

Dynamics of Housing Affordability for the Rural Population of Nigeria

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Abstract

Inclusive, safe, resilient, affordable, accessible and sustainable housing is a fundamental human right articulated by the United Nations' Sustainable Development Goals (SDGs) 11.1, 11.2, 11.3, 11.4, 11.5, 11.7, 11.a, 11.b and 11.c and Nigeria is a signatory to many such international protocols coupled with the charge under its 1999 Constitution (Fundamental Objectives and Directive Principles of State Policy) that 'suitable and adequate shelter... are provided for all citizens'. In the light of the rich context of these novel instruments, the challenge posed by available housing quantity, quality and affordability all over the world and particularly in Nigeria's rural areas is still increasingly dire. This study examines the concept of housing affordability and relates it with the rural capacity to acquire housing. It also assesses the indisputability of government rhetorics at providing housing in relation to the current housing dilemma in the country's rural sector. Analysis of data obtained from published works and other secondary sources confirmed that both institutional and structural factors mediate significantly in undermining Government's goal of making housing affordable. Based on these findings, it is hoped that measures such as the adoption of improved but readily available local building materials; tailoring of designs to meet 'necessary housing' requirements as against 'luxury housing'; re-orientation of the people regarding realistic accommodation targets; as well as the introduction of a National Rural Housing Policy can go a long way in reversing the housing quagmire in Nigeria's predominantly rural settings.

Keywords: Nigeria; Right to Housing; Affordability; Rural Housing; Designs

1. Introduction

Nigeria's 1991 National Housing Policy defines affordable housing as any housing costing less than 30% of an individual's personal income, and families who contribute more than the stipulated fraction are considered cost-burdened and may have difficulty affording other necessities like food, clothing, transportation and medical care (FGN, 1991; AHURI, 2004; HUD, 2007). It is noted that in spite of several government and international goals and policies designed to achieve affordable housing, the situation of the predominantly low income inhabiting rural areas seems not to abate (Omole, 2010; Holne, 2015; Udoh, 2016). Festus and Amos (2015) asserted that housing affordability in the country is affected by such problems as poverty, primitive environmental living conditions, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instruments for mobilisation of funds, and high cost of building materials. Other studies have added credence to the above stated realities particularly for the low income population (Omole, 2010; James and Essien, 2013). It is such scenarios alongside paucity of community facilities and amenities that result in the despicable and unliveable housing environment witnessed in Nigeria's rural settings (Abbass, 2012; Udoh, 2016).

Rapid population growth of the country also compounds the problem of housing which is not growing at a rate near to that of the population (World Bank Group, 2017). According to the World Bank report, the rural population of Nigeria has grown from a meagre 38,244,500 in 1960 to a concentrated value of 95,153,153 at an annual growth rate of 1.04% and trudging on a total rural land area of 880,103 square kilometres in 2015. With such precise indicators which represent a whopping 52.224% of the country's total population, it is therefore accurate to affirm that the rural areas are a key sector in Nigeria's economy, thus making the future of the nation to depend largely on it (Chenga, 1986).

The study scope thus justifiably focuses on the rural component of housing. Data analysis is based on textual and qualitative enquiry using extensive literature reviews as well as secondary data obtained from journals, government publications and other documents on housing. The aim is to assess the dynamics of housing affordability for the country's rural population in terms of the interplay of institutional and structural factors. The specific objectives of the study include:

- i. To examine the concept of housing affordability in relation to the status of rural housing in Nigeria.
- ii. To assess the institutional frameworks for providing affordable housing in Nigeria.
- iii. To analyse the structural measures available for making housing affordable.
- iv. To propose policy drivers for achieving the goal of providing affordable housing for the rural sector of the country.

2. Concept of Housing Affordability: A Review

Housing connotes not just a roof over one's head but the conjunction of the dwelling, the home, the immediate environment and the community as well as the dynamic process of providing and improving them (WHO, 2004;

Jinadu, 2007). Whereas the National Housing Policy defines affordable housing as any housing costing less than 30% of an individual's personal income (FGN, 1991), Mbamali and Obiekwe (2001) posits that affordable housing for a particular income group is the range of housing for which the total monthly repayment costs fall within the monthly repayment capability of the average household in that group. Jinadu (2007) also stressed that housing is first an economic process and product, and secondly, a social symbol. Social housing, as one of the approaches to housing affordability, is thus the direct responsibility of government to its vast majority of no-income and low-income population to stabilize society by freeing from it the insecurity challenges occasioned by homelessness (Federal Government of Nigeria, 2012).

