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RESEARCH ARTICLE

HOUSING THE LOW INCOME WORKERS OF NIGERIA

***Odunjo, Oluronke Omolola and Okanlawon, Simon Ayorinde**

Department of Architecture, Ladoke Akintola University of Technology, Ogbomoso, Nigeria

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ABSTRACT

The issue of Sustainable housing development for the low income workers is still a mirage in Nigeria today. This arises as a result of financial and technological incapability. However, it is believed that if importation of expensive construction materials could be substantially reduced using locally available alternatives that are based on appropriate construction technology, such a measure can reduce cost of construction, increase housing stock and also increase foreign reserve of the economy of the country. It is against this background therefore, that the paper examines the salient issues in Public Housing provision in Nigeria making use of Historical Survey approach as well as Personal observations. The paper found out that the issue of Public Housing provision in Nigeria did not yield much result due to high cost of provision and excessive and unnecessary delays in the planning, execution and construction of housing project which invariably add to housing cost among others. The paper therefore concludes by recommending the use of Laterite, a local building material for Housing construction in orders to reduce the cost of housing and make Sustainable Housing provision a reality in Nigeria especially for the low income workers.

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INTRODUCTION

Housing is one of the three basic necessities of human being and the most important requirement for the physical survival of man after food. It is one of the best indicators of a person's standard of living and his place in the society. Housing either in unit or multiple forms is a significant component of the physical form and the structure of the community. In other words, housing covers all socially accepted ways by which man acquires a territory and the procedures by which he retains that territory. Also, the price paid for it and the manner in which the stock of the houses are maintained and enlarged (Aribigbola, 2000). Housing is more than shelter, the mere physical dwelling. It is the interior space, equipment and furnishings, the immediate exterior space and importantly, its relationship to the surrounding neighborhood or community. The United Nations Ad-Hoc group of Experts on Housing and Urban Development defined "Housing" as the physical environment in which a family, the basic unit in the society must develop. They further contended that Housing is not shelter or household facilities alone. It comprises a number of facilities, services and utilities which link individuals and his family to the community in which it evolves. Hence, from the above, one could discern that Housing is not just a commodity. It could be described as a bundle of goods and services that facilitate and enhance good living. It is also a key to neighborhood quality and preservation.

Consequently, environmental amenities such as waste disposal, water supply, neighborhood roads and locational services implied by the special links between necessary economic and social infrastructure (such as education, health and recreation) are all parts of the packages of services designated as Housing.

However, in the developing countries today, the problem of Housing has become an everyday discussion in all quarters of the public and private services (Aribigbola, 2000). It has become increasingly glaring that most of the urban population live in dehumanizing housing environment while those who have access to average housing do so at abnormal cost (Dosumu, 2002). In Nigeria, for example, housing problem is essentially an urban problem. However, most authors have analyzed this from various perspectives, with most of them giving it a quantitative pre-eminence (Agbola, Tunde 2001). Also, they have, at different times revealed the problems associated with production among which is construction cost. In Nigeria, for example, in the past, technological advancement made it possible to acquire building materials from the developed countries. However, the economic crisis befalling the country one after the other made Government to realize that importing building materials for the industries is beyond means (Odunjo, Oluronke 2006). According to (Agbola, Tunde 2001), the factors that affect the cost of housing include the cost of land, construction cost and administrative and management costs. In order to reduce the cost of housing, efforts have to be made therefore to reduce cost in all these areas. Construction cost can be reduced through the use of local building materials (Odunjo, Oluronke 2006).

*Corresponding author: Odunjo, Oluronke Omolola,
Department of Architecture, Ladoke Akintola University of Technology,
Ogbomoso, Nigeria.

Thus, efforts in the past were geared towards encouraging and adopting local building materials as a viable option for achieving a satisfying and affordable housing for the masses especially, the low income workers. This was done through the establishment of research institutes aimed majorly at improving and making use of local building materials more effective, but despite this, there seems to be no appreciable success. People still prefer the more expensive conventional building materials and in order to achieve self-sufficiency in building materials in Nigeria, local building materials have to be developed which will ultimately lead to the improvement of housing. Local building materials are materials that are available within the locality and are therefore indigenous materials with the commonest being laterite, building earth and timber.

