

A Review of the Roles of the Society in Housing Policies Formulation and Implementation in Nigeria

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Abstract

In countries of the global South, the issue of adequate housing has received a great deal of attention, especially when it comes to meeting the needs of no-income, low-income, and lower-middle-income urban dwellers. This is owing to the fact that urbanization is accelerating at a rate that most cities cannot manage and governments are unable to address the housing crisis on their own due to a number of financial and legal constraints. The paper examined how society influences housing policies in Nigeria as one of the countries in the Global South through a review of works of literature. This was done to ascertain the extent of society's involvement in the implementation of the housing policy and identify the many issues preventing the achievement of the policies. The study explains the objectives of housing policies and offers potential solutions for dealing with the issues. The investigation led to the conclusion that the Global South has a variety of housing strategies, but that none of them has taken society into account. As a result of the findings, it is advised that the governments reassess each country's current housing policy in the Global South and consult with the general public. Since society is important to the nation, it is expected that it will be taken into account in the housing policy.

Keywords: *Global South, Government, Housing Policies, Society*

1.0 Introduction

The developing or less developed nations that make up the Global South are found in Asia, the Middle East, Latin America and the Caribbean, the Pacific Islands, and Africa. These nations lack the resources necessary to advance at the same rate as other nations. The Global South, unfortunately, experiences poverty, a lack of human rights, and the exploitation and depletion of natural resources. These nations won't advance unless both internal and external factors improve the environment and the well-being of the populace. Countries in the Global South confront challenges that prevent them from implementing policies that promote housing development, despite the fact that it is simpler for wealthier nations to do so (DFID, 2010).

Living conditions have been recognized for millennia as a social unit of space and are essential prerequisites for health, work efficiency, social-economic standards, productivity, general welfare, and the growth of individuals and communities (Ibem, 2014). As a result, one of the best ways to determine someone's standard of living and status in society is through their housing. Poor land distribution, funding, lending institutions, and infrastructural systems have been linked to poor housing delivery in developing nations (P.U. et al., 2017). Unsurprisingly, most Global South urban centers including Nigeria suffer from a severe housing shortage that is exacerbated by a variety of variables, including housing issues. The circumstance led to a growing gap between the demand for housing and the ability to obtain the desired form of dwelling, particularly among the population's "No and Low Income" sector. Since Nigeria's formal independence in October 1960, providing housing and supporting urban infrastructures to its thronging urban populace has remained a fantasy.

2.0 Literature Review

2.1 Housing policies

Housing policies are governmental measures, such as legislation and program implementation, that have an impact on housing supply and availability, housing standards, and urban planning (OECD, 2021). A National Housing Policy (NHP) is a significant document that outlines the institutional and regulatory frameworks via which the government aspires to sustainably address the housing needs of its population. According to Article (2017), housing policy is a means to overcome housing problems and achieve sustainable housing. A housing policy can therefore be viewed as a manifestation of intent to achieve a particular housing goal. Festus & Amos (2015) also expressed housing policy as the actions or interventions of the government, such as legislation, the execution of programs, and subsidies, that have a direct or indirect impact on the housing goals, supply, and availability of housing, as well as housing standards and urban planning, for its citizens. In stable societies, HP is one of the essential tools of governance used to address ongoing and emerging housing issues, along with, land administration, management policy, land use, zoning legislation, planning, and physical development regulations.

2.2 Overview of Housing Policy in Nigeria

A thorough review of the National Housing Policy was conducted in 2011 in light of the government's admission that "Nigeria does not currently have a comprehensive national land policy or an up-to-date national housing policy, even though it has been independent for 51 years and the first national housing policy was established 20 years ago. Since 2004, there have been numerous unsuccessful attempts to glean a National Housing Policy from the Presidential Technical Committee on Urban Development and Housing's Report and the related Government White Paper " (Akanji, 1991). This policy covers major housing such as prototype design, urban housing, rural housing, access to land, affordable housing costs, use of local materials (considering climate and culture), and user preferences (Festus & Amos, 2015). Nigeria's housing Policy could be discussed under 5 political-historical stages; pre-independence period (period before 1960), post-independence period (1960-1979 period), Second Republic period (1979-1983 period), military era (period 1984-1999), and post-military era or Third Republic (1999-present) (Article, 2017).

