African Journal of Applied Research
Vol. 4, No. 2 (2018), pp. 16-31
http://www.ajaronline.com
http://doi.org/10.26437/ajar.04.02.2018.02

TOWARDS SUSTAINABLE HOUSING SUPPLY IN DEVELOPING AFRICA CITIES

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ABSTRACT
The seemingly perennial challenge of housing deficit in Africa cities calls for the review of policies and initiatives in the housing sector. This paper attempts to evaluate housing provision for targeted categories of citizens, and the various targets of which have never been met in Nigeria. The specific objective is to identify the causes of failure at meeting with the set-target of the housing policies in Nigeria, in spite of the activities of real estate developers. The study adopts a qualitative method comprising content analysis of selected studies on housing and focus group discussion with 13 experts in the built environment who are also in the academia. Findings show that the operators of the housing policies do not often consider the needs of the different socio-cultural and socio-economics of the target-group. Similarly, the modus operandi of the real estate developers hardly guarantees access to adequate and affordable housing by the masses, especially by the urban poor. Rather, few rich and privileged politicians benefited from these policies. The paper advocates for policy reforms and inclusive governmental and professional intervention in support of regulations and the deployment of integrative informal housing and social housing as strategy towards addressing the challenges of housing deficit in most Africa cities, especially for the urban poor.

Keywords: *Housing policy, sustainable, integrative, intervention, housing supply*

1.0. INTRODUCTION
Providing decent, healthy and safe housing for the low income citizens of developing countries is a huge challenge in the Africa cities which had largely led to homelessness, slum developments and informal settlements. These arises as a result of concession of the provision of housing by the government to the profit focused private sector, and in effect creating housing units of exorbitant prices that are unaffordable to the designated inhabitants. Whereas the urban low income housing is practically non-existent as the low income households cannot afford the units being provided, but only the few privileged high income group and political office holders can afford such houses in Nigeria (Addo, 2014). Most often, housing policies and projects in Africa are politically motivated rather than being executed with consideration for those in dire need of the housing units.
In countries like Nigeria for instance, a whole national housing development programme projected to provide specified number of housing units across the local government areas of the nation did not premise its allocation of housing provision on the extent of housing demand and shortage within a local area except purely for political consideration, when it is obvious that some local government especially in the rural or semi urban area may not

ISSN: 2408-7920
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African Journal of Applied Research
Vol. 4, No. 2 (2018), pp. 16-31
http://www.ajaronline.com
http://doi.org/10.26437/ajar.04.02.2018.02

have same level of serious housing shortage as evident in the urbanised centres. Invariably, such housing project in rural areas turned out to be unoccupied, under-utilised and or a waste of public fund, only for some local politicians and elites to hijack such housing units. Thus, the perennial shortage of housing units in urban centres continues unabated and subsequently begins to manifest itself in urban and peri-urban settlements in term of slums, informal and squatter settlements.

Effective housing delivery encompasses availability, adequacy, accessibility, affordability and acceptability (herein referred to as the 5As of housing). Availability of housing refers to the level of housing supply and its effectiveness in solving housing problems with respect to the type, quantity and the targeted group of the society at ensuring a complete housing solution that will be sustainable throughout ages, classes and status. Relevant to adequacy in housing delivery is the assessment of the housing units to meet the accommodation requirement of the users/occupants (present and/or potential) in terms of safety, security and health. Accessibility in housing considers the information available and social segregation to various housing developments programmes; just as housing affordability portray a great issue of economic capacity and capability of the citizens to secure a shelter. This is consistent with the position of Kim and Ross (2011) that, informal housing are economically, spatially and socially integrated with their urban context, without which most developing cities appear to be unsustainable. Acceptability is in term of conformity with the inhabitants socio-cultural, environmental or climatic and physiological requirements. It is in this stead that, Kalu, Agbarakwe and Anowor (2014), reports that housing has historically been viewed as one of the major determinants of the standard of living. It therefore implies that, housing quality has direct bearing on the wellbeing of households. The kind of housing or type of house an individual or family occupies speaks about their status, standard of living and taste. This is in turn used as yardstick to assess one's social status.

The highlighted 5As of housing are intertwined as their interplay determines the efficiency and sustainability of housing delivery in any nation. However, a central factor that can and does affect the interplay of the 5As is finance. In terms of development loan to create housing units, services and infrastructures to meet the need of the people; the income of citizens to make them qualify for developed housing units and mortgage facilities to secure a unit of housing. A good number of studies have investigated the failure of many developing nations in the area of housing provision and their findings attributed the challenges to finance, land tenure system and cost of building materials. De Soto (2000) clearly presented that the problem of land registration in developing nations across the world is the bane of economic development inclusive of housing provision concomitant to the lock-up of capital that could have been raised using land title.