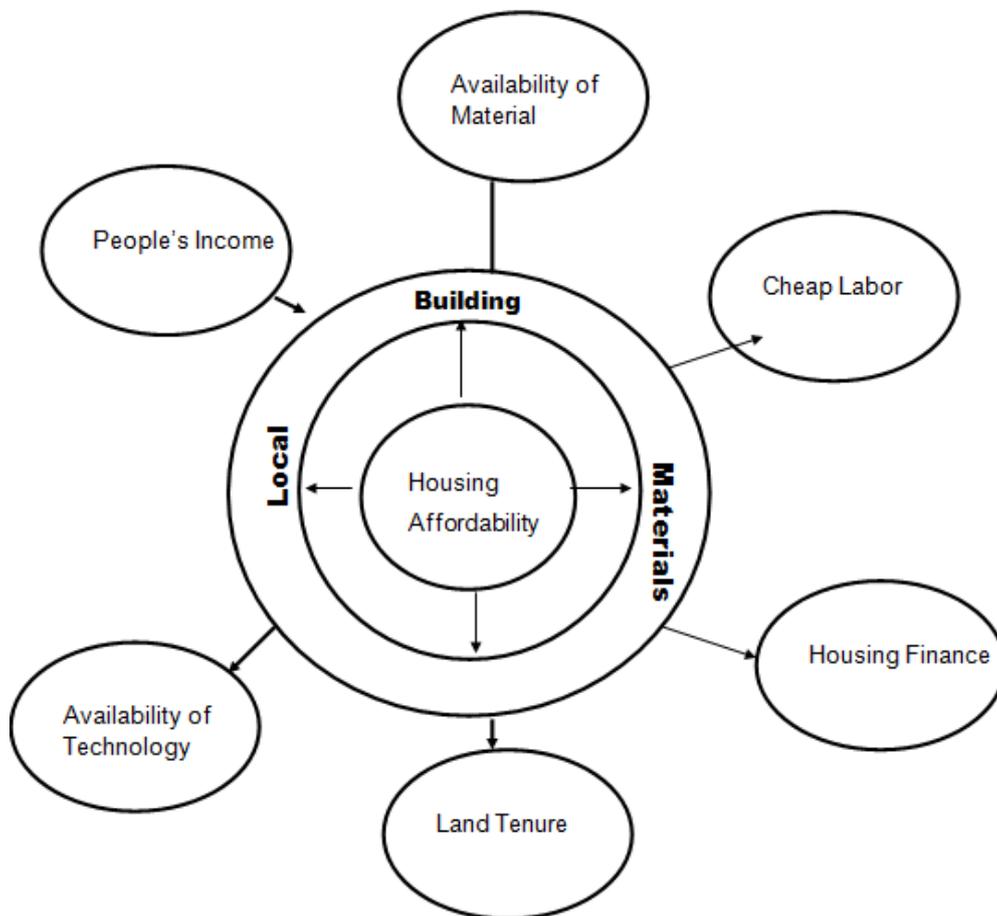
This paper therefore seeks to examine the salient issues in housing provision in Nigeria. It identifies the achievements made and the failures recorded. At the end, it recommends Compacted/Stabilized Laterite Brick for sustainable housing construction for the low income workers of Nigeria.

housing sustainability. Data was collected from both secondary sources and personal observations.

Literature review

Housing development in Nigeria

Three periods or stages could be clearly identified in the housing finance development horizon in Nigeria. These are roughly: 1960 – 1975; 1976 – 1985 and 1986 to 1991 (Agbola, Tunde 2001). 1960 – 1975: Prior to 1975, that is, within the first two national development plans (1962 – 68) and (1970 –75), housing was regarded as a social sector, a consumption – oriented, less preferred, non – income generating sector. Paltry sums of money were accordingly located. With this type of wrong signal from the public sector, the private housing sector which provides over 80 percent of residential units was not encouraged to invest in housing.



Source: Author's Model (2013)

Fig.1. Suitability of Laterite for housing construction in Nigeria

MATERIALS AND METHODS

The historical survey method was used for the study. The study area is located in the western part of Africa consisting of black races. It is a developing country struggling to achieve

Investors were misled into believing that they could not recoup their investment in housing (especially for the low – income people) as fast as in other sectors and with any appreciable margin of profit. Accordingly, the (financial) loans to prospective house builders were few, poorly organized and ineffective. 1976 – 1985: By 1975, however, the housing

problem of the country as manifested in the increasing housing shortage, rising house rents, increased overcrowding resulting in slum and unhygienic conditions, etc. can no longer continue unnoticed. The government felt compelled to act. Luckily, the period marked the onset of the preparation and launching of the Third Development Plan. Consequently, the plan contained the first explicit statements, programs and targets specifically aimed at alleviating housing problems. Amongst these were significant and commendable steps taken to make housing loans available to an increasing number of Nigerians through the manipulation of monetary instruments and the reconstitution of the Nigerian Building Society into the Federal Mortgage Bank of Nigeria to serve as the apex lending institution for home loans in Nigeria. In addition, a number of administrative steps were taken to increase the source generally. Some of these were the encouragement of the state and local governments and also private employers in the provision of houses or the granting of house loans to their employees. It was within this framework that the Employees Housing Schemes (Special Provision) Decree Number 54 of 1979 came into being. The decree made it obligatory on any employer having a specified number of employees (fifty) to establish, execute and maintain a housing scheme for these employees. The various governments were to help in the provision of land and other materials. The federal government, through the Central Bank of Nigeria, directed that commercial banks, especially, should devote about 5 – 6 percents of their total deposit (and the insurance companies up to 25 percent of their life deposits) in real estates.

