



NATIONAL HOUSING POLICY AND THE CHALLENGES OF URBANISATION IN NIGERIA

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Abstract

The provision of adequate housing that is safe, secure, accessible, affordable, and wholesome is a fundamental human right, as encoded in the United Nations Habitat Agenda- the global call on human settlements. Nigeria has formulated and implemented several housing policies and programmes in an attempt to ameliorate the housing situation of the citizens, with limited success. Thus, they continue to experience rapid urban population growth that is not being matched by adequate planning and management in terms of housing needs. This paper, therefore, examines the relationship between housing policies and urbanisation in Nigeria over the years. The study is anchored on the theoretical assumption of the Rational Comprehensive Model, which contends that planning techniques and methods promote urban development based on top-down approaches. The paper utilised a mixed-method of data collection, which was analysed using content analysis. The study found that the inability of successive governments in Nigeria to curb urbanisation challenges is a function of the disconnect between housing policy making and consistency in policy implementation, which leads to the inability to deliver on the types of houses the citizens need. The study recommends consistent, measurable, and sustainable housing programmes that are public-sector-led but private-sector-financed through a robust public-private partnership.

Keywords: Housing programmes; informal settlements; urbanization; housing provision; urban development.

Introduction

Nigeria, like most countries in Sub-Saharan Africa, is immersed in absolute, massive, and pervasive poverty. Consequent upon the above, the material and existential conditions of most Nigerians are quite debilitating. Thus, even as population growth has surpassed the rate of food production, the country's housing and urban settlement conditions have continued to deteriorate. Housing has been globally acknowledged as a social good, and inadequate housing condition is also considered a major social problem. Good quality housing that is safe, secure, accessible, affordable, and sanitary, as a fundamental human right encoded in the United Nations Habitat Agenda, is lacking for a sizeable number of people in Nigeria (Okolie, 2001). The perennial housing challenge in the world, mostly in the developing economies, is increasing at an alarming rate, and there is an urgent need to ameliorate and address affordable housing provision.

To deal with this problem, various strata of governments are updating their knowledge on global housing policy approaches in order to formulate robust policy frameworks. Thus, governments' planned actions and activities aimed at addressing challenges of inadequate housing conditions are conceived as social intervention programmes. Over the years, successive governments in Nigeria have developed initiatives and programmes on mass housing development, in an attempt to address the housing needs of the citizens (FGN, 2022).



But in spite of these spirited efforts in making adequate and affordable housing available to the majority of the people, a significant proportion of urban residents in Nigeria do not have access to decent housing at an affordable cost. They are currently grappling with the challenges of urbanization, especially in the area of housing provision.

Over the past six decades, there have been three identifiable major housing policies in Nigeria. The first national housing programme of 1981/82 focused on addressing the prevailing quantitative housing deficit in the country. The policy was designed to provide low-income houses in all the state capitals of the federation, popularly known as Shagari low-cost housing, under the supervision of the Federal Housing Authority. In addition to the above, the policy encouraged private entrepreneurial initiative in housing development. The policy framework opened a partnership between the government and the private sector in working towards an effective housing delivery system. The arrangement was designed in such a way that the government would play the role of an ‘enabler’ while the private sector provided the vehicle for the delivery of the housing infrastructure. The policy recorded very little success because the political landscape was not conducive, coupled with the ousting of the government by the 1983 military coup. The policy, however, succeeded in drawing attention to the festering housing problem, significant shortfall in housing provision, and the realization that housing problems would not be solved by a generous infusion of money alone (Agbola, 2004; Bello, 2019).

The second strand of Nigeria’s national housing policy was from 1991 to 1999; an era that witnessed an ambitious housing policy with the slogan “Housing for All by the year 2000AD”. The goal was for all Nigerians to have access to decent housing at an affordable cost before the end of the year 2000. The policy is targeted to address many of the vexed problems of the housing sector. It was projected that 700,000 housing units would be built each year to bridge the demand-supply deficit, and that 60% of the houses were to be built in urban areas. The policy restructured the financial routing of accessing loans by creating a two-tier structure, which had the Federal Mortgage Bank of Nigeria as the supervisory institution and primary mortgage institutions as primary lenders. This policy subscribed to the then prevailing international opinion that governments should not engage in direct construction but should, instead, provide the enabling environment for the implementation and actualization of policy objectives and directives of the private and community sectors. In the process of actualizing the major thrusts of the housing policy, many jobs were created. The potential of using housing as a job creation and poverty alleviating strategy was manifest (Agbola, 2004). In spite of these efforts, the demand for housing was still very high. This necessitated fundamental rethinking and the need for more pragmatic solutions to resolve the backlog of housing needs.