Post-Independence

Nigeria's need for a housing strategy didn't take off until the nation gained its independence in 1960. "The search for a solution to this vital need of the people continued at independence," claims Adeyemi (2021)"as represented in the first National Development Plan spanning five years." Housing was not a key component of the plan throughout this Plan Period, 1962–1968. A brief mention of housing in Lagos was made, where the Federal Government wanted to construct 24,000 dwelling units to ease overcrowding and stop future degradation (Article, 2017). Apart from a staff housing program for senior civil workers, the Lagos Executive Redevelopment Board, the Nigerian Building Society, and the Regional Housing Corporations were the only organizations working in the public sector before 1970. Due to a lack of funding and technical staff, their work's scope was severely limited (Adeyemi, 2021). The five-yearly Development Plans were emphasized as the means of achieving economic progress in the years immediately following Independence.

The Third National Development Plan (1975-1980)

The plan contained the most significant statement of the Government in the housing sector. The Federal Government decided to participate directly and actively in the provision of housing, rather than leaving it principally to the private sector. A total of N2.6billion was earmarked for the implementation of the various projects. During this period, a total of two hundred and two thousand

(202,000) dwelling units were programmed for construction, comprising fifty thousand (50,000) units in Lagos and eight thousand (8,000) units in each of the other nineteen States. It is pertinent to note that by the end of the plan period, less than fifteen percent (15%) of the houses had been completed (Moore, 2019).

National Development Plan III (1975-1980)

The government's most important housing-related remark was included in the plan. Instead of putting housing mostly in the hands of the private sector, the federal government chose to actively and directly participate in the provision of housing. The execution of the various projects was allocated a total of N2.6 billion. A total of two hundred and two thousand (202,000) residential units were scheduled for development during this time, with 50,000 units in Lagos and 8,000 units in each of the remaining 19 States. It is important to note that less than 15% of the houses had been finished by the end of the plan period (Ojerinde, 2020).

Civilian Management (1979 - 1983)

The former Civilian Administration gave housing a high priority rating as a result of the growing housing shortage in metropolitan regions and the ongoing deterioration of housing conditions in rural areas. In 1980, a complex national housing program based on the ideas of affordability and citizen involvement was launched. The target population was comprised of low-income earners with yearly incomes of no more than five thousand Naira (N5,000) for one-bedroom core residences and no more than eight thousand Naira (N8,000) for three-bedroom households. A total of 40,000 units were expected to be built annually across the country, with 2,000 units in each State and the Federal Capital Territory (FCT) (Ebekozi et al., 2017).

Military Regime (1984 - May 28, 1999)

Following the termination of the Second Republic in December 1983, the Military Authorities, in 1984, once again dissolved the Federal Ministry of Housing and Environment and merged it with the then Federal Ministry of Works and Surveys to become the Federal Ministry of Works and Housing. Although the new Ministry continued to perform its function of co- coordinating housing and urban development matters, the sector became submerged and overshadowed by the highways and construction sector of the Ministry. Between 1994 and 1999, the Ministry embarked on several programs and projects purportedly aimed at providing decent and affordable housing to the populace (Moore, 2019).

Civilian Management (29th May 1999 – 28th May 2007)

A democratically chosen civilian government replaced the military government on May 29, 1999. The Federal Government considered a new National Housing Program after the establishment of the new Civilian Administration, under which it would construct 20,000 housing units across the Federation over four years at a rate of 5,000 units per year as a sign of its commitment to the eradication of homelessness among Nigerians. This, however, was not put into practice. The Federal Ministry of Works "and Housing" continued to be ill-equipped to handle the supply of houses to meet the Nation's needs because it functioned, for all intents and purposes, as the Federal Ministry of Works only. This less than modest effort was quickly abandoned due to the realities on the ground regarding the enormity of the problems; the weak infrastructure for housing delivery mechanisms; and the fact that the Federal Ministry of Works "and Housing" continued to be underfunded. The Federal Ministry of Works and Housing was unable to find the answers to the country's housing problems (Moore, 2019).