1986 –1991: Despite all the aforementioned steps taken by the federal and most state governments, it was discovered that the housing situation in Nigeria was getting worse. There was the need to face the housing problem as the government was inundated with requests to do something about this problem.

The national housing policy of 1991

According to (Aribigbola, 2000), the National Housing Policy launched in 1991 on its own has as the ultimate goal of ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 AD. The objectives of the policy are stated as follow:

- (i) To encourage and promote active participation in housing delivery by all tiers of government. To strengthen institutions within the system to render their operations more responsible to demand. To emphasize housing investments which satisfy basic needs and to encourage greater participation by the private sector in housing development. In order to ensure the success of the policy, all the three tiers of government. (That is, Federal, State and Local Government) were assigned specific roles and functions to perform in the housing delivery and the policy provided for a mandatory home savings schemes under the auspices of the National Housing Fund (NHF). The fund was established with the following objectives:
 - (a) To facilitate the mobilization of the fund for the provision of houses for Nigerians at affordable prices
 - (b) To ensure the constant supply of loans to Nigerians for the purpose of building, purchasing and improvement of residential houses

- (c) To provide incentives for the capital market to invest in property development;
- (d) To encourage the development of specific programs that would ensure effective financing of housing development in particular low cost housing for low income workers
- (e) To provide proper policy control over the allocation economy
- (f) To provide long- term loans to mortgage institution for on- lending to contributions to the fund.

However, it is saddening to note that the National Housing Policy (and its financial component NHF) has been in operation for over eight years now. A review of its implementation and performance did not show any remarkable influence on housing delivery in the country despite the fact that housing needs were estimated (Tables 1 and 2).

Table 1. Estimated Housing needs Nigeria (1991 – 2001)

	Urban areas	Rural areas	Total
Housing stock 1991 ('000 units)	3,373	11,848	15,221
Estimate no of households 2001	7,289	15,295	22,584
Required output 1991 – 2001 ('000)	3,916	3,447	7,363
Required annual output, 1991 – 2000	1391.6	344.7	736.3

Source: UN – HABITAT, 2002.

Table 2. Estimated Housing Stock, by dwelling types in Nigeria (1991)

	Urban		Rural		Total	
	%	Units	%	Units	%	Units
Maisonnette	2	67	0	12	1	79
Duplex	3	101	0	-	1	101
Detached Bungalow	10	337	20	2289	17	2,627
Semi – detached	12	67	1	60	1	127
Flat	15	506	0	-	3	506
Room	65	2,194	77	9,200	74	11,393
Others	3	101	2	287	3	388
Total	100	3,375	100	11,848	100	15,221

Source: UN – HABITAT, 2002.

The high hopes, noble pledges, huge sums of money and goodwill which welcomed the program were not sufficient to prevent their failure. In fact, so colossal was the failure of each successive public housing programs in the country that experts spared no pains at advancing reasons for their poor performance which include: the excessive and unnecessary delays in the planning, execution and construction of housing project which invariably add to housing costs, speculation and subsequently limit the number of units that can be built with the same capital; there is also the disregard for alternative avenues of housing provision other than direct construction. Site and services, core housing and the like were part of the explicitly stated housing policy objectives of the third and the fourth plans, only a handful of states experimented with them. Even where those houses were built, evidences abound to show that many remain inhabitable and thus unoccupied. The target population, taste and preferences were not articulated in the first instance before the standard; almost stereotype designs that have no relation to the immediate cultural environment were adopted. These amongst other reasons account for the colossal failure of public housing in Nigeria.

It is not surprising, therefore, that the contribution of the public sector to the total stock of housing is only about the quarter. The implication of this is that Nigeria cannot rely on the conventional methods (direct housing construction) to supply the low income people of this country with decent housing. Since such people cannot cause the private housing market to produce dwelling units for their use without substantial direct subsidy, it is therefore, advisable to explore the non-conventional methods and material such as compacted/stabilized laterite brick for solving the housing problems of the low income people of Nigeria. This is because the material is cheap and easily available. Also, there is ease of availability of labor that has the knowledge of construction with the material using the correct technology. Figure 1 illustrates the suitability of late rite for housing construction in Nigeria.