The third policy stream focused on the use of the private sector as the main catalyst for housing delivery in Nigeria, while governments concentrated on the provision of basic infrastructure for housing development. The policy sought to stimulate large numbers of private sector real estate developers in the development of estates with houses for sale at affordable prices to low- and middle-income groups in the country. To this end, the government facilitated the formation of the Real Estate Developers Association of Nigeria (REDAN) with the primary aim of active participation in housing delivery to the citizens at an affordable rate. It was promised that REDAN as a critical stakeholder, would be given the necessary incentives in the housing delivery under various mass housing facilitation programmes. Issues in the Land Use Act were



equally given attention for review as well as tax holidays (Agbola, 2004). The national housing policy at this time also aimed at mobilizing primary mortgage institutions to assist Nigerians eager to buy houses to be able to do so. It was equally promised that the Federal Mortgage Bank of Nigeria would be repositioned to enable it to provide more funds to primary mortgage institutions. The main policy thrust was on institutional reform, capacity building, local building material manufacturing, and adequate access to building land.

Despite these policy efforts, housing delivery remains a major challenge in Nigeria, and the need for adequate housing and urbanization processes rages on. While housing construction is in arithmetic progression, migration to urban areas is in geometric progression, and a rapidly expanding population leads to severe overcrowding, congestion, and attendant slums. Thus, the cost of living has forced many Nigerian urban dwellers to live in slums, shanties, and squatter settlements that do not have the needed amenities for a decent living, while governments continue to engage in policy somersault. Against the backdrop of this development, this study examines the link between housing policies and challenges of urbanization in Nigeria over the years.

To evaluate the linkage between policy making and satisfaction of urban housing needs in Nigeria, this study poses the following research question: Did inconsistencies in government housing policies account for the proliferation of informal urban settlements in Nigeria over the years?

Literature Review - Housing Policy and the Growth of Informal Settlements:

Housing in all its ramifications is much more than shelter. It includes utilities and community services such as electricity, water supply, access roads, sewerage, drainage, and disposal facilities, among others that go to make a community or neighbourhood a liveable environment (National Rolling Plan, 1991-95:235 in Okolie, 2001). Housing, including its policy, is intricately connected to the dynamics of housing transformation. It refers to the measures put in place by the appropriate authorities to sufficiently house its citizens, which is a vital consideration when it comes to assessing the performance of any government in the housing sector. The housing delivery process translates the policy framework into something that can be seen and felt by observers and beneficiaries. The outcome is viewed on the grounds of its adequacy or otherwise, and how it affects the social well-being of the people. Thus, the route towards fulfilling that ambitious housing program for a country is encoded in what is referred to as the National Housing Policy. In many developing countries, including Nigeria, the public housing crisis has escalated unabated despite a number of the government's acclaimed policies, programmes, and strategies being engaged in addressing the problem (Darmola & Ibem, 2010).

Housing delivery requirements, however, vary from region to region and are influenced by the population landscape and the characteristics of individuals within a particular jurisdiction. In the United Kingdom, a systematic review by Gallent (2009) revealed that the social composition of rural areas should be taken into consideration to develop a focused and appropriate strategic approach for housing policies and to provide the necessary developmental support.

Reflecting on the reasonable implementation of the housing policy, the housing policy has four major criticisms of the reasonableness of housing delivery. The four problems include “the



poor location of housing development; the poor quality of many houses built; the lack of effective assistance in maintaining housing stock; and the failure of housing delivery to address the housing backlog”. Peripheral locations affect the livelihoods of the beneficiaries as there are no social services, vegetation, schools, clinics, and job opportunities needed for a healthy and sustainable development, thereby creating mono-functional settlements. As most employment opportunities are still largely concentrated in the urban areas, the peripheral locations mean higher cost of transportation costs to the residents (UN-Habitat, 2016). Most housing policies in developing countries have failed to create long-term sustainability in the delivery of low-cost housing, rather informal settlements. Rapid growth of informal settlements is one of the largest problems of urban areas in developing nations, including Nigeria. These settlements are common and typically the product of an urgent need for shelter by the urban poor. It is reported that 78.2% of the urban population in developing countries lives in informal settlements. Moreover, they are growing at least twice the rate of planned settlements (UN-Habitat, 2016).

Rural-urban migration and poverty have led to the growth of informal settlements, which are urban areas that develop and grow without planning, and in which basic facilities are mostly lacking. Informal settlements have been part and parcel of Nigeria's system, and its realities define the nature and character of an average urban area. They constitute a significant proportion of the urban economy. These informal settlements such as Sabo (Ama-Hausa) in Southern Nigeria, Makoko in Lagos and others are built on government land or any derelict land for which layouts are never prepared and development are not subject to any control, and when layouts or building plans are prepared, they never conform to the acceptable standard (Oluwatosin, 2020; Jelili, Ajibade, Alabi, 2022).