It is also pertinent to observe that though housing affordability challenges are experienced in urbanised parts of the world, the rural areas face aggravated difficulties. Such peculiar problems border on housing quality which entails structural adequacy, overall neighbourhood worth, residents' perception of neighbourhood safety, room density and housing affordability (Muller and Job, 2006; Republic of Namibia, 2009; National Housing Federation, 2014; Holne, 2015). Other problems are availability of largely raw indigenous building materials and technologies with limited useability; water access and sanitation issues; the effects of demoralizing images of community identity from the local and international media domains; the sheer reluctance of professionals to take countryside positions; and the non-saleable nature of the rural home due to the prevalent owner-occupier tenure type (Republic of South Africa, 1995; Government of Ghana, 2015; The Republic of Uganda, 2016; Udoh, 2016).

Table 1 indicates the percentage of household income expended on food and other necessities in Nigeria's urban and rural environments. The data shows that the average rural household already spends about 61% of their income on food while the remaining 39% of the income must cater for non-food needs such as the family's housing, education, health, clothing, transportation and other welfare concerns. It thus clearly confirms that rural people have low purchasing power and would need a deliberate policy intervention to afford adequate housing.

3. Institutional Frameworks/ Arrangements in the Nigerian Housing Sector

Nigeria has had a number of policies to address its housing needs before its emergence as an independent State and all through its existence as a nation. Kalu, Agbarakwe and Anowor (2014) as well as Ajibola and Sanmi (2015) reported that the impact of the various National Development Plans were either insignificant regarding housing delivery in the rural areas or later overwhelmed by the urban facets of the Plan.

In Table 2, attempt has been made to array some notable institutional frameworks and arrangements in the Nigerian housing sector that were brought to the fore to address the country's multidimensional housing problem to date. Interestingly, however, none of these instruments squarely decides the question of the affordability of rural housing for the huge rural population of the country.

4. Architectural and Structural Challenges for providing Affordable Housing in Rural Nigeria

4.1 Unrealistic accommodation tastes and cultural targets

It is important to note that in Lagos more than half of all the housing units, which is, 1,174,972 out of 2,195,842, are rooms/ let-in houses due to affordability challenges (National Bureau of Statistics, 2012). However, Obi and Ubani (2014) observed that Nigerians have developed a craze for very expensive building components such as marble and granite for wall cladding, bullet proof steel doors and reflective glass windows.

As data in Table 3 indicated, about 60% of households live in a 'house on a separate stand/ yard', whether they have the wherewithal to successfully execute the initial production as well as life cycle maintenance costs or not.

4.2 Bogus architectural designs

Contemporary residential housing designs in Nigeria are characterised by bogus and superfluous indoor and outdoor spatial provisions which lie unutilised for most of the building's life and consumes exceedingly more in energy and associated costs whenever in use. Some architects instead of engaging their professional sense to advise their unwittingly predisposed clients against the trend rather blatantly go ahead to specify unnecessarily expensive materials and components which are affordable to only few Nigerians to the advantage of their fees and ephemeral status and to the continued impairment of the society in general. Even low income housing facilities are not spared this drift as speculative developers prefer block of flats, duplexes and luxury apartments for rich tenants against housing for the lower income predominantly rural based categories in their bid to recoup and profiteer from the money expended on land, building materials and the otherwise high interest rates of loan facilities taken to raise any such edifice (Kalu, Agbarakwe and Anowor, 2014).

4.3 High cost of building inputs and life cycle maintenance

Studies have shown that most rural dwellers depend on locally available, largely raw and cheap building materials for the indigenous construction of houses (de Blij, 1993; Wahab, 2007). These resources are not only economical but also tend to be easy to handle by local tradesmen. However, the building materials are transient

in nature and are susceptible to weather and erosion agents as well as fire disaster. Hence, they require a high level of maintenance to ensure the structure's continued durability, stability and useability over the building's life cycle. Due cognizance should also be given to the fact that modern and more durable building inputs are generally scarce in the rural areas and, where available, more expensive than they are in the urban milieu coupled with the lack of skilled labour and technology needed for their installation.

5. The Way Forward

In view of the findings of this study, the following measures can go a long way to reduce the burden of housing in Nigeria and improve on its affordability especially for the rural poor.