Laterite as a building material

The advantages of laterite as a building material are quite many. In spite of the fact that it had been used in the construction of numerous buildings throughout the world since pre – historic times, today, this material needs some re – evaluation in Nigeria especially now that economic considerations have begun to dictate choice of building materials. Today, approximately half the world’s population of over 6 billion people still inhabits dwellings made with soils harvested from the earth’s crust. Laterite houses are appropriate for a variety of climates and are ideally suited for passive solar heating and cooling. The interior of such buildings stay warm in cold seasons and cool in the hot seasons with little, if any, need for auxiliary energy. Built largely from soil excavated on site, laterite houses require substantially less fossil fuel – derived energy to build than the conventional concrete buildings commonly found in many urban centers in Nigeria (Aribigbola, 2000).

Materials used for laterite building construction are collected locally; no huge mines are required to supply building materials and the blemish produced when extracting the material can generally be repaired quickly and easily with little environmental impact. Also, construction of laterite houses is user – friendly, often more like play than work. Most laterite building techniques required very little skill and are ideally suited to owner – building projects. One can learn what one needs to know in a week – long workshop. Laterite building material continues to predominate in Africa, the Middle East and nearly the whole of Latin America. Amongst industrialized countries today, there are two aspects to the current revival of interest in laterite buildings. The first, which emerged in the South-Western States of the United States of Africa (USA), is a response to the desire for a more “humane” environment, an alternative to the cold and soulless technology which has come to be symbolized by concrete, plastic and glass, those synonyms of modern progress.

In the South Western part of USA, particularly in New Mexico, Arizona and Southern California, adobe (sun – dried brick) construction is currently witnessing an ever – increasing popularity. As at 2000, there were more than forty (40) adobe brick manufacturers in the region, as well as many small – scale professional. With its roots in Indian and Spanish

traditions. “Adobe architecture” could be said to have acquired a regional character that is very unique to the United States of America. Adobe house is considered as a building that blends with nature. Such houses are built with walls that are considered to be alive, as there is a growing awareness with people going against “artificial” building materials such as plastic and glass; indeed the manufactured world are gradually choosing to embrace their own “natural” houses, growing out of the earth. This idea of the “naturalness” of earth could then be regarded as a passing phase or a response to the failure of conventional architecture to meet the requirements of inhabitants of houses. Another factor that may have led to the revival of interest in laterite construction of houses is the accelerating rise in energy costs, which has an impact on products such as cement and fired bricks. Viewed in this light, the ecological advantage of laterite becomes self – evident. The answer obviously lies in sun – dried bricks. This is one of the techniques that evolved from the conventional brick – making process, but in which firing by kiln has been replaced by a greater degree of compaction and the use of stabilizers.

Laterite construction technology is today sufficiently confident to compete against conventional materials especially for small scale residential construction of buildings. Rooted firmly in popular tradition, it has all the advantages resulting from technological simplicity. Requiring very little capital investment, it is highly adaptable and suitable for use, in widely differing production, such as owner – builder cooperatives, rural self – help builders and so on. It affords the end users the opportunity to control the creation of his own living environment. Modern technology is becoming more and more remote from the ordinary people. It is becoming sophisticated and therefore costly and in the hands of experts. House-building, for examples, which was in the traditional societies part of a common core of skills, has today become a science for professionals, confronted with which the end – user stands defenseless.

It is time Nigerians re-appropriate the technical skills needed for their own development. However simple a technique, if it has not been re-appropriated by the group which would have made it theirs, it would remain inadequate and this is all the more apparent in the case of Western technologies grafted onto environments that are quite incapable of absolving them, as is often the case in the developing countries of Africa where all they achieve is the destruction of the structure and equilibrium of cultures often still seeking to establish their own identities.

Conclusion

This paper has shown that housing problems being experienced by people in Nigeria could be reduced drastically with the use of local building materials such as laterite that is durable, culturally accepted, economical and not risky to human health. It could also be used to achieve sustainable housing for all in terms of quality and quantity. Therefore, in order to increase housing stock in Nigeria and create a more conducive living and working environment as well as developing an appropriate housing construction technology, there is the need to incorporate local building materials into the formulation and implementation of housing policies and

program which should not be at the exclusive preserve of federal government and at the exclusion of governments at local government level.

Recommendation

There is a need to reach out and effectively involve the people and governments at grassroots levels in the formulation of housing policies. The Federal government has been directly involved in the construction of buildings for all categories of workers in the past and even presently. This has led to several other problems including expensive contractual procedures as is being experienced in Abuja the capital of the Country.. Now, housing must be considered as a personal service and as such, the primary responsibility of housing should not be left with the people themselves who, however, should be assisted in some ways in order to realize their aspirations for self-actualization of owning individual houses.

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