Civilian Management (29th May 2007-5th May 2010)

The 3rd Civilian Administration left the administration with the housing assets and obligations (29th May 1999 to 28th May 2007). It was clear that the pending work was still herculean from the different Reports and White Papers that were handed down from the previous government. If the momentum achieved between May 29, 1999, and May 28, 2007, in the preparation for significant advancements in housing provision, is to be maintained for the acquisition of faster movement in the driving of the housing implementation engine, the tasks must be taken on urgently. The following activities taken would be used to evaluate the administration's efforts:

1. The Land Reform Seven Point Agenda;
2. The establishment of the following Committees:
 - Land Use Act Review Committee (2007);
 - Presidential Committee on the Implementation of Policy on affordable Housing Delivery (2007);
 - The Presidential Technical Committee on Land Reform (2009)
3. Federal Ministry of Environment, Housing, and Urban Development.

Civilian Management (6th May 2010 to 2012)

By correctly re-establishing a Ministry of Housing with the name Federal Ministry of Lands, Housing, and Urban Development, the administration maintained the current housing policy and improved upon it. The Transformation provides a roadmap for the administration's course. Agenda 2011-2015, as well as: -

1. In cooperation with States and Local Governments, the Federal Ministry of Housing will offer Sites and Services throughout the nation. States and local governments will do their part by offering 100,000–200,000 low-cost housing units dwelling units each year in the nation's biggest cities. Bricks from the area will be encouraged to be used in the construction of homes, and all materials used to provide housing will come from locality to create jobs and add value.
2. Housing contributes significantly to the Gross Domestic Product (GDP) of the majority of industrialized nations and is a crucial component of the infrastructure needed to speed up economic development. With a population of 150 million, Nigeria needs to build at least 720,000 new homes year (based on an estimate of 9 homes per 1,000 people) in order to fulfill rising demand, replace the country's aging housing stock, and prevent a new housing crisis by 2020. Multiple attempts to reach this goal have fallen short because Nigeria now has a housing shortage of about 17 million units. As a result, to provide 17 million housing units at a cost of N3.5 million each, at least N60 trillion is needed (Moore, 2019).

Civilian Management (2012 to date)

The 2012 National Housing Policy was created to take the place of earlier housing policies, particularly the 2006 policy (Festus & Amos, 2015). The 2012 Policy's main focus was the implementation of mass housing to give homes for Nigerians regardless of their financial situation. To accelerate the development of the sector's infrastructure, it sought to build a million homes a year. The importance of the private sector and the government acting as regulators in the sustainable growth of the housing sector was emphasized. In an effort to guarantee that every Nigerian has a home, policy has also introduced the idea of social housing with the intention of providing housing for low-income earners by developing affordable housing, as opposed to luxury homes, as well as by making funds available for people in the informal sector.

The Policy also planned to increase job creation through the opening of skill development centers in each of the country's six geopolitical zones. The policy also acknowledged the need for upkeep, good

environmental planning, and urban redevelopment and slumps upgrade, including the establishment of infrastructures in the areas. The Policy eventually aims to promote employment and revenue generation in the nation. It emphasizes the importance of having disaster management as well as contractor financing, where contractors are expected to source cash and build homes in collaboration with the government. The 2012 Housing Policy is good on paper, but in practice it hasn't had the expected effects on the average person or produced the desired practical results (Adeshina & Idaeho, 2019).

2.3 Nigerian society and housing policy

The new National Housing Policy allows private sector involvement but nothing was discussed on societal part. It said both the formal and informal private sector will be involved in about 11 strategies, ranging from providing capital subsidies for residential buildings to tax exemptions for both lenders and corporate property developers increase (Akanji, 1991). However, to the extent that both the state and the federal government acknowledged them, cooperative organizations are always the conduits through which society makes contributions to a nation. The cooperative societies function in a variety of categories, as is the case in other regions of the world. Employees can address their welfare concerns through employment-based cooperatives, which are housed in official organizations (Parnell, 2001). There is a logical assumption that they should be involved in addressing the housing supply policy in cities Nigeria, where there is a clear housing need evident in the sizeable slum communities, given the justification for the establishment of co-operative societies, the socio-economic importance of housing, and its high capital outlay.