Omirin (2002) and Ogunba (2009) attributed the housing deficit problem in Nigeria to inadequate funding. The issue of finance affects both the supply and demand ends of housing delivery. Daramola (2004) conceded that the government's intervention in housing provision including that of the low income group had been consistently conceded to the Private Public Partnership (PPP) arrangement since 2006, while Addo (2014) suggested that housing should be revisited as social policy programme and that the public sector cannot leave such a social programme completely in the hands of the private sector. Therefore, advocated for an effective Public Private Partnership application to housing sector that can efficiently address low income housing provision, sincerely pursued towards innovative multiple (high-rise/multi-floor) dwellings against the single family houses introduced by the colonial masters. This paper examined the policies and

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http://doi.org/10.26437/ajar.04.02.2018.02

initiatives towards adequate housing in terms of the building design to meet geographical, physiological, political, socio-cultural and economic status of potential occupants as well as the effectiveness of the PPP programs in sustainable housing delivery.

2.0. REVIEW OF HOUSING SITUATIONS IN DEVELOPING COUNTRIES

There is insufficient housing provision in virtually all the developing countries especially in the third world nations (particularly African) as reported in literature. Boamah (2010) reported an insufficient housing provision in Ghana coupled with lack of basic facilities and services, thus, making the country to suffer housing deficit as the household growth rate is far greater than housing delivery rate. Out of the then estimated 133,000 units annual housing supply required by the HFC Bank Limited in 2002 to meet the 1.23million deficit, only about 25,000 units was the annual average supply of housing, leaving a huge backlog with accumulation of about 108,000 units' deficit every year. In 2006, the housing deficit in Ghana rose to 1.53million units (Mahama and Antwi, 2006) and by 2017, the Ghana Real Estate Developers Association (GREDA) estimated the deficit to 1.7million housing units. Kabir and Bustani (2017) relate housing problem to quantity and quality of housing stock in Nigeria and by extension developing nations of Africa. The study affirmed that 87% of existing stocks of housing are of quality below acceptable minimum.

In 33 years, between 1973 and 2006, the Federal Housing Authority (FHA) in Nigeria built 30,000 housing units, a far cry from the nation's housing deficit that have accumulated to about 17 million units by 2017. This actually shows that government alone cannot provide the adequate quantum of housing stock for the need of its citizenry and thus, a justification for the participation of the private sector in the housing sector. Muhammad and Bichi (2014) submitted that an estimate of 75% residents of Kano city in Nigeria do not have a home, despite the various government efforts towards addressing the housing problem. The strategies of PPP and Private Finance Initiative (PFI) models have only contributed 3% of the required housing units in Nigeria. Excessive housing demands in Nairobi reveal the inability of housing providers to construct affordable units for the middle and low income groups. The challenges are not unconnected with the problems of land acquisition; low income; access to funding material costs; and statutory regulations. Private sector suppliers of housing concentrate on upper-middle and high income sector of the economy resulting into provision of less than 30% low income units of the development portfolio of the private developers (Maigua, 2014), just as Fuller Centre Report (2014) revealed the inability of the South African government in providing adequate housing (20 years post-apartheid era). Despite that, Nelson Mandela ANC led government built 3.3 million low cost housing units, which was considered inadequate for the soaring population that increased by 13 million, thus resulting into a housing shortage of 2.1 million units.

Affordable housing connotes the comfort and acceptance of a living space as can be determined or dictated by all interacting environmental factors in addition to static unit of structure of the bricks and mortar. These factors include access road, sanitation, air circulation, drainage, water system and security. Affordability of a housing unit should not deprive the occupant-households the ability to consume other essential basic necessities of life like food, clothing and recreation. Affordable accommodation cost as recommended by the United Nations (UN) is a maximum of 30% income of the individual household-occupant. Boamah (2010) in his study on housing affordability found that, housing units with basic acceptable standard are beyond the economic reach of

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http://doi.org/10.26437/ajar.04.02.2018.02

many households in Kumasi and Tamale, Ghana. This was directly related to incapacity to access mortgage facilities. The effort of the government of Ghana to address the housing affordability challenges, especially of the low income household has also been unsuccessful. Awuvafoge (2013) corroborated this assertion that, houses in Ghana are completely out of the financial reach of many low and middle income households, thus creating 2 million housing units deficit and annual requirement of 138,000 units resulting in a forecast of about 4.2 million unit deficit by the year 2030. This is despite the fact that 90% of the housing stocks in Ghana were supplied or developed by individual household (Boamah, 2014). This compares with the low income group in Kano city of Nigeria who could not benefit from government housing programme due to the cost of housing units that is beyond the financial capacity of the household (Muhammad and Bichi, 2014). The situation is attributable to strategy failure on housing infrastructure upgrade and policy framework for private sector participation in housing provision, considering that low income housing market prices could be created as a result of effective demand relating to the income of the consumers.