It is widely acknowledged that informal settlements and the processes that lead to their formation and perpetuation are poorly understood. It is almost a truism that formal systems of land delivery have continuously failed to cope with the demands of rapidly growing urban populations in Nigeria. People in informal areas live in conditions of extreme poverty with limited state capacity to address their alarming needs (John-Nsa, 2022). The prevalence of informal processes in urban areas in Nigeria has been explained, firstly, as a response to the failure of statutory and customary tenure systems to meet the needs of lower-income groups, which invariably represent the majority of increasing urban populations. Secondly, informal settlements are seen as a reflection of the continuity of traditional practices of land delivery as they play out in the urban sphere, and the beginnings of penetrations and expressions of organic or indigenous processes of human settlement evolution (Agbola, 1994).

According to Afolayan (2017), an informal settlement is any human settlement or use of land in an urban centre that is at variance with the expected standard and regulation. In his argument, informal settlements do not only include urban slums, but poor housing near the city centre, within the city, and those that develop at the periphery of the city, where the land is accessible at a relatively cheap price. He associated informal settlements with overcrowded houses, an absence or insufficient provision of basic amenities, unsanitary environmental conditions, and deteriorating housing. Thus, the important point in all the definitions of informal settlements is the lack of requisite permit or legal title for the use of land; however, the spatial dynamics of urbanization has to be taken into consideration in forming an appropriate definition of what is termed informal settlements, especially in a developing country like Nigeria. Adediji & Ezinyi



(2010) note that, growth of informal settlements is affected in three distinct but overlapping ways which are: expansion, densification and intensification. Informal settlement expansion can be inward, outward or independent from a known boundary of existing settlement. The main function of the expansion process is that the settlement size increases in leaps.

Oluwatayo & Opoko (2014) argued that the growth of informal settlements in developing countries is attributed to ‘accelerated globalization and structural adjustment policies’, including deregulation controls, privatization of urban services, massive state engagement in the urban and housing sector. Unfortunately, these rules have increased inequalities, insecure tenure, inefficiency, skewed wealth and resource allocations. Additionally, the problem of forced ejection and lack of access to basic services constantly contribute to undermine the socio-economy of the poor households. Given these challenges, it has become increasingly clear that public and private formal land as well as housing delivery models cannot respond to the demands of the urban poor. Thus, informal settlements are frequently occupied by migrant labourers and immigrants. This implies that inhabitants of informal settlements have a higher possibility of being evicted than in legally built private housing, the latter has the safest tenure status. Jelili & Ogunkan (2018) and Wahab (2018) note that a common phenomenon that distinguish informal settlements from formal settlements are: the former do not adhere to local building codes, have either low levels of amenities or no infrastructure altogether, poorly maintained or not serviced at all, have no security of tenure and are characterized by a rather non-functional pattern. Factors that have led to the springing of informal settlements in Nigeria are massive rural-urban migration, poverty, communal clashes, unequal distribution of wealth, poor land delivery systems, inability of the government to define a clear and long-term land and housing policy, and high demand from very low-income groups that makes the management and upgrading of these settlements more difficult. Reasons for the increase in migration are mainly attributed to urban centres offering better possibilities of employment, education and access to social infrastructure. It is noted that prevalence of informal settlements is a serious concern as they provide abodes for different categories of people who live in sub-standard living conditions.

Anugwom (2001) traced the casual roots of the collapse of mass housing policy in Nigeria to the contradictions in the institutional mechanisms of decision making and implementation process, rather than the policy. Bryman, (2004) highlights the shortcomings of public housing policy as it is bedeviled by institutional rigidity, uncoordinated initiatives and awful project design which characterize many large-scale public housing projects. The above scholars generalized the failures of national housing policies on the government. These observations underscore the imperative to access not only the products of the public housing (the housing estates), but also the institutional frame work and housing delivery process of Federal Housing Authority and other agencies.

Several scholars (Anugwom (2001; Aribigbola, 2008; Mustapha, 2009) carried out work and documented studies in Nigeria by way of reviewing government housing policies and programmes which affect housing provision. Darmola & Ibem (2010) noted that the provision of housing is not only a quantitative problem, but also a qualitative problem in the sense that housing contributes to the reproduction of different components of labour power with different incomes and housing needs. Despite the public sector's participation in housing as direct house building of low-income houses, Oluwatosin (2020) was of the view that housing conditions of



the low-income earners had not shown any significant improvement over the years. The most challenging problem facing the public sector is role definition in housing provision. It has been enmeshed in direct house building and of ensuring enabling environment for housing development.