In fact, the National Housing Policy of 2004's sections 7.3(iv) and 7.3(ix) placed emphasis on housing cooperatives, direct construction responsibility, building material distribution, and potential funding sources from the Federal Mortgage Bank of Nigeria (Akanji, 1991). Nevertheless, despite the widespread hope among important stakeholders that cooperative societies are real resources for growing the country's housing stock, their actual contribution to the housing stock of the country is still negligible (Adeshina & Idaeho, 2019). Even though there is a wealth of literature on cooperative activities in the agricultural and commercial sectors, there is little empirical study on the breadth and depth of co-operatives' contemporary activity in the housing sector. This is demonstrated by the fact that their engagement in housing is not acknowledged, documented, or included in the 2012 Global Compendium of Cooperatives' Involvement in Housing (Ademiluyi, n.d.).

2.4 The factors that militated against the implementation of Nigeria's housing policies and programs include the following: -

- i. Lack of policy thrust/Objectives: For the operation and upkeep of the Second Republic housing policy for the construction of infrastructures, there was a lack of a comprehensive national policy framework (OECD, 2021).
- ii. Lack of Adequate planning: As stated in "Successive administrations, including the Second Republic, did not prioritize planning, the first and possibly most essential function of management. It is particularly crucial in Nigeria, a developing nation with relatively few resources. As a result, one of the things working against the nation's housing strategy is a lack of sufficient planning (Uans et al., 2015).
- iii. Poor leadership and incompetent workers: The political events in Nigeria demonstrate that graft has been practiced alongside democracy and administration by troops and citizens (Ojo, 2014). The Buhari-Idiagbon dictatorship declared war against indiscipline (WAI), with leadership by example as its slogan, because there was an obvious lack of discipline in the

- leadership itself. However, up to the present moment, the situation of poor leadership and incompetent workers remains in the country.
- iv. **Over-valued contract sums and Abandonment of Projects:** The projects in the country ran into a problem that plagued most government projects. Contractor's over-value the works. Some contractors ran away after collecting the mobilization fees (Stephens, 1991). Many of the contractors employed for the job were inexperienced and incompetent resulting in many of the houses being abandoned halfway through.
 - v. **Lack of Finance:** The issue of finance may be the most obvious, if not the most significant, about housing in this nation (Moore, 2019). The Nigerian housing finance system as it existed during the Shagari government, was woefully unprepared to organize and direct resources toward housing production on a large scale. It has been extremely challenging for the Bank to raise enough money for the housing industry.
 - vi. **Inadequacy of Mortgage Facilities:** It is noteworthy to mention that the housing program would not be complete without an exhaustive and effective mortgage system in place. Accessibility of mortgage funds, since its inception, has been ineffective in adequately addressing the yearning needs of most Nigerians (Eugene Ehimatie et al., 2017). Accessing the fund is somehow difficult because of the stringent conditionality for obtaining the National Housing Fund loans by individuals". However, the mortgage facility of the National Housing Fund (NHF) seems a commendable option for an affordable long-term facility for home ownership and not for short-term home ownership in the country (No, 2020).
 - vii. **Population Explosion:** One of the primary issues in the urban environment is the extreme overcrowding in the underprivileged areas where the majority of urban residents reside (Job Mpmoh, Akor Opaluwah, 2018). This issue is made worse by institutional obstacles to the construction of mass housing brought on by population growth. With 140 million people as of today, Nigeria is the largest country in Africa.
 - viii. **Inflationary Trends:** During the existence of the housing projects in Nigeria, there was the issue of dealing with the inflationary trend that developed. Because strikes or fuel shortages increased the price of building supplies, diesel, petrol, etc., and because these factors were probably not anticipated or budgeted for, housing projects suffered setbacks (Alabi & Fapohunda, 2021). Some of these developments, nevertheless, were challenging to foresee.
 - ix. **Cost of Building Materials:** The high cost of building materials is a significant obstacle to the nation's effort to grow its housing market since those who cannot afford the price of the products may not be able to construct their own homes. "Cost of construction is exorbitant in the country in terms of building materials and equipment, cost of labor, and inadequate finances from governments to pay construction cost (Alabi & Fapohunda, 2021).
 - x. **High level of Corruption:** In Nigeria, corruption has been a major barrier to economic growth. The misuse of public office for personal benefit is known as corruption. when a public servant solicits, accepts, or demands a bribe (UNODC, 2019). When private individuals actively offer bribes to influence official regulations and procedures to gain a competitive and financial advantage, or when patronage and nepotism are used to steal state property or divert public funds.
 - xi. **Poor performance by the construction Industry.** The building industry's underwhelming performance has an impact on housing delivery as well (Daneel, 1998). Prolonged delays in paying the craftsmen for completed work are a sign of small- to medium-sized indigenous contractors' poor performance. Additionally, the construction business performed poorly due to high workload swings, insufficient resources, a lack of technical know-how, and a lack of managerial abilities.