5.1 Utilization of local building materials

Table 4 shows the comparative cost estimates for some key building elements. Based on these estimates, it is obvious that developing local building materials is cost-effective compared to the huge cost differentials associated with foreign or imported building components. It is therefore important that the use of locally made building materials and technologies should be aggressively promoted.

In the same vein, the drive to adopt simple and cost-effective techniques in design and construction should as well be reinvigorated and sustained in the upgrade and maintenance of existing housing developments and introduction of new ones in the rural areas.

5.2 Tailoring Designs towards 'necessary housing' requirements as against 'luxury housing'

Necessary housing parameters literally refers to those spatial requirements in a residential unit which the average occupant/ user cannot do without and form part of the minimum deliverables for such categories of housing. Luxury housing on the other hand refers to residences with additional spurious spaces in horizontal and vertical dimensions that do not serve core functional and cost-effective purposes. It is worthy to note that most local building regulations recognize only the spatial requirements for necessary housing, as highlighted in Table 5.

However, development control standards for housing developments should be brought to bear in all rural settlements to ensure that the houses meet minimum deliverables and that a maintenance culture is vigorously encouraged. Architects' Registration Council of Nigeria (ARCON) as well as other key industry players in the built environment should also drive for the proscription of exploitative designs, materials and methods among its rank and file as a major contribution to normative context-specific, sustainable development. Waste control and management systems should likewise be put in place to cater for even the biological wastes spawned in the rural area. The ensuing rural surroundings will no doubt be functional, safe, structurally stable, healthy and aesthetically pleasant.

5.3 Reorientation of the people regarding realistic accommodation targets

There is no gainsaying the reality that the ideology that 'every house socially depicts the status of the owner as rooted in African traditional architecture' has been taken to preposterous extents in contemporary Nigerian society. Table 6 displays the tastes vis-à-vis the economic capabilities of a total of 135 clients that visited Yu-Pet Konsult, an architectural consultancy firm in Uyo, Akwa Ibom State between January 2013 and June 2017, and reveals that 85.2% of them had unrealistic housing preferences disproportionate to their occupational status/ current earning power.

It is therefore expedient that shapers of the built realm and curators of place like the Nigerian Institute of Architects (NIA), alongside other development partners, should arise to the responsibility of enlightening the population in this regard. Suffice to mention that the Institute's core objectives include 'to protect public interest by the promotion of and enforcement of the Institute's Code' regarding the professional architect's obligations to the public and the environment, to support and strengthen the country's socio-economic interests and aspirations, to continuously encourage progressive concepts and their applications in the fields of architecture and allied professions for the benefit of all, as well as to vigorously promote public awareness of the role and scope of services of the Nigerian architect through programmes considered appropriate (The Nigerian Institute of Architects, 2001).

5.4 The Need for a National Rural Housing Policy

Given that a policy is a statement of guidelines provided by the government with the aim of meeting the people's needs through appropriate fiscal, institutional, legal, regulatory and performance-evaluating strategies, and that the extent of the current challenge stems not only from the enormous size of the housing backlog and the desperation and impatience of the homeless but also from the extremely complicated bureaucratic, administrative, financial, institutional and urban-biased structure inherited from administration to administration, there is an inevitable need for a policy framework that will cater for all of the country's rural environments.

Furthermore, it is a matter of fact that the various institutions and agencies as well as enabling budgetary

provisions at Federal, State and Local Government levels with which to undertake physical planning activities at the rural level are not in place. This institutional gap in planning and management of rural areas should be addressed in order to effectively manage rural-urban linkages for the rural good. The context thus serves to amplify the prerequisite that the entire countryside should be planned as is done with the urban centres to engender sustainable development. The approach adopted should be the deliberate creation of an enabling atmosphere to give the States and especially the Local Governments the capacity to fulfil their Constitutional obligations as well as to boost a partnership between them, donor agencies, the private sector and the communities, and not just for the publication of a new set of rules. It is against this background that a National Rural Housing Policy is advocated.

6. Conclusion

The study has succeeded in highlighting the current status of rural housing in Nigeria. It has also revealed the institutional and structural challenges militating against the realisation of affordable housing. In order to achieve the goal of providing decent, safe, sanitary and affordable housing for the rural population, the study has advanced a number of measures including the introduction of a National Rural Housing Policy as a working instrument. It is believed that this knowledge would guide policy formulation and implementation towards reversing the current problem of housing affordability especially in Nigeria's predominantly rural settings.

