthermore, the involvement of private enterprise can enable the resolution of challenges such as corruption and politics that have impeded the housing sector.

Furthermore, it has been demonstrated that the Nigerian housing policy mechanism is unable to facilitate housing opportunities for the majority of individuals because of a deficient operational framework and insufficient implementation methods. Similarly, the study revealed that the majority of people had not yet felt the full effects of Nigeria's latest public housing program. Therefore, it is the responsibility of the administration to establish suitable regulatory frameworks. Furthermore, research have argued that one of the institutional approaches to affordable housing highlights the need of regularly designing, analysing, and modifying housing legislation to accurately represent present conditions. The continuous evaluation and modification of housing legislation in accordance with real-world conditions, as recommended by affordable housing principles, will unquestionably significantly contribute to addressing the housing needs of the larger Nigerian population. An effective housing regulation is a thorough housing ordinance that addresses several issues like land use, building materials, home designs, economic challenges, and more (Vuyisani, 2003).

Moreover, the mass building of homes in Nigeria has consistently been tainted by secrecy, favouritism, and incompetence throughout most governments. For example, research suggests that social problems such as the desire for greater financial compensation, the hiring of inept individuals to work in housing offices and agencies, and unreasonable professional fees, among other factors, have hindered the delivery of homes to the public for an extended period of time. Furthermore, the investigations revealed that the procedure of granting contracts is abundant with various abnormalities. Nevertheless, all of these peculiarities can be resolved by implementing affordable housing principles. One essential institutional strategy for affordable housing is focused on a streamlined and transparent procurement process (Ezeanah, 2021). A transparent and effective procurement process may effectively address favouritism, incompetence, and excessive pursuit of profits. Unquestionably, this will facilitate the distribution of government housing projects to the designated

beneficiaries. The study suggests that implementing an open and effective procurement process would result in significant cost savings.

Furthermore, the predetermined timeframe for obtaining construction approval has impeded the adequate provision of residences to the population of Nigeria. However, these challenges can be overcome by implementing effective affordable housing regulations. The institutional paradigm for affordable housing highlights the need of updating planning and approval agencies and delegating responsibilities to local governments. Research indicates that decentralisation and transferring permissions to local governments can result in substantial time savings. This would confer a benefit to contractors, therefore enabling the construction of supplementary residential units.

### **Affordable Housing and Economic Development in the Niger Delta**

It has been discovered that high housing prices can slow down a local economy, leaving jobs unfilled and less spending power in a community. But, when affordable housing is readily available, more opportunities become available for people at all income levels. More money is available for spending in a community, and long-term change can begin to take root. Here are some of the economic benefits that can be derived from affordable housing in the Niger Delta.

**1. More money spent in local communities:** The most obvious economic benefit of affordable housing is the increase in discretionary spending. For most people, rent is the biggest and most important expense each year. When income loss threatens the ability to meet rent payments, the likelihood of spending money on anything other than the most basic needs harms the local economy. But when residents of affordable housing communities can make their rent payments, they're able to spend more on local purchases—and go beyond the bare necessities to buy healthy food, have better access to healthcare, and spend more at their nearby businesses.

**2. Fewer evictions:** Majority of people living in major Niger Delta cities, live in rental homes or apartments. That means millions of people are, one small unexpected expense away from losing their homes. The sacrifices folks were already making medicine, childcare, groceries, and education. The threat of evictions has always loomed for workers making just enough to pay their landlords every year. Now it's quickly becoming a reality for many more individuals. These repercussions will likely have long-lasting effects that impact generations in a family. Affordable housing in the Niger Delta means that people will have the opportunity of living in good environment at a lower cost.

**3. Healthier population means a healthier economy:** A person's housing is a huge social determinant of their health. Among other factors like income and education, housing is a component that drastically influences a person's physical and mental well-being. Poverty severely limits people's options, which is why poverty is linked to a vast range of health problems, both acute and chronic in nature. Most obvious is the quality of the housing itself. People in low-income housing that's poorly constructed or maintained may be exposed to lead paint, water contamination, and a slew of other environmental risks that are far less likely for more affluent populations. These environmental threats lead to chronic health issues for children, families, and seniors, which come at enormous and preventable cost to both the residents and their greater communities.

The buildings themselves are not the only risks. When a person's home is unaffordable, other critical health factors like healthy foods and doctors visits become farther out of reach. But when people have access to quality affordable housing options, they are far less likely to face environmental threats, and far more likely to have enough income for healthy food options and routine medical care—ultimately helping them lower the risk of severe chronic health problems. The more people can spend on adequate healthcare and fresh food, the better and healthier the local economy becomes.

**4. More affordable housing creates more job opportunities:** Another huge economic impact of affordable housing is the number of jobs it can create, both during the construction phases and ultimately through long-

term societal growth. A real estate company will need to hire manufacturing and construction companies in order to build. Then, the housing centers will need staffing for maintenance, operations, and leasing jobs to keep grounds well-managed and clean for the residents it needs to attract and retain. Of course, there are also many long-term opportunities that come with affordable housing in local economies. The healthier an economy is, the more jobs it will need. One of the benefits of affordable housing is that it encourages improved mobility that ultimately creates more jobs for Niger Delta cities. Though some of these jobs are more immediate than others, the long-term benefits of affordable housing are profound and can lead to meaningful change in society.

**5. Better opportunities for investing in the future:** Another long-term economic benefit of affordable housing is the chance to decrease childhood poverty. Providing children with a better and more equitable path forward is one of these long-term ways to build economic growth and healthier societies. Equipping kids with tools for social mobility isn't just a moral argument — it's also proven to create economic growth for communities. A stable, affordable home is the foundation for everything else. It gives children the chance to establish healthy habits and focus on their goals and education. Generationally, this has massive impacts on educational achievement, economic output, and creating opportunities for residents to give back to their communities.

## CONCLUSION AND RECOMMENDATIONS

In order to get sufficient and reasonably priced housing, it is imperative to reduce the protracted, burdensome, and expensive procedure of obtaining regulatory permission in housing delivery. However, it is advisable to implement specific measures to guarantee compliance with safety standards outlined in masterplans and byelaws. Realistic establishment of building control teams and implementation of legislation that enforce the minimal safety standards must be taken into account. It is imperative to eradicate the bureaucratic procedures involved in acquiring land and title legal paperwork. This is because land is not only the primary prerequisite for housing development, but also because obtaining housing funding from banking organisations in Nigeria depends on presenting legitimate title documents. On a global scale, funding is a persistent challenge in the field of housing development, and Nigeria should not be an exception. It is imperative to enact legislation that requires financial institutions, including commercial banks, as well as the federal government, to provide additional capital to the struggling Federal Mortgage Bank of Nigeria and other mortgage institutions. The government should enhance its efforts in requiring commercial banks to offer extended mortgage financing to both housing suppliers and individuals seeking to construct. The implementation of microfinance programmes would significantly contribute to improving low-income people's access to housing finance.

Ultimately, effectively dealing with the issue of affordable housing provision and fostering economic growth in the Niger Delta necessitates the implementation of comprehensive approaches that take into account the specific socio-economic factors, environmental sustainability, and infrastructure development of the local area. In order to attain sustainable growth and enhance living conditions in the region, it is imperative to establish collaboration among government, private sector stakeholders, and communities.

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