

# **Social Housing: A Means of Even Development for the Developing Nations – Nigeria as a Case Study**

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**Keywords:** Socio-Economy, National Development, Housing-finance, Unemployment

## **SUMMARY**

Hitherto, shelter was universally acknowledged as one of the most basic human needs along food and healthcare, with profound impact on life style, clothing, happiness as well as the productivity of the individual. Developments have overtaken the idea of shelter by now. This paper analyses the housing problems in the Developing economy, how such problems affect the socio-economy of these nations using Nigeria as case study. It further analyses housing itself as an institution that encompasses all ancillary services and community facilities, which are necessary to human well-being. That it is in fact a package of services, land, utilities and access to employment and special amenities as well as the structure of shelter itself. It also x-rays the problems of housing and how government of the developing nations can use social housing to develop their nations evenly so as to alleviate RURAL-URBAN MIGRATION PROBLEM. It goes further to highlight the problems of unemployment, the uneven regional development and the high/unstable cost of materials especially in the construction industry. The paper also analyses how the Development of Housing sector in the rural areas alone could be a catalyst in the national development. It analyses various socio-economic problems facing the developing nations and how the housing development if it is well explored socially will solve most of these problems. This problem is basically the Rural-Urban Migration due to unevenly development in the Developing Nations.

### **Yoruba: Ona Ti Ile Ijoba Le Fi Mu Idagbasoke Si Awon Orile-Ede Ti O Ndagbasoke**

Ki o to di igbayi, a mo wipe ile-gbigbe je okan ninu awon ohun kosemani lehin ouje, aso wiwo ati ilera ti o pe niye ati idunnu onikaluku. Ni asiko yi, ile-gbigbe ti koja ibusun, o ti di ibugbe ti o ni ohun amuludun, ona ti o ja gaara, omi ero, ina monamona ati ohun idanilaraya gbogbo ni agbegbe. Iwe yi wo isoro oro ibugbe daradara ni awon orile ede ti o sese ndagba ninu oro aje, ati bi awon isoro yi fi nko ba oro aje ati ohun amuludun awon orile ede wonyi. O si fi ile Nigeria se apejuwe. Iwe yi si fo awon ohun ibugbe si wewe wipe gbogbo awon ohun amuludun ati idagba soke ti o peye gbodo wa nibe fun anfani omo enia. Eyi ni wipe ile ti a o fi ko ile, ati ise sise ati ile-gbigbe na gbodo wa ninu oro ibugbe ti a nwi yi. O si wo oro wahala ibugbe na lori wipe iru awon ijoba awon ilu ti a nwi yi ni lati ri wahala yi gegebi ohun ti ijoba ni lati fi se ohun amuludun fun awon ara ilu tiwon ko fi ni kuro ni igberiko lo si awon ilu ti won ti dagba. Ti ijoba ba ti pese awon nkan wonyi si igberiko nipa eto ti a fi npese ibugbe, igberiko na yio dun lati gbe. A o si ri wipe iyato yio wa ninu igberiko ti a ba fi oju wipe awon nkan wonyi je ohun ti ijoba gbodo pese yato si eyi ti a ma fi oju owo sise wo. Nipa sise eleyi, idagba soke yio wa ni awon igberiko daradara, ise yio po, awon ohun amuludun yio wa nibe. Awon ara igberiko yio dekun ati ma lo gbe ni awon ilu nla. Idagbasoke yio si dogba ni awon orile ede ti a mu enu ba wonyi.

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## **1. INTRODUCTION**

The United Nations groups the 195 sovereign nations, 72 dependent areas and disputed territories according to their economic and social development. The groups are:

- More developed regions comprise Europe, Northern America, Australia/New Zealand and Japan.
- Less developed regions comprise all regions of Africa, Asia (excluding Japan), Latin America and the Caribbean plus Melanesia, Micronesia and Polynesia.
- The least developed countries are 48 countries, 33 in Africa, 9 in Asia, 5 in Oceania plus one in Latin America and the Caribbean.
- Other less developed countries comprise the less developed regions excluding the least developed countries.