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Table 1. Expenditure Shares of Household (HH) Spending in Nigeria, 2009 - 2010

	Share to total food		Share to total HH consumption (food and non-food)			
	Purchase	Own Food	Total Food	Education	Health	Non-Food
Urban	92.8	7.2	51.4	2.5	6.5	48.6
Rural	61.0	39.0	61.0	1.2	8.7	39.0
National	73.6	26.4	57.2	1.7	7.8	42.8

Source: National Bureau of Statistics, 2012

Table 2. Notable Institutional Frameworks in the Nigerian Housing Sector

S/No.	Institutional Framework	Achievements	Limitations
1	National Housing Policy, 1991 <ul style="list-style-type: none"> To ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable costs by the year 2000 	Only 1,114 housing units out of the 121,000 proposed in 1994, for instance, were completed in some urban centres	Proposals were made for State capitals with no consideration whatsoever for the rural areas – a remarkable imbalance from the planning stage
2	National Plan of Action for Habitat II (NPA), 1996; and launch of UN-Habitat's Good Urban Governance Campaign in Nigeria in 2001 <ul style="list-style-type: none"> To stem 'the decline in the condition of cities, towns and villages, and to make them healthy, safe and sustainable' 	There is a rising/ growing international awareness over the abating housing conditions in the nation's urban areas (Aribigbola, 2011)	Continuous calls by the developed world to devolve UN-Habitat functions with a view to creating a 'City Agency' to date betray the world's neediest population
3	Implementation of Goal 7 Target 7C of the Millennium Development Goals (MDGs) since 2000 <ul style="list-style-type: none"> Towards widespread urban renewal and slum upgrading in urban communities nationwide 	More involvement of the international community in Nigeria's development as a third world country	Obvious urban bias; and target date of year 2015 had passed with no significant impact on the standard of living of rural dwellers (Awojobi, 2014)
4	National Housing Policy, 2006 <ul style="list-style-type: none"> Towards ensuring the construction of 1 million housing units annually Emphasis on the central role of the private sector initiatives and Government serving as regulator (Abdullahi, 2010) 	Scope widened to include institutions like the Real Estate Developers Association (REDAN) and Building Materials Producers Association of Nigeria (BUMPAN) (Waziri and Roosli, 2013)	Quality improvement of rural housing, infrastructure and environment forms only 1 of the 14 avowed objectives of the policy and only 2 out of the 22 strategies specified in Section 2.3 of the instrument (FGN, 2006)
5	National Housing Policy (Revised), 2012 <ul style="list-style-type: none"> Same as that of 1991 aside from the insertion of a security of tenure component to "decent ... housing in (a) healthy environment" that must be provided for all (Federal Government of Nigeria, 2012) 	Introduction of mass housing/ social housing for no income, disadvantaged and underprivileged groups, as well as emphasis on the need for proper planning of the environment, and of course contractor financing through PPP	Proper programme evaluation rarely done in Nigeria (Obashoro-John, 2002). G8 countries market private sector led housing, yet they strongly intervened in theirs and are still doing so (Doling and Ronald, 2010)
6	The economic blueprint for Vision 20:2020, 2010; and National Financial System Strategy (FSS 2020) <ul style="list-style-type: none"> To make the housing sector one of the top three contributors to the nation's economy by contributing not less than 20% to the GDP by 2020 	Setting up of committee to review FMBN/ NHF operations, the report of which is already being implemented; Executive Bill at National assembly seeking review of consent provisions in Land Use Act	Projected construction of one million houses per year to address the nation's over 17million housing deficit, though unattained as yet, is predictably skewed towards the urban and peri-urban environments.
7	40-year National Road Map (FMLHUD, 2014) <ul style="list-style-type: none"> To facilitate private sector led delivery and implement special housing programs to promote the delivery of 1million units of homes per annum for the next 10 years as well as to transform the way FMLHUD is structured and operated as Industry regulator and facilitator 	Successful pre-qualification and mobilization of developers based on track record, quality of work in line with building standards and codes etc. to access construction loans for approved projects in some urban centres	The depictions of National Social Housing Act and National Social Housing Regulatory Authority (NSHRA) as well as development of a Financing Plan, eligibility criteria, tenure options and pilot schemes for social housing are yet to make any direct impact on the rural population
8	Federal Government-adopted a 30-year National Integrated Infrastructure Master Plan (NIIMP 2014-2043) and States' Integrated Infrastructure Master Plan (SIIMP) <ul style="list-style-type: none"> To build world class infrastructure required to grow economy, enhance living conditions and improve Nigeria's global competitiveness from the current 20-25% of GDP to at least 70% in 2043 (FMLHUD, 2014) 	An elaborate and inclusive policy document that included the work of 11 technical working groups and business support groups which provided private sector perspectives; changes are being sought in about 20 legislations over obstructions in capital flow and PPP	First medium plan of 2014-2019 is currently undergoing review even before its take-off. Also, though 50% for energy, 39% for transport and 32% for social infrastructure are captured in the Plan and has the attention of government, the critical priority status of rural housing is not specified in the only 23% reserved for an essential sector like housing