In comparison to the Africa experience, affordable housing programme in the United Kingdom (UK) encompasses social rented and intermediate housing provided for specific eligible households whose needs could not be met by the market. Same concept was employed in Malaysia whereby government supported a programme that provides rented housing for Malaysians who are unable to raise sufficient fund to buy a dwelling unit and subsidised the first house purchase of other citizens. But often in Africa, developers look for low cost land in the outskirts of the urban centres in an attempt to build low income houses where they provide some basic infrastructures such as road, drainage, water, electricity, social services and security that come with additional cost. The average income expenditure on rental housing in Kenya is 12%, but the middle income group spends up to 32% (Chepsiror, 2013), and as such keeping close to or within the range of UN 30% recommendation for housing affordability. This may be compared to the assertion made by Akeju (2007) identifying the policy of the Shehu Shagari administration in (1979-1983) on affordable housing as laudable but could not meet the target of the nation's housing need.

Noppen (2012) noted that the 1billion people living in slums globally will double by the year 2030 and thus advocates for increased access to affordable housing of quality standard pointing out that 22% of Kenyans live in cities with annual growth of 4.2% in population and estimated 120,000 units of housing annually to meet the demand. However, only 35,000 units are built leaving 85,000 units annual deficits. This doubles the housing prices in 2004, leading to self-eviction of the low income dwellers into slums. The report identified cultural context in housing supply and innovative design to maximise efficient use of space. Incremental building model (end user finance) was then suggested. In related investigation, Chepsiror (2013) found that profit and social needs are the motivations for the players in the housing sector, the motive of the private participants is profit as against the public motive of social need suggesting a meeting point of the motives interplay in favour of the low income group in housing provision.

Housing adequacy has been likened to acceptable standard of housing units of which the minimum model will not be same across countries, cities or locations as well as social strata due to economic prosperity and geographical characteristics (Boamah, 2010). However, the importance of acceptable quality standard at affordable rate is of great concern as a reflection of the economic prosperity and propensity, social life of the people and growth of the nation. Hence, studies have revealed that more than 200 slums existed

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http://doi.org/10.26437/ajar.04.02.2018.02

in Lagos, Nigeria from dwelling shacks under the highway bridges to slums districts of Ajegunle, Mushin, Makoko and Oworonshoki areas of Lagos to the extent that an estimated 2/3 size of Lagos dwellers could be traced to informal settlements around the State. Scholars (Uji, 1988; Lomnitz, 1988; Hamdi, 1995; Erguden, 2001; Smets, 2005; Srivinas, 2005; Morka, 2007; Dung-Gwom and Mallo, 2008; Marwa, 2015; Jolaoso, 2017) have further identified poor access to land, lack of the use of local building materials, rent system and poor home financing as the challenges to housing adequacy. In an attempt to have shelter, individual households in most African countries resorted into the expensive process of building houses through incremental building development measures.

Urban literature have acknowledged the growth of informal settlements and decay in hitherto formal urban centres by the infiltration of informal or low income groups through migration into many Africa cities (Muchadenyika, 2015), and the resultant urban decay need to be addressed through adequate housing provision policies. This has severally been reported as the inhabitants of the low income and the urban poor who essentially do not have the financial ability to pay for formal housing but co-inhabiting with the middle and high income economic groups in the cities (Kim and Ross, 2011; Jolaoso, 2017). In the provision of housing, Basu (1988) opined that, informal settlements are, in fact, the only viable solution for low-income population, while Huchzermeyer and Kamar (2006) and Amado, Ramalhete, Amado and Freitas, (2016) noted that, informal settlements are growing so quickly that the scale of the problem and all the factors that they integrate become hard to solve as a whole and thus require an incremental and integrated approach or a gradual transformation rather than demolition. Turner (1968: in Jolaoso, 2017) also states that these informal settlements are a successful solution to the housing deficit because people have managed to create shelter and employment with few resources. Jenkins (1987), Todaro (1994) and Ahmed (2007) perceived informal housing as problem and solution to housing need in growing cities of many developing countries. In a similar vein, Jolaoso (2017) held a view that, there is need for a paradigm change at swaying away from considering or perceiving informal housing largely as negative, but as possessing inherent solution(s) to housing need in growing cities like Abeokuta, Nigeria as a measure for low-cost housing delivery. Therefore, at this stage of Africa development, informal housing or settlements should not be essentially perceived as only problem but, should be seen as spontaneous solution developed by the urban poor under the existing socio-cultural, environmental, geographical and bureaucratic conditions with limited economic resources at meeting their physiological needs and requirements.