Scholars (Aribigbola, 2008; Gboegum, 2022; Jelili, et al, 2022) have suggested that informal settlements' housing problems cannot be eradicated. Even the developed nations have some pockets of informal settlements and destitute. In Nigeria, the problems of squatting, slums, squatter settlements are common sight in major urban centres like Lagos, Port-Harcourt, Kano, Ibadan, Owerri, and Enugu. Okolie (2001) and Anugwom (2001) have criticized public housing programmes for failing to provide quality, affordable and adequate housing units to target population in the country. According to Okolie (2001), Nigerian housing problem has not been comprehensively studied, but there is enough information to conclude that the magnitude of the problem is quite serious,till date, Nigerian government has not been seen to have any housing plan for its workforce". Many studies and scholars have attempted to present a detailed analysis and arguments on the different reasons that led to the failure of public housing policies in Nigeria. Some of these reasons borders on excessive politicization, elite and official corruption that festered fraudulent practices during implementation of the programme; while others have emphasized the issue of incompetent contractors and inadequate supervisory technical staff superintending over the projects (Momah, Opaluwah & Albeera, 2018; Aluko, 2010). Some other studies identified issues of excessive costs of completing such public housing; problems of targeting beneficiaries and sharp housing allocations practices that limited the possibility of such housing reaching the poor for whom they were built in favour of higher income earners (Omigbadun., 2020).

Government housing policies have not been people/workers centered and has been treated with neglect to the detriment of improved quality service delivery. The selfishness and visionless political leadership of the successive administrations towards affordable housing make it impossible for the realization of the objective (Okolie, 2001). In view of this, the current approaches to public housing be based on market-friendly policies and strategies that encourage reduction in government's direct involvement in public housing provision but that should not preclude government's social responsibility, rather it implies the production of housing through collaborative approach in an integrated manner.

Much of the above literature have showed different reviews, appraisals, and assessments of the performance and challenges of the past public housing policies and programmes in Nigeria, but the broad and superficial perspectives many of these previous studies have assumed contributed to obscuring our understanding of the origins of the challenges confronting public housing delivery system, rural-urban migration and growth of informal settlements in Nigeria. This development is also partially responsible for forestalling the evolution of pragmatic solutions in the lingering decent, affordable urban housing provision in Nigeria.

This paper employed secondary method of data collection and analysed the data descriptively. This paper applied the Rational Comprehensive model by Grant (1985). This theory is centred on how public policy decision-making are taken in order to solve the problems of society, for the benefits of the citizens.



Verification, Discussion and Analysis

Generally, inconsistencies in housing policies and the growth of informal settlements. The housing sector is the substratum of the economy of developed nations. In the more advanced countries like Canada, Japan, the United States of America, and Great Britain, this sector contributes between 30% and 70% of their Gross Domestic Product (GDP). Investment in housing accounts for 15% to 35% of aggregate investment worldwide. This sector employs approximately 10% of the labour force globally. The housing sector in Nigeria contributes 0.38% to its GDP. These countries rose to become the greatest developed nations on the wave of housing development (FGN, 2012). The housing sector has the potential to generate employment, increase productivity, raise the standard of living, alleviate poverty, reduce crime rate, militancy, and substantially address wealth distribution as well as security concerns. However, urbanization has always been problematic and has posed challenges for successive governments. It has been observed that rapid urbanization and poor economic growth have compounded the problems of inadequate housing in Nigeria.

Inconsistencies in Housing Policy

The provision of adequate housing that is safe, secure, affordable, and sanitary is an integral part of the fundamental human right, as encoded in the United Nations Habitat Agenda. Housing has been globally accepted as the second most important human need. It is a basic necessity for human existence, and an essential component to the advancement of the quality of life of the citizens. These universally accepted facts have been acknowledged by successive Nigerian governments, as evident from the pockets of uncoordinated initiatives and programmes in mass housing provision and development over the years. Despite these efforts, housing provision remains a serious problem.

The existing institutional framework for implementing housing policies in Nigeria is weak. Lack of up-to-date and detailed records has been the blight of housing provision in Nigeria. Also, there is a lack of comprehensive policy, legal, and institutional frameworks that provide clear-cut guidelines and procedures for the development and implementation of housing. Successive federal and state governments have been inconsistent in their methods and approaches to resolving daunting housing challenges. This is evident in somersault strategies aimed at achieving the objective of the National Housing Policy, and the institutional framework for it.