Source: Literature Review by Author (2017)

Table 3. Percentage of Housing Units in Akwa Ibom State by Type

Type of Housing Unit	No. of Households	% of Households
House on a Separate Stand/ Yard	513,505	59.88
Traditional/ Hut Structure	76,303	8.89
Flat in Block of Flats	135,637	15.85
Semi-detached house	60,672	7.07
Rooms/ Let in House	58,184	6.78
Informal/ Improvised Dwellings	2,948	0.34
Others	10,187	1.19
Total	857,436	100.00

Source: National Bureau of Statistics (2012)

Table 4. Comparative cost estimates for key building elements

S/No.	Building element	Estimated cost per square or cubic metre (N)		Net difference (N)
		Locally made	Foreign/ Imported	
1	Floor	Earth/ wood/ stone = N 2,500	Concrete (reinforced)/ screed/ ceramic tiles = N 33,500	N 31,000
2	Wall	Mud/ reed/ wood/ bamboo = N 1,250	150mm hollow <i>sandcrete</i> blocks with rendering = N 4,800	N 3,550
3	Roof	Thatch/ palm leaves/ raffia = N 1,500	Corrugated aluminium sheets on timber truss = N 8,000	N 6,500

Source: Data Analysis by Author (2017)

Table 5. Spatial requirements of 'necessary housing' versus 'luxury housing'

S/NO.	SPACE DEFINITION	NECESSARY HOUSING ESSENTIALS		LUXURY HOUSING OPTIONS
1	Car port/ garage	Nil		Yes
2	Front porch	Optional		Yes
3	Ante hall/ foyer	Nil		Yes
4	Entrance lobby	Nil		Yes
5	Main living room	✓	Yes	Yes
6	Private living room	Nil		Yes
7	Special VIP lounge/ bar	Nil		Yes
8	Family living room	Nil		Yes
9	Children's lounge	Nil		Yes
10	Cellar	Nil		Yes
11	Dining room	✓	Yes	Yes
12	Servery	Nil		Yes
13	Pantry	Nil		Yes
14	Scullery	Nil		Yes
15	Kitchen	✓	Yes	Yes
16	Stores (Dry goods)	Optional		Yes
17	Cold store	Nil		Yes
18	Kitchen verandah	Optional		Yes
19	Junk store	Nil		Yes
20	Box room	Nil		Yes
21	Games room/ discotheque	Nil		Yes
22	Laundry	Nil		Yes
23	Corridor	✓	Yes	Yes
24	Grand lobbies	Nil		Yes
25	Bedrooms	✓	Yes	Yes
26	Toilets	✓	Yes	Yes
27	Guest suites	Nil		Yes
28	Family study/ library	Nil		Yes
29	Chapel/ Prayer room	Nil		Yes
30	Swimming pool/ pump room/ outdoor patio	Nil		Yes

Source: Data Analysis by Author (2017)

Table 6. Housing Preferences of various classes of clients at Yu-pet Konsult, Uyo (2013 - 2017)

Occupational Status	Frequency	% of Total	Preferred Housing Type
Political office holders	20	14.8	Maisonettes with Helpers' block
Professionals/ senior civil servants	48	35.5	Detached Duplex apartments
Artisans/ Farmers/ Traders	63	46.7	4- or 5-bedroom bungalows
Unskilled labour	4	3.0	2- or 3-bedroom apartments
Total	135	100	

Source: Yu-Pet Konsult, Uyo