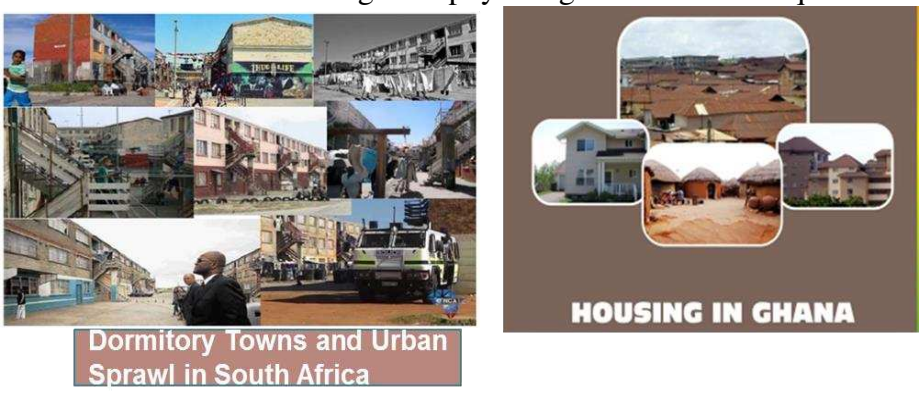

Figure 1: Dormitory Towns and Urban Sprawl in South Africa and Housing in Ghana (Extracted from Fuller Housing Centre Report, 2014 and Report of Ghana Statistics Services, 2014)

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http://doi.org/10.26437/ajar.04.02.2018.02

2.1 Housing Policy Initiatives and Programmes In Africa

In Africa, rural housing challenge is mostly of quality than quantity. Out of the 150,000 housing units needed annually in Kenya, only 35,000 units were able to be provided annually on the average, while the rural housing improvement need is estimated to be 300,000 units (Mutillah, 1993). The Kenyan study on state policy and urban housing examined a gap between policy objectives and outcomes; it identifies proliferation of informal housing for the poor (low income) sector and concluded that the implementation of the state policy on housing failed to achieve its objectives of providing adequate housing for the low income group. The failure of the policy was attributed to lack of conceptualisation of the housing need of the poor household which led to policy implementation under a single concept of 'home ownership' with no clear itemised action in favour of target group at policy level. The government of Kenya coordinates housing supply through policies such as planning control, land allocation, development of housing estates, tenant purchase, mortgages, rental and rural housing strategies. However, as the central government expenditure on housing consistently declines, prompted the assistance of non-Governmental organisations (NGOs) through participation in the provision of low income housing with less than 500 units in 2003 (Maigua, 2014). During the era of colonisation, housing delivery focused on the provision of homes for the colonial officers or masters and expatriates of European companies while serviced plots were allotted to the affluent and influential people. By that, free-market policy denied poor people access to decent housing. Then, in British colonised nations, town and country planning laws that were enacted by the colonial government further denied indigenous people access to land in urban centres (Boamah, 2014).

Housing policy initiatives and programmes are the ways of intervention in housing provision for the citizenry. In Ghana as in other Africa cities, government intervention in housing delivery are through direct construction of housing units, subsidised home loan programme, construction finance subsidy, housing market liberalisation and the public-private partnership (PPP). The private sector participation in housing is expected to solve the inherent problems in public housing programmes, in terms of production efficiency, technical and financial capabilities. However, the private participation failed in addressing the low income group housing needs, as the poor became more vulnerable or abandoned because low income housing development seemed not profitable and unattractive enough to sway developers investment thereto (Olsen, 2004; Sanyal, 1996; Vakil, 1999). This is unconnected with the fact that, housing provision by private developers in most of developing countries is principally hinged upon favourable risk reward and quick return from the housing projects.

The South Africa governments adopted two strategies of direct delivery of subsidised housing to the poor (low income household) and created conducive environment for subsidised housing market to strive. There are enough legislation and policy framework that offers housing solutions but the adopted practice slows down the process where several departments of government or agencies at national and regional levels dealt with housing, coupled with the lack of end users' finance (a problem that cut across many African nations). The South Africa Social Housing Policy of 2003 provides for the integration of housing development in existing areas (Fuller Centre Report, 2014). According to UN Habitat, as reported in Chepsiror (2013), the city of Johannesburg, which is the economic hub of South Africa presents a co-habitation of different housing

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http://doi.org/10.26437/ajar.04.02.2018.02

settlements from skyscrapers townships to shanties or considered degraded living environments.