In Nigeria, the position as at pre-29th May, 1999 was that in 1975, the Federal Ministry of Housing, Urban Development and Environment was carved out of the Ministry of Works; and the nomenclature of the Ministry was changed in 1978 to the Federal Ministry of Works and Survey. The civilian administration that ushered in on 29th May, 1999, created the much-desired Federal Ministry of Housing. By the fourth quarter of 2006, the Federal Ministry of Housing was renamed as the Federal Ministry of Housing and Urban Development. Early in 2007, the name was further



elongated to the Federal Ministry of Environment, Housing, and Urban Development. Thus, in 2015, the Ministry was emerged with Ministry of Power, and named Ministry of Power, Works and Housing. Then in 2019, the Power sector was unbundled, and we have the Ministry of Works and Housing. Frequent changes in policies, personnel, and institutional arrangements underscore the lack of importance of providing for housing and the low priority accorded to housing production and provision. Furthermore, successive governments have formulated several policies to ameliorate housing problems, urban renewal, and development; however, the attempts to implement these key policy instruments have experienced numerous challenges. Firstly, the process of land acquisition is often shrouded in problems that create implementation delay, even with the National Land Policy and land reform programme. Secondly, the policy is often affected by bureaucratic issues and delays in the provision of services. Lastly, the site and services scheme, which is widely considered a housing option for the poor and low-income earners, is not often implemented to benefit such a category of people (Afolayan, 2017; Oluwatosin, 2020).

The lack of consistency and continuity in government policies and programmes is another problem that has had detrimental impacts on housing policies in Nigeria, where each administration comes with new policies and programmes without resorting to what the preceding government had done, even when they are of the same political party. Consistency and continuity in housing programmes are the substance for sustainable housing provision and development. An unstable political environment does not provide a proposal for sustainable housing development. The constant changes in government policies over the years swept the agencies and altered the vision of government in some core areas of governance. This has undermined the structures and the institutional framework for housing provision (Jelili & Ogunkun, 2018). Housing programmes have been politicized to the extent that the ruling political parties use housing programmes to secure patronage from the people and reward political loyalists by allocating and awarding contracts for housing projects on a political basis. Most administrations at sub-national have not been supporting the implementation of housing policies and programmes initiated by the federal government, particularly where they are not in the same political party.

In Nigeria, it is evident that the articulation, formulation, and implementation of public housing suffer from planning inconsistency and weak organizational structures due to political instability, and undue centralization of decision making and execution. For instance, most of the houses built by the government tagged low-income housing, are rather too expensive for the low-income earners, and will be acquired by the rich who had housing properties. Also, many of the housing units were located many kilometers away from those who require them and from the functionally active boundaries where socio-economic activities take place within the cities. The location of housing units at the city's periphery means a higher cost of transportation for the residents of the houses. Also, to be considered is the level of inconsistency by the government in its approach and



strategies aimed at achieving the goal of the National Housing Policy, as housing matters are frequently transferred to different government ministries from one administration to the other. For instance, the housing reforms embarked on by the Federal Government under President Obasanjo's administration involved the establishment of the Federal Ministry of Housing and Urban Development. The ministry was to supervise the Federal Mortgage Bank of Nigeria, especially in the disbursement of loans from contributions into the National Housing Trust Fund. The ministry has now been changed, and metamorphosed into the Federal Ministry of Power, Works and Housing (2015-2019), and later the Ministry of Works and Housing (2019 to date). A more worrisome aspect of this institutional transformation is that the housing component of the ministry is always subsumed under the works sector, and the housing sector plays the second fiddle both in attention, resource allocation, and disbursement (Gbonegun, 2022).

According to Ateje (2022), the lack of information and data, which have been expressed on many occasions, is a cause for deep concern since the formulation of any successful housing policy must be predicated on a reliable housing information system. Therefore, financial and human resources must be allocated to facilitate the development of a comprehensive, accessible, up-to-date, and transparent database on the housing market. There is a disconnect between the policy implementation and the objectives. In agreement with the preceding viewpoint, Aribigbola (2008) on the evidence of implementation of housing policy in Nigeria with Akure as case study, revealed that the majority of the city residents are in low low-income bracket, which the policy supposedly deemed to address, but cannot afford housing being constructed under the programme. He averred that the policy has not made any significant impact on housing delivery. Additionally, the primary mortgage institutions, which are the catalyst of the policy implementation, are not available in the state, and most of the residents are not aware of the policy and its potential in house financing.

There is a cumbersome regulatory approval process in Nigeria's housing sector. The lengthy and complicated regulatory approval process hinders efficiency within the housing delivery system. While certain mechanisms put the government are necessary, they tend to lengthen the regulatory process for obtaining planning approvals. In particular, the extensive delay caused by government referral agencies concerning planning approvals has serious cost implications for private developers and ultimately affects the final cost to housing consumers. There is poor coordination of housing agencies and laws in Nigeria. Some of the important agencies responsible for housing provision include, Federal Housing Authority (FHA), Federal Mortgage Bank of Nigeria (FMBN); Federal Mortgage Finance Limited (FMFL), Urban Development Bank of Nigeria, Nigeria Building and Road Research Institute, and the supervising Federal Ministry of Works and Housing.