Therefore, this paper will exclude the first and the last groups and includes only the second and third groups. The Developing Nations have a problem of "Rural-Urban Migration". This is due to uneven development they experience. To a large extent, the development in these nations is only based on the capital towns and the city centres. A typical example of this is Nigeria, a large nation of about 160million inhabitants. From the Population Reference Bureau (PRB's World Population Data sheet) is the most populous in Africa and ranked tenth in the world. While from the World factbook CIA(USA) (2012), she is the 7<sup>th</sup> most populous nation with estimated population of 170m and has the geographical area of 923,768Km<sup>2</sup> to rank 32<sup>nd</sup> in the world. The population density is 184.2/ Km<sup>2</sup> rank as the 71<sup>st</sup> worldwide.

Only about 47.2millions live in the towns/cities that has a population over 100,000 inhabitants in the 73 towns/cities. This is about 28% of the total population. Not all inhabitants of these towns/cities have roofs over their heads. There is gross inadequate housing stock in the Nigerian urban centres. With rising in cost of building materials daily, the solution is not foreseen in the nearest future. According to World Bank (2012), Nigeria needs an annual housing stock of 720,000 units for the next 20years in order to overcome the deficiency of about 14-16million units. Regrettably, she builds less than 20,000 units annually as housing is a commercial venture in Nigeria.

The squatter settlements, slums and shanties and overhead bridges in the cities of the developing nations continue to provide affordable places of abode for the large class of urban dwellers. Their cities are theatres of inefficient and overstretched services, facilities and infrastructures due to rapid population growth and uneven regional socio-economic development among other factors. Their problem of rural housing is qualitative while urban housing problems are both qualitative and quantitative. The available housing stock in Nigeria is only 2 dwelling units per thousand people compared with the required rate of about 8-10

dwelling units per 1,000 population recommended by the United Nations.

The Construction Industry is a major segment and the highest employer of labour in any economy. This means that for every adjustment in the economy, the Construction Industry will be most affected. Nigeria, a nation that has not been having a stable economy in the recent time, could not have stable development as a result of low activity in the construction industry.

## **2. HOUSING AND SOCIO-ECONOMIC PROBLEMS IN NIGERIA**

Nigerian population has been growing in a way that has no definite correlation with the growth of her economy and other basic infrastructure. Resultant economic growth in this country has been a non-significant parameter to the basic needs of the population. As such, all effort to alleviate sufferings of the masses has not been gotten the fruitful result.

The problem of housing in Nigeria is not different from other socio-economic problems facing the nation. Various past governments both at States and Federal have been trying to make sure that an average Nigerian is given a decent accommodation. Many policies have been put in place to get all these problems solved, but without success.

The New Partnership for African's Development (NEPAD) was adopted at the African Union's 37th session of the Assembly of Heads of State and Government in July 2001 in Lusaka, Zambia. **NEPAD** aims to provide an overarching vision and policy framework for accelerating economic co-operation and integration among African countries. The Assembly set a NEPAD city goal which fully recognized the role which the cities can play in the economic revival of Africa. The characteristics set for NEPAD city are as follows:

- Functional, economically efficient, equitable, environmentally safe and secured;
- Livable and well managed city in which most of the services are available and accessible;
- Conducive environment for attracting capital;
- Private sector investment, and
- Ecological balance and symbiotic relationship with its hinterland.
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At the 1<sup>st</sup> City Consultative Forum hosted by the Lagos State Government between 11<sup>th</sup> and 13<sup>th</sup> May 2004, on the Sustainable NEPAD Cities Programme, several challenges on sustainable human settlements management were identified. These include:

- i) Effective management of rapid urbanization and addressing the urbanization of poverty;
- ii) Promoting full urban employment;
- iii) Provision of adequate urban infrastructure;
- iv) Slum upgrading to combat the proliferation of slums;
- v) Mobilizing adequate finance for municipal development, and
- vi) Making necessary connections and linkage to overcome the problem of isolation among cities:

Reviewing the development in Nigeria since NEPAD had set the goals; nothing physically could be seen to have been carried out.