The Fast Track Land Reform Programme in Zimbabwe between 2000 and 2012 left behind a backlog of housing deficiencies of 62 slum settlements in Harare (Muchadenyika, 2015). In a comparative study of low income housing delivery in Malaysia and Nigeria by Abdullahi and Abd Aziz (2011), the role of private sector participation in low income housing supply was echoed and advocated. It was revealed that, private sector will only succeed in provision of low income houses if favourable business environment, socio-economic consideration and enforceable institutional regulatory framework exist. PPP in Malaysia (Kuala Lumpur) is found to be successful because the Council government charges only 5-10% of the land value to allocate parcel of land to the private developers while government contributes other land development incentives like; securing speedy approval of development/building plans, lower land premium, concession from financial contributions to utility authorities. These are granted to private developers in order to reduce total development cost. In addition private developers are exempted from development charges and improvement service funds payments, all in an efforts to rid the nation's capital of squatter settlements.

The mass housing scheme in Abuja (Nigeria) represents a public-private partnership (PPP) arrangement mostly dominated by the organised private sector (OPS) under the cover of the Real Estate Developers Association of Nigeria (REDAN), engaged in the delivery of large units of housing to residents of the federal capital territory. The private developers on housing schemes are allotted land of between 5-500 hectares to develop almost at no cost, which represents the government equity contribution to the PPP arrangement. The Federal Mortgage Bank of Nigeria (FMBN), the nation's apex Mortgage institution, provides funding facility at 10% interest rate per annum, with loan repayable within 2 years (24 months). While, the National Housing Trust Fund (NHTF) is the mandatory scheme that provides pool of cheap and long term fund for housing development.

The National Housing Trust Fund (NHTF) and the National Social Investment Trust Fund (NSITF) as being operated in Nigeria are similar institution to the Malaysia Employees Provident Fund (EPF) that deploys its fund to housing finance, while the private developers are expected to provide dwelling units/houses with cost ranging from N1.5m/unit for low income household and N5m/unit for the high income household. However, unlike in Malaysia, the low income housing became unsuccessful in Abuja, Nigeria because the participating REDAN members took advantage of the land allocated to them at no cost in collaboration with government officials, to subdivide the allocated land into plots which were in turn sold to wealthy individuals and/or developers; resulting into making huge profit and gains, which is contrary to the intent and purpose of the PPP initiative for housing delivery. Lack of effective guideline or policy framework, financial, technical and technological competencies contributed in no small measure to the failure of low income housing supply in Abuja under the PPP arrangement (Akeju, 2007; Abdullahi and Abd Aziz, 2011; Jolaoso, 2017). The mortgage financing system of the Federal Government of Nigeria provides a single digit interest rate of 6% to beneficiaries who are contributors to the National Housing Trust Fund, accessible to housing loan or credit facilities of between N5m (low income) and N15m (high income) through a Primary Mortgage Bank/Institution (PMI). Its impact is yet to be felt as most Banks are yet to fully deploy the modalities and process in their operations.

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Vol. 4, No. 2 (2018), pp. 16-31
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http://doi.org/10.26437/ajar.04.02.2018.02

In an attempt to comply with the postulation of De Soto (2000) on land right and economic development, it is revealed that Property registration (land right documentation and registration or land titling) in Abuja and Lagos as at 2007 takes about 80 days, which is a great reduction and improvement from 274 days in the previous years. However, it only takes 24 hours in countries like Norway and Singapore to document/register land/property right which was made possible by automation of the land right registration system. It must be emphasised that the efficiency in the land right registration is not attributable to system automation only, but attitudinal which requires a change in work disposition or work-culture and ethics to ease the existing bottlenecks in land registration in developing countries like Nigeria (Akeju, 2007) where housing development is characterised by expensive and avoidable long delay in securing development permits which could span up to about 16 procedures over a period of 465 days. This constitutes constraint and challenge to sustainable housing supply thereby, encouraging illegal developments in the form of informal or squatter settlements. One of the initiatives to solve the problems of informal settlements in Senegal was the land right wherein, each household has the right to one plot of land with a right of land occupancy for 50 years to build a house without option of selling the land (World Bank, 2000). Community participation in policy implementation was also identified in Senegalese programme of housing for all (*ibidi*). The Fast Track Land Reform Programme in Zimbabwe failed as it was more of political victimisation towards the opposition controlled area than genuine policy to address housing shortage (Muchedenyika, 2015).

2.2 The Support Of Finance Institutions In Sustainable Housing Supply

Another factor that threatens sustainable housing supply especially for the low income earners is that formal finance institutions (like commercial banks and mortgage institutions) have minimal contribution to housing sector arising from high banks' interest rate of between 28-32% and the preference for short-term repayment period of between 2-3 years for construction loans. Rather, banks are more interested in securities market and thus, focusing on treasury bills and bonds. In this same vein, Awuvafoge (2013) admitted that only about 8-15% of the population in Ghana can afford the grossly inadequate mortgage facilities provided in the country, while Erbas and Nothaft (2005) in their investigation of the Middle East and North Africa (MENA) mortgage markets, advocated home loan mortgages, to provide fund for home ownership, poverty reduction, as well as for the growth-enhancement of the economy and capital redistribution for national development.