Although the roles of these agencies in housing delivery are important and clear, there is still a lack of inter-agency co-operation and coordination for efficient and effective housing delivery.



Some of the laws (edicts) and decrees, which, in one way or the other, impact housing production in the urban areas include, Federal Planning Act (Cap 135 of 1971), Land Use Decree No 6 of 1978, and Land Title Vetting Decree No 52 of 1993. The major issue in land administration has to do with allocation, utilization, and management. These are some of the issues the Urban and Regional Planning Laws tried to address; however, in some states, the law works only where there is no conflict with the state's Physical Planning and Urban Development Laws. There are a lot of breaches and contraventions of the provisions of the master plan and housing policies.

The Federal Government institutionalized the land tenure system in Nigeria through the enactment of the Land Use Decree (Act) of 1978. This tenure system is premised on rights of occupancy that brought all land within the nation under government control; local government, the Governor of each State, or, in certain circumstances (e.g., where land contains or has mineral deposits), the Federal Government. In each State, the Governor is the ultimate trustee of land, which is held in perpetuity for all the citizens, and the Governor is assisted in his duties by a Land Use and Allocations Committee (LUAC) (Land Use Act, 1978, Chapter 202, Sections 1 and 2).

The Land Use Act also favours a top-down, non-consultative and elitist master planning approach to urban planning, with little regard for the internal dynamics of the city center, rendering urban areas exclusive and controlled by the Governor. Furthermore, decreeing that all improvements to the land, all sub-leases, all mortgages, and other changes be approved by one individual – the Governor – based on the Governor's whim and caprices, as well as discretion of the usefulness of such changes, severely hampers the efficiency of land use and allocation. The Land Use Act further creates the opportunity for land allocation and rental rates to be based on political consideration, as it will provides an unclear description of how rentals should be calculated, while also providing the Governors the authority to reduce rents or eliminate rents when he is satisfied that it would be in the public interest to do so.

These laws have inherent challenges in both their interpretation and execution. For instance, the Land Vetting Decree (No. 52) of 1993 vests all land within 100 meters of Nigeria's Shoreline in the Federal Government. This decree not only exiled the jurisdiction of Lagos State to the shorelines but also backdated its commencement to 1967. The effect of this is that all past Certificates of Occupancy given by the Lagos State Government in exercise of its right under the 1978 Land Use Decree became null and void. The resultant conflicts from the implementation of this decree were that some companies that were in the Lagoon Foreshore along Ozumba Mbadiwe had to possess two Certificates of Occupancy (one from the Lagos State and the other from the Federal Government). From the foregoing, the Land Use Act has become a hindrance to making land accessible for housing. This issue has been responsible for the lengthy administrative procedure of securing the Certificate of Occupancy, the document that confers ownership of the



land to the individual from the government. Also, the Act has not assured security of title, and costs remain expensive, while access to titled and registered land is difficult and problematic.

The housing development policies are designed to favour the middle and upper classes. Proposed housing for the poor is not enough and is often hijacked by the rich, and the poor cannot afford the cost of ownership. The building of houses in Nigeria is currently primarily done by the private sector, and approximately 90% of urban housing is constructed by private developers. With an estimated population of over 200 million according to World Bank figures, Nigeria has a housing deficit of over 22 million, and needs to build an average of 750,000 housing units per year (Ateje, 2022). Due to housing deficit and cost of building materials such as sand, roofing sheet, tiles, cement, and granite, whose prices have risen by 80%, property managers have increased rent in almost all locations across the country. Rent in major cities has gone beyond the salaries and wages of an average worker. The scenario is far higher than the 20-30% recommended by the United Nations. The cumulative impact is on the urban poor who live as tenants in overcrowded and dilapidated structures in squatter settlements.

Growth of Informal Settlements in Nigeria

The United Nations Human Settlements Programme (UNHS), describes slums as a wide range of low-income settlements and poor living conditions, which include the vast informal settlements that are quickly becoming the most visible expression of urban poverty. According to UN-Habitat, over 880 million people live in urban slums globally, and a sizeable proportion of this number is in Sub-Saharan Africa, with Nigeria having the largest proportion (Omigbadum, 2020). Slum mushrooming in city centers in Nigeria is worsened by the cumulative effects of economic downturn, increasing inequality, and the growth of urban population as a result of rural-urban migration. The growth rate of urban population is faster than economic growth and increasingly outpaces the ability of the country's health and social services to provide appropriate, necessary care. As Nigeria has higher slum proliferation rates than other African countries, the yearly rate of urban growth in Lagos, Abuja, Port-Harcourt, Kano, and Ibadan is about 4.53percent (Akinwale, 2021).

Lagos metropolis represents the epitome of urban decay, replete with environmental challenges ranging from squatter settlements to crime and delinquency. The population growth of Lagos has been largely attributed to migration from other places, which accounts for up to eighty percent. This growth rate, reaching up to ten percent over the last decade, has translated into an unprecedented demand for land housing. It is, therefore, a common phenomenon to see undeveloped land being taken over by the rural immigrants and leading to uncontrolled and unorganized developments of slums and informal settlements. These areas usually lack basic infrastructural facilities and are characterized by very poor environmental conditions. As most of



these slums are densely populated, with some estimates indicating that more than seventy-five percent of urban slum residents live in a room with an average of nine persons. These slums and informal settlements are notably seen in Agege, Ajegunle; Amukoko, Ijora-Badia, Bariga, Ijeshatedo Itere, Ilaje, Iwaya, Makoko, Mushin, Oke-Offa-Babasale, Somolu, and Ikorodu (Akinwale, 2021; Ateje, 2022). Figures 1 and 2 below are a manifestation of the outcome of the growth of slums and the informal settlement explosion via the aggravation of urban blight and squalor, resulting in the majority of urban residents living in sub-human conditions in slums and squatter settlements. Thus, the inhumane living environment of urban slum dwellers in Nigeria is exacerbated by harmful pollution and unsafe housing situations. The federal capital territory is not an exception in terms of housing deficit, as indicated below in the table.

S/No.	Area Council	Names of slums and illegal settlements
1.	Abaji	No presence of government housing, illegal settlements
2.	AMAC	Nyanya, Jukwoi, Urozo, Karshi, Gwarinpa & Maitama villages.
3.	Bwari	Dutse Alhaji, Mpape, Kuchiko, Barangoni & Kogo
4.	Gwagwalada	Giri village,
5.	Kuje	No presence of government housing, illegal settlements
6.	Kwali	No presence of government housing, illegal settlements

The above is an indication of housing deficit in the Federal Capital Territory, Abuja, and the emergence of informal settlements across all the area councils of the FCT.

The urban slum dwellers are deprived of essential basic social amenities and are confronted with poor living conditions due to population density, overcrowding, unemployment, poverty, lack of drinking water, inadequate liquid and solid waste management, noise pollution, poor health care access, poor structural quality of housing, cultural dislocation and insecure residential status. The above situations make the informal settlements breeding grounds for diseases such as tuberculosis, hepatitis, dengue, pneumonia, malaria, cholera, and diarrheal diseases. Urban slum residents are at a high risk of non-communicable diseases such as asthma, heart disease, mental health problems, including anxiety, depression, insomnia, and substance abuse, as they adopt an urban lifestyle while lacking knowledge and information regarding health and health care (Omigbodun, 2020; Akinwale, 2021).

Nigeria has a challenge of cancelling a deficit of 22 million housing units (Ateje, 2022). In our focus group discussion ten respondents from department of Lands and Housing development of the Ministry of Works and Housing unanimously agree that the 22 million housing units backlog is speculative and mere guess by Nigerian authorities, but in reality, it may be more than that



considering that last population and housing census was conducted in 2006, which is nearly twenty years. As a result of this backlog, slum housing conditions have become prevalent... (Face-to-face focus group discussion by the researcher). The situation of slums in some urban centres of Nigeria, as seen in the figure, shows the real condition that slum dwellers are confronted with.



Source: Jelili et al, (2022). Informal urban migrant settlement in Nigeria: Environmental and socio-economic dynamics of Sabo, Ibadan.

Another group in our discussion averred that the government should make housing a major component of rural development, focus on urban development is a major cause of rural-urban migration. Lastly, another set of interviewees said that the government should advance a consistent, measurable, and sustainable housing policy led by the government and driven by collaboration between the public sector and private sector.

The unprecedented expansion of urban populations causes rapid increases in the land demand for urban land. But urban land is location-specific and urban plots cannot easily be reproduced, and the demand is met by converting rural land at the urban periphery. Tenure systems largely determine the ease or difficulty of land acquisition. Also, land acquisition is determined by the market, either overtly in a free and open market or covertly as the latent value of a controlled commodity. Urban land markets, with their relatively fixed supply and the often defective and imperfect nature of the market, become unaffordable to the poor urban majorities.

In Nigeria, the federal government lacks commitment to urban development and management. This is evident in infrastructure management and the support of development in cities and towns.



The constitutional role of the federal government is clear in the Exclusive List, which confers powers to act on any national issues. Despite this clear functional role, the federal government in many cases ignores its role in many urban areas within the states and leaving the states to deal with the issues. Although the constitution in the Concurrent List makes provision for cooperation of the states and federal government, in most cases, when a state acts on a federal urban issue, there are problems with the federal government refunding the money to the states. Frequently, it has contributed to the development of informal settlements in urban areas. The government's lack of engagement in housing development for the citizens is also partly responsible for the unorganized and uncontrolled development of housing. The burden of these challenges is borne by the poor people and the low-income groups who lack the financial resources to access adequate housing.

Table 1: Slum-upgrading by Federal Ministry of Power, Work and Housing, 2008-2017

Period	Access Roads/Drainage	Street lights and rural electrification	Public buildings/utilities
2008	Nil	Nil	1
2009	Nil	Nil	4
2010	24	29	24
2011	72	15	86
2012	88	63	86
2013	41	58	72
2014	46	14	160
2015	61	10	45
2016	28	82	130
2017	Nil	Nil	Nil
Grand	360	271(11.9%)	608(33.1%)
Total	(15.7%)		

Source: Federal Ministry of Power, Works and Housing, 2018.

The above table shows the implementation of slum-upgrading during the period 2008-2017. A total of 1239 projects were executed. Urban renewal and slum upgrading projects comprising :(Access Roads/Drainages; Solar powered street lights and public buildings and utilities) accounted for 60.27% of the projects earmarked for execution. The available number of projects implemented showed that the government is not doing enough to uplift and improve the environmental and living conditions of the slum dwellers in the urban areas. The fact is that the number of informal settlements has been on the rise as people move from the rural areas to urban centers, and increasing housing deficits of 22million units and the growing number of urban areas with population of one million and above, the performance of the government is not satisfactory.



A recent forecast indicates that 63.6% of Nigerians will live in urban areas in 2030, and a sizeable number, mostly the poor and the low-income earners, are likely to live in slums and squatter settlements if urgent and proactive action is not taken (Jelili et al, 2022). The slum conditions in Nigeria are already frightening for the reason that the proportion of people affected by slum situations is such a significant part in Sub-Saharan Africa.

From the foregoing, we therefore accept and validate our hypothesis, which states that there is a relationship between inconsistencies in housing policies and the growth of informal settlements in Nigeria.

Summary, Conclusion and Recommendations

The study set out to examine the relationship between national housing policies and challenges of urbanization in Nigeria from 2000 to 2022. Existing scholarship highlighted the link between rural-urban migration and urbanization, which accounts for the growth of informal settlements. However, the gap in the literature reviewed showed that housing policies in Nigeria reflect priorities defined by the political economy and that the outcome has often favoured the political elite and their social network. Because of this, we sought to examine whether inconsistencies in housing policy formulation and implementation are responsible for the proliferation of informal settlements in Nigeria, with its attendant social ills. We adopted the theoretical underpinnings of the rational comprehensive model to explicate the link between the inconsistencies in housing policies and the growth of informal settlements in Nigeria. The theory of the rational comprehensive model contends that planning techniques and methods promote urban development based on top-down approaches. Thus, rather than implementing home-grown and people-driven strategies predicated on specific cultural context and milieu, planning models have been implemented by “highly-qualified” planners premised under clear Western influences and inadequate planning regulations through the power of a “modern state”. It shows that housing and urban-related problems in developing countries are, in part, a consequence of mismanaged urban planning.

To generate data for the study, we utilized a survey (focus group discussions) and documentary method of data collection to generate data from key informants and secondary sources like books, journal articles, conferences and seminar papers, official publications of government agencies and institutions, as well as relevant newspaper articles. Data were analyzed using content analysis premised on logical deductions, retrieving meaningful information from documents.

From the analysis, the study found that the Nigerian government and the citizens have not been coping well with the enormous housing deficit as a result of various policy inconsistencies. And that the inability of the Nigerian government to reduce urbanization challenges is intrinsic in the



disconnect between these policies and the housing provision, and on reliance on the public sector to deliver the types of houses the people need. The present housing delivery arrangements have accentuated vertical and horizontal inequity, and the gaps between the rich and the poor have been widened. The study also revealed that Nigerian housing policy is beleaguered with a major predicament of how to strike a balance between market liberalization, government intervention, and social mechanisms in the housing process to achieve the desired objective of ensuring adequate access to decent housing for all.

Conclusion

The findings demonstrate that Nigeria is witnessing rapid urban growth, and it is therefore argued that investing in urban centers is central to securing the next stage of development. The growth of slums and informal settlements is an indicator that urban planning, management, and governance have failed to address the challenges of urbanization in Nigeria. Past attempts at housing delivery, efficient urban development failed due to the absence of a clear focus on policies and the pursuit of mandates by the agencies saddled with housing provision. The observations explicate the theoretical significance of the study, as it offered a new insight into the policy twists of housing development to the exclusion of poor and low-income earners and to the benefit of the political elite and their social network.

Recommendations

1. Consistent and sustainable housing policies should be advanced, led by the government and driven by public-private partnerships.
2. The government should make housing a major component of rural development, focus on urban development is a major cause of migration and urban challenges

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