## 2.1 Nigerian Socio-Economic Statistics

From the United Nations, Department of Economic and Social Affairs, Population Division (2012), Nigeria has an average annual growth rate of 2.48%, 2.40%, and 2.52% between 1985-1995, 1995-2005 and 2005-2012 respectively. The correspondence urbanization growth rate is 1.99%, 1.64% and 1.30% respectively. Apart from the ancient cities that have grown up to the extent that we can call the urban centres in Nigeria, such cities are Zaria, Bussa, Ile-Ife, Ogbomoso, Oyo, Sagamu, Onitsha, Ikot-ekpene, Warri, Umuahia and the likes, only the state capitals and one other town in most states are urban cities. Lagos, the Commercial nerve centre of the nation is the current world 6<sup>th</sup> most populous city with an estimated population of about 11.5million (but Lagos State Government has a figure of 17.55million based on the enumeration conducted for social planning in 2006) expected to reach over 25 million by the year 2015 to become the world 3<sup>rd</sup> largest urban agglomeration.

**Table 1: Cities and Urban Areas in Nigeria with Population of more than 100,000**

| No | Urban-City    | Population | No | Urban-City  | Population |
|----|---------------|------------|----|-------------|------------|
| 1  | Lagos         | 11,547,000 | 38 | Ikot Ekpene | 209,400    |
| 2  | Ibadan        | 3,670,400  | 39 | Gusau       | 201,200    |
| 3  | Kano          | 3,519,500  | 40 | Mubi        | 198,700    |
| 4  | Abuja         | 2,245,000  | 41 | Shagamu     | 191,500    |
| 5  | Port Harcourt | 1,947,000  | 42 | Owerri      | 187,600    |
| 6  | Kaduna        | 1,566,000  | 43 | Ugep        | 187,000    |
| 7  | Benin         | 1,398,000  | 44 | Ijebu Ode   | 186,700    |
| 8  | Oshogbo       | 1,309,900  | 45 | Ise         | 167,100    |
| 9  | Zaria         | 1,0750,000 | 46 | Gboko       | 166,400    |
| 10 | Onitsha       | 1,001,000  | 47 | Ilawe       | 160,700    |
| 11 | Ogbomosho     | 985,600    | 48 | Ikare       | 160,600    |
| 12 | Maiduguri     | 971,700    | 49 | Bida        | 159,100    |
| 13 | Aba           | 899,100    | 50 | Okpoko      | 152,900    |
| 14 | Ilorin        | 756,400    | 51 | Awka        | 152,300    |
| 15 | Jos           | 742,100    | 52 | Sapele      | 151,000    |
| 16 | Abeokuta      | 698,100    | 53 | Ila         | 150,700    |
| 17 | Enugu         | 662,800    | 54 | Shaki       | 150,300    |
| 18 | Oyo           | 620,400    | 55 | Ijero       | 147,300    |
| 19 | Ilesha        | 561,200    | 56 | Otukpo      | 136,800    |
| 20 | Ado-Ekiti     | 523,300    | 57 | Kishi       | 130,800    |
| 21 | Warri         | 500,900    | 58 | Bugama      | 124,200    |
| 22 | Sokoto        | 500,500    | 59 | Funtua      | 122,500    |
| 23 | Okene         | 444,900    | 60 | Abakaliki   | 121,700    |
| 24 | Calabar       | 431,200    | 61 | Gbongan     | 117,300    |
| 25 | Katsina       | 387,000    | 62 | Lafia       | 115,500    |
| 26 | Akure         | 369,700    | 63 | Igboho      | 115,000    |
| 27 | Ile-Ife       | 313,400    | 64 | Amaigbo     | 111,000    |

|    |          |         |    |          |            |
|----|----------|---------|----|----------|------------|
| 28 | Bauchi   | 291,600 | 65 | Gashua   | 109,600    |
| 29 | Iseyin   | 286,700 | 66 | Offa     | 105,700    |
| 30 | Minna    | 270,600 | 67 | Jalingo  | 103,600    |
| 31 | Makurdi  | 249,000 | 68 | Bama     | 102,800    |
| 32 | Owo      | 243,000 | 69 | Uyo      | 102,400    |
| 33 | Gombe    | 230,900 | 70 | Uromi    | 101,400    |
| 34 | Umuahia  | 230,800 | 71 | Nsukka   | 100,700    |
| 35 | Ondo     | 225,800 | 72 | Okigwe   | 100,700    |
| 36 | Damaturu | 223,000 | 73 | Modakeke | 100,500    |
| 37 | Jimeta   | 218,400 |    | TOTAL    | 47,219,600 |

Source: compiled from [www.wikipedia.org/nigeria](http://www.wikipedia.org/nigeria)

Abuja the administrative capital is not having any database on the population growth because of the uncoordinated nature of migration that exists. As such a great Socio-Economic developmental problem is currently exhibiting itself in the capital city. Table 1 above shows the population of major urban settlements in Nigeria as at 2012.