However, for more than two decades, most African nations are still lacking in efficient home mortgage loan system. The western countries experience is worthy of emulations with adaptations (where necessary) of financial probity. A reduction in mortgage lending rate and the expansion of access to mortgage loan can increase access to adequate housing. Nubi (2000) examined the relevance of housing finance system for housing delivery in Nigeria; the finding therefrom, revealed failure of the housing finance system and ascribed the failure to non- consideration the socio-cultural background of the people in the finance system model adopted. Average housing rent in Nigeria is 60% of average worker's disposable income; a rate which doubles the UN recommended 20-30% (Nubi, 2000). Securitisation of real estate financing, a secondary mortgage market system can provide succour to better housing finance system. The impact of the Employees Provident Fund (EPF), a retirement benefit saving scheme of workers in Malaysia in housing

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http://doi.org/10.26437/ajar.04.02.2018.02

finance success of Malaysia is enormous and could be adopted (Abdullahi and AbdAziz, 2011).

The UN projection of 5 billion urban population by the year 2030 is a call for worry in the face of the present housing shortages in developing countries, especially Africa, where population growth rate has never been matched with corresponding increase in housing supply which have left a huge deficit of housing for the urban dwellers especially the low income group. Temba (2015) had included infrastructure, technology and security as factors affecting housing provision. Other studies nonetheless recognised design, socio-cultural and economic empowerment. However, scanty literature exists on the focus of design liberation, socio cultural/traditional housing need and the economics of the vulnerable group – the low income household. This study investigates the possibility of intentional housing design that takes into consideration the social need and the economic capacity of the low income household. The low income group in Kenya, according to Chepsiror (2013), is categorised as those whose annual income is lower than 20% of the maximum annual income of the highest salary grade in civil service. In the United States of America (USA), poverty line is an income below US$1 a day, usually engaged in the informal sector with low level of education. In South Africa, those who earn a monthly income below R3,500 are not qualified for formal financial lending (mortgage) for housing but are eligible for state housing and as such they are categorised as low income earners, 60% of South African population fall into this category. For the purpose of this study, the low income group in Nigeria is categorised as those in public/civil service's salary grade level 1-6 which are usually categorised as junior workers in full consideration of N18,000 – N33,000 per month as minimum salary in Nigeria.

3.0 RESEARCH METHODOLOGY

This study adopted a Focus Group Discussion (FGD) qualitative study approach in addition to content analysis of presented literature in the review section (Mitlin, 2011). The FGD panel comprises Six (6) heads of departments (Architecture, Building Tech, Urban & Regional Planning, Quantity Surveying, Arts & Industrial Design and Estate Management & Valuation) joined by two (2) other academic and professional staffers each from Architecture, Building Technology and Estate Management & Valuation and One (1) participant from Urban and Regional Planning, making a total of Thirteen (13) participants from the built environment and departments domiciled in the School of Environmental Studies, Moshood Abiola Polytechnic, Abeokuta, Nigeria. All the panel members are registered and hold various key and professional positions at the state and national chapters of their respective professional institutions. They are fully involved in the practice of their various professions or disciplines. The focus group discussion was moderated by one of the authors with the assistance of the other authors as recorder and observer respectively. For the purpose of anonymity, names of participants are not mentioned, neither was audio-visual recording taken in order to gain the confidence of participants in such a politically volatile environment.

4.0 RESULT AND DISCUSSION

The study sought information across the key areas of availability, affordability, adequacy, accessibility and acceptability of the housing situation in Nigeria. The panel was unanimous that housing supply in Nigeria is inadequate which is in agreement with the UN assertion of 17 million estimated deficit; acknowledged three (3) major key players (Private Individual, Corporate Organisation and Government) in the development of

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housing in Nigeria; as well as, that, cooperative societies had made significant contributions to housing provision in recent times especially by way of financing, land provision, supply of building materials on hire purchase or at subsidised rate and direct construction of housing units for members. It was revealed that, the bulk of the housing stock in the country is supplied through the private individual efforts.

The assessment of the panel on housing provision in African countries and Nigeria in particular identified that the participation of the corporate organisations or property developers in the housing sector has been strictly on profit-driven or essentially on business ventures basis and had not in any particular way mitigate the housing problem of the low income group. Their housing products are not affordable, accessible and acceptable to the low income group but had rather favoured the middle and high income groups. It was recognised that, though, the government had been making commitment and efforts to improve the housing situation in the country, little success has been achieved. The operating policies and programmes geared towards achieving efficient housing delivery in the continent are considered adequate but not efficiently and effectively operated due to mismanagement, misappropriation and inconsistency by the government or its agencies due to policy changes or shift of programme delivery target, timeline or dates and slogan such as, a target of 44,000 units per annum set towards meeting 'housing for all by year 2000' which was never met and had programme changed and timeline elongated till 2030. Bureaucratic impediment was also noted to have denied interested low income earners access to public housing schemes. This finding is in agreement with Boamah (2010); Muhammad and Bichi (2014).

The related factor leading to huge deficit in housing supply are found to include wrong target group in housing provision wherein, all the housing suppliers target the high income group (which are the fewest) of the citizenry as the vulnerable group are not of concern because the housing units provided are beyond their economic reach. Insincerity in government project execution, financial improbity, bribery and corruption pervades the housing sector of many African countries and especially in Nigeria. Lack of data to track rural-urban migration, time dynamism in population growth also poses challenges to adequate housing provision for the fast growing population in Nigeria. The study further found that the houses tagged as low and/or middle income earners houses are actually not affordable either in terms of home-ownership or rented accommodation. The exorbitant cost of each housing unit is partly attributable to the building designs and spaces which do not necessarily capture the need of the target group, their economic capacity and the cost of building materials that were mostly imported. Another factor is the little or no consideration for incremental construction in the building design as situation demands.

Expectedly cost of land and labour in the city centres/urban areas is high and unaffordable for the low-income earners; therefore development of low income housing in the urbanised centres usually manifests in high density with vertical expansion. Land and labour costs may come relatively cheaper in the sub-urban/periphery areas as well as rural areas. Non-affordability of housing units also arises because majority of low income earners are not eligible for mortgages (considering the South Africa experience), while the low income group are considered to be vulnerable in having access to formal housing finance or loan and credit facility (mortgage) as they cannot afford the collateral required for securing loan, even where they have land, it is usually without a legal title. The interest rate on loan is another factor hindering sustainable housing in developing African economies, whereby making low and middle income homes unaffordable for the target group. This finding corroborates the position of Awuvafoge (2013) and Noppen (2012).

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African Journal of Applied Research
Vol. 4, No. 2 (2018), pp. 16-31
http://www.ajaronline.com
http://doi.org/10.26437/ajar.04.02.2018.02

This is however at variance with the finding of Chepsiror (2013) who reported that the rental house price is within the UN declared affordability range in Kenya where housing rent is less than 30% of the disposal income for housing.

In comparison, participants are of the opinion that housing construction through private individual effort takes longer time to complete as it mostly occurs on instalment basis resulting at a unit cost of development that is almost at par with the cost of public housing provision. The position was argued against in that, in a stable economy, inflation will have little or no effect on construction cost and that the corruption tendency in most developing economy usually leads to an inflation of public projects costs like housing to an extent that the private effort becomes cheaper and more affordable despite that the capacity of bulk purchase and mass production through the public procurement. The consensus was that the procurement of public mass housing should cost less than those constructed through private or individuals initiatives going by the principle of economies of scale. It was agreed that inflated contract sum must have been responsible for higher public housing cost when in comparison with those provided through private or individuals initiatives. In appraising the performance of the National Housing Fund (NHF) in Nigeria, the study revealed that the NHF has performed below expectation where contributors to the fund are finding it difficult to access housing loan which ought to have increased housing affordability in the country. Not that the terms and conditions are onerous, but encumbered by avoidable administrative bottlenecks and thus, making a larger percentage of the fund remaining inaccessible for housing finance by workers. The study further shows that housing finance in Nigeria and in many African countries is inefficient which lend credence to findings of Awuvafoge (2013); Erbas & Nothaft (2005); and Nubi (2000). The possibility of rental housing to solve the housing deficit particularly in Nigeria and Africa in general is echoed in this study. The home financing system apparently determines the accessibility of citizens to housing purchase.

Other factors revealed by the study include location involving situation where housing are provided in a far distant away from place of socio-economic activities in an attempt to reduce cost, some low income earners may not found such location suitable in consideration of incidental travel cost to and from their job places and other places of interest. Inadequate public infrastructure especially in the area of public transportation, power, energy, education, health and recreational facilities are discouragement to acceptance of some housing provisions. There are situation where political consideration jeopardised the laudable programme of housing where housing estates are sited in awkward locations, due to state political consideration or rivalry capable of turning into waste of public resources. African countries are usually exhibits multi-ethnical and socio-cultural differences in terms of housing need that form part of considerations for acceptable housing provision. The panel advocated that communal nature of Africans plays a role in accepting housing units that may be provided. Communal participation in housing policy, programmes and implementation will go a long way in solving housing problem of supply-deficit. The study also found a total neglect of cooperative housing scheme which has been helpful in other countries like Zimbabwe, Turkey and South Africa, and has widen the gap between housing needs and housing affordability in Nigeria. Zimbabwe through ZINACO scheme provided the effective platform for target group to own houses by involving in production of building using local materials thereby reducing substantial (60%) cost on housing. The slum development across cities in Nigeria and other Africa countries is not acceptable (Mittullah, 1993 and Maigua, 2014).

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The operation of PPP in Nigeria was also appraised and the findings revealed an inefficient and ineffective strategy of PPP in housing provision, which further corroborated the positions of Temba (2015) and Abdullahi and AbdAziz, (2011). Despite the concessions granted to the REDAN in Abuja, Nigeria, the houses provided from the scheme are far beyond the financial reach or capabilities of the public/civil servants. Some of the REDAN's schemes' land allocations are laid out, sold and allocated in form of site-and-services' schemes to individuals to develop, rather than to develop for them as conceptualised. The Federal Housing Authority (FHA) has some residential estates developed on PPP schemes but the prices of the houses are outrageous and are beyond the reach and affordability of the low or middle income earners. The profit motive of business ownership overrides the social need of providing housing for the teeming civil servants and Nigeria low and middle income group. Housing strategy predominated with horizontal developments instead of vertical (multi-storey) mass housing schemes has greatly depleted the efforts to solving housing problem of supply-deficit in Nigeria. This failure of the PPP is attributable to mutual distrust, weak institutions at enforcing contractual agreement/conditions, policy changes and political instability. The participants also agreed with the position of Jolaoso, Arayela, Taiwo and Folorunso (2017) that, with inclusive governmental and professional intervention through regeneration, informal housing can be a viable and sustainable platform for increasing the housing stock, especially for the urban-poor through collaborative approach in an integrative manner. This therefore underscores the importance of the deployment of integrative informal housing (IH) and social housing (SH) as strategy towards addressing the housing needs and supply for different categories, especially for the low income populace or urban poor. This is also in consistent with the positions of Nwaka (2005) and Marwa (2015) advocating policies in support of regulation or regularisation and progressive integration of the urban informal settlement and sector/enterprise into the urban development mainstream through regeneration or upgrading.

Regeneration in this context implies a comprehensive and integration approach towards the improvement of the physical, socio-economic and environmental conditions of an area that has been subjected to deteriorating changes over time through changes, but not extensive, in architectural elements, spaces and specific aspect of the built-environment or neighbourhood without translocation of the existing residents (Jolaoso, 2017). It allows for inter-play and integration of approaches of rehabilitation, revitalisation, renovation, retrofitting or restoration and in-situ upgrading of obsolete, derelict, deteriorating and dilapidating dwellings, infrastructure and built-up land, with a view to bringing it back to the acceptable standard. It thus implies a continuous process of planning and rebuilding of towns and cities, sorting out uses that have become mixed in unsatisfactory and incompatible ways and recombining them in new ways.

5.0. CONCLUSION AND RECOMMENDATIONS

This paper revealed the need to incorporate the socio-economic, cultural and ethnic considerations in the policy formulation, building designs, construction and delivery strategies in order to facilitate ease of affordability, accessibility and acceptance for the targeted inhabitants. It also underscores the relevance and importance of an integrative development of low-income housing delivery strategies, through which the housing supply can be increased, especially for the low income populace or urban poor. The paper therefore, advocates for interventions in the areas of formulation of appropriate regulatory framework, policies, strategies and development programmes for social housing that will

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promote and enable the integration of informal housing without necessarily translocating the sitting residents (for rentals; rent-to-own; and outright ownership).
Regeneration or upgrading of existing redeemable informal settlement or the provision of easy access to site-and-services; appropriate, accessible and affordable basic amenities or socio-economic activities is recommended. In doing that, the government, the professionals, development partners/investors and members of the community are actively involved in the formulation of planning and building standards; provision of planning and building designs that primarily addresses the basic spatial and physiological needs rather than wants or desires; physical development, maintenance and management of infrastructure and services towards increasing the housing supply that is decent, healthy, safe, adequate, affordable, accessible and acceptable to the inhabitants.

6.0. Policy implications

The implications of the findings and recommendation of this paper includes but not limited to de-politicisation of housing provision but must rather be taken as a core social responsibility of governance; the formation of groups, association and societies for housing should be encouraged; and government need to assume and play transitional roles, from been direct provider and enabler in one (short-term) to facilitator (medium term) and ultimately to a regulator only (long-term). These will further help in setting a tone for the formulation and development of appropriate policy framework and implementation strategies.

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Vol. 4, No. 2 (2018), pp. 16-31
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