3.0 Methodology

The chosen research methodology is a qualitative analysis (content analysis) of associated secondary data. To review the role of society in housing in Nigeria, secondary data sources include the internet, textbooks, journals, conferences, proceedings, and newspapers. The examination of the data set reveals the factors that support both government intervention and failure in Nigeria's housing market.

4.0 Discussion and Results

The majority of the country's housing issues have yet to be effectively solved by the nation. Furthermore, the majority of urban regions have seen insufficient government effort and attitude toward addressing the housing crisis. Events over time have demonstrated that no government at the three tiers of government has developed tangible initiatives to make the wishes of the poor to be treated humanely a reality (Article, 2017). Affordably priced housing for low-income groups continues to be elusive despite years of government programs on housing. These programs range from the direct construction of low-income housing to the government's site and services scheme. In fact, the World Bank (2016) reports that despite a significant shortfall and a lack of existing measures, the demand for affordable housing in Nigeria is high and growing. Additionally, although Nigeria's macroeconomic situation is the biggest barrier to cheap housing, severe market failures are having an impact on the supply and demand for housing. The major obstacles are a lack of proper planning, weak leadership, inept employees, a lack of funding, inadequate mortgage facilities, and population growth. The disregard for society in Nigeria's housing policies is another obvious problem. Despite society's importance to a nation's growth and development, Nigeria's federal government disregarded its inputs and contributions while developing its housing policy.

5.0 Conclusion

Using documentary analysis through literature review and content analysis the study concluded as follows;

- i. The study concluded that various policies had been targeted to enhance housing provision in Nigeria during the colonial era and post-independence to date. During the colonial era, efforts were taken to solve the housing problem in Nigeria and the policy was effective to a certain extent but not sufficient then. In the same vein, the housing policy continued after the independence in 1960, where various policies were formulated under different regimes and administrations.
- ii. The role of society in housing policy in Nigeria is insufficient. Society has no direct role in the formulation of housing policy. However, their roles are felted through the registered and recognized cooperative societies in the country.
- iii. The housing policy in Nigeria is not sufficient to solve the housing problem in the country; and provide houses for all the citizenry. Housing problems in Nigeria are still lingering despite the various housing policies and this poses housing as a major problem in the country.
- iv. Lastly, the study concluded that certain factors are militating the performance of housing policy in the country. The factors include; lack of policy thrust/Objectives, lack of adequate planning, poor leadership, and incompetent workers; amongst others.

6.0 Recommendations

The following guidelines would have to be adhered to in order for a housing policy package to achieve sustainable housing:

- i. The government should establish reliable home finance institutions for the country, such as commercial banks, savings and loan organizations, and primary mortgage institutions. The housing options for Nigeria's urban poor would be improved as a result.

- ii. The government ought to include public opinion into its housing strategy. In doing so, the demands of the society will be taken into consideration, drastically altering Nigeria's housing policy. The foundation for household improvement through public engagement, especially among lower income groups, must be provided by housing policy. Therefore, it is necessary for the government to allow for public participation both in the development of housing policies and programs and in their actual implementation.
- iii. It is important to promote continuity and consistency in housing policy and programs.
- iv. Stable political environments only contribute to greater results for housing policies and initiatives, political leaders should work to maintain them.
- v. The government should develop a short, medium, and long-term social housing framework and road map for the designing, construction, and implementation of social housing programs for the populace to meet deficit and demand; reach out to community representatives, private developers, and employers to discuss their opinions and concerns regarding affordable housing projects.

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