Urban poverty remains one of the enduring problems of urbanization in Nigeria. This problem keeps on worsened daily by acute unemployment brought about by ailing economy. This down-turn in economic performance has not only led to a shortage of new jobs but has also led to mass retrenchment of workers both in private and public sectors.

The highlight of the Nigeria's socio-economic performance using different indicators shows that with 2012 data, Nigeria ranks 57 among world countries in terms of GNP and occupied 187<sup>th</sup> position on per capita GNP basis. The rank is 51<sup>st</sup> on the Purchasing Power Parity (PPP) and 194<sup>th</sup> on per capita PPP. On Human Development Indicator (HDI), she ranks 150<sup>th</sup> Out of 174 countries with 0.459 in 2011, while Lagos ranked 1<sup>st</sup> with HDI of 0.720 out of cities in the world.

**Table2: Nigeria's Socio-Economic Performances between 2005 and 2011**

| YEAR                               | 2005    | 2006    | 2007    | 2008    | 2009    | 2010    | 2011    |
|------------------------------------|---------|---------|---------|---------|---------|---------|---------|
| Total Population                   | 140m    | 143m    | 147m    | 151m    | 154m    | 158m    | 162m    |
| GNI per capita PPP                 | \$1,540 | \$1,800 | \$1,860 | \$1,960 | \$2,040 | \$2,160 | \$2,290 |
| GDP /000,000,000)                  | \$112.2 | \$145.4 | \$165.9 | \$207.1 | \$168.6 | \$228.6 | \$244   |
| GDP Growth (Annual %)              | 5       | 6       | 6       | 6       | 7       | 8       | 7       |
| Urban Population                   | 63m     | 66m     | 69m     | 72m     | 74m     | 78m     | 81m     |
| Urban Population (% of total)      | 46      | 46      | 47      | 48      | 48      | 49      | 50      |
| Urban Pop. Growth (annual %)       | 4       | 4       | 4       | 4       | 4       | 4       | 4       |
| Rural population                   | 76m     | 77m     | 78m     | 79m     | 79.8m   | 80.8m   | 81.9m   |
| Rural Population (% of total)      | 54      | 54      | 53      | 52      | 52      | 51      | 50      |
| Population Density/Km <sup>2</sup> | 154     | 157     | 161     | 165     | 170     | 174     | ..      |

|   |       |       |       |       |       |       |    |
|---|-------|-------|-------|-------|-------|-------|----|
| Pop. in largest city  | 8.8m  | 9.1m  | 9.5m  | 9.8m  | 10.2m | 10.6m | .. |
| Pop. in Largest city<br>(% of urban pop)                          | 14    | 14    | 14    | 13    | 13    | 13    | .. |
| Pop. of urban<br>agglomeration<br>more than 1m                    | 20.0m | 20.7m | 21.4m | 22.2m | 23.0m | 23.8m | .. |
| Pop. of urban<br>agglomeration<br>more than 1m(% of<br>total pop) | 14    | 14    | 15    | 15    | 15    | 15    | .. |

*Source: compiled from [www.worldbank.org](http://www.worldbank.org)*

The reasons for the high levels of poverty in Nigeria are the fact that the informal sector provides about 70% or more of urban employment. Studies show that in many developing countries, informal sector is characterized by low productivity and incomes. So long as most urban employees are in this sector, so long will it be difficult to break out of the poverty trap. Another reason is the poor economic performance of the last decade which has caused mass unemployment and led to the excessive devaluation of the Naira. Other reason is the rural-urban migration. Many of these migrants have no skills for any meaningful jobs. This also added to the poverty problems in the cities.

With these levels of urban poverty in Nigeria, it will be a daunting task to reduce it by half by 2015 as stipulated by the United Nations in the Millennium Development Goals (MDGs).

From the United Nations Secretariat, World Population Prospect, the rate of growth of urban dwellers in Nigeria increases daily. Table 2 above shows the various socio-economic performances between 2005 and 2011.

## 2.2 Uneven Regional Development

The socio-economic development dichotomy between the rural and urban centers will continue to provide the impetus for the continuing massive rural-urban drift putting intense pressure on the limited urban housing stock, services, facilities and infrastructures. All the three tiers of Government in Nigeria concentrate their infrastructural development programme on the very few urban centres leaving the very large rural areas to find their levels. Even the urban development programme by these governments is not capable of taking care of the existing urban dwellers not to talk of the new migrants who seek employment to the urban centres. Not all the 73 cities in table1 above could be called urban centres. In as much as these cities could inhabit more than 100,000 citizens, development is expected to be given to them so that few urban centres will be relieved of the over stretched facilities being provided.

## 2.3 Dwindling Land Stock

The urban land stock is fast dwindling in face of the contending urban land-use requirements resulting from the high rate of urbanization. The situation is further worsened by the failure of the large population of the urban slums and squatters' inhabitants on the need to decongest the

inner cities through redevelopment schemes and development of the suburbs. These suburbs are developed in an uncoordinated manner and create more slums and ghetto than satellite towns. They are all around Lagos and Abuja.

## 2.4 Unemployment

According to the National Bureau of Statistics (NBS), Nigeria's unemployment figure is currently 20.3m representing 23.9 % of the total population in 2011. The percentage is 21.1 in 2010 and 19.7 in 2009. The "Nigerian unemployment report 2011" shows that the rate is higher in the rural areas (25.6 %) than in the urban areas (17.1%). The report also shows that persons aged 0 to 14 years constituted 39.6%, those aged between 15 and 64 (the economically active population), constituted 56.3%, while those aged 65 years and above constituted 4.2% . This means that only 32.4% is employed out of 56.3% that are supposed to be economically active. This report is contrary to the recorded Gross Domestic Product, GDP, growth rates in the country. Notwithstanding, the influx of rural dwellers with little or no skill or formal training in any trade in search of non-existent "Golden Fleece" in the urban centers continues. This phenomenon depopulates the rural area and consequently reducing the labour force available for Agriculture in the rural area and increases the urban population. The current rate is supposed to be higher since no measure has been taken to arrest the situation.

## 2.5 High Cost Of Housing Finance

The urban dwellers in the developing nations use 60% of their income for housing as against 20-30% recommended by the United Nations. In Nigeria, the interest on mortgage loan is too high and also too difficult to access. Only about five percent of the 13.7 million housing units in Nigeria currently financed with a mortgage. Most residential mortgage loans in Nigeria are provided by the commercial banks, Primary Mortgage Institutions (PMIs), and some, usually institutional, employers. By June 2011, the total consolidated assets of PMIs had increased by 0.3% to N360 billion. Mortgage finance is thus limited – the Mortgage Bankers Association of Nigeria estimates that the unmet mortgage finance requirement in the country could be conservatively put at between N20-N30 trillion. Constraints in addressing this challenge include the limited availability of long-term funds and a critical need to enhance the capital and resource base of PMIs and the FMBN; poor product design that fails to meet the affordability constraints of the majority; difficulty in accessing land and secure title; an inadequate legal framework and poor housing market infrastructure; and constraints in the housing construction sector. Mortgage interest rates are also high (18-24 %), undermining household affordability and access to mortgage finance.

## 2.6 High Cost Of Materials

The high cost of the traditional building materials including cement arising from the inequality in demand and supply of the materials, the high level of non-local content of the building materials, the sub-standard quality of some locally produced building components and the lack of tested alternative local building materials. Investment on building materials

has not gotten any government blessing. Private sectors that invest are multinationals that are highly profit oriented. There is no government subsidy to this area of investment or encouragement as such; no effort has ever been put in place to control the abnormal increase in the cost of building materials.

### 3.0 RELATIONSHIP BETWEEN ECONOMY AND NATIONAL DEVELOPMENT

While economic and development of any country can be viewed according to Encyclopedias Britannica and International:

- (i) The growth of aggregate output of that country;
- (ii) The growth in per capita output, and
- (iii) The process whereby a country's per capita output of goods and services increases with time.

It is possible to have increases in aggregate output without enjoying any growth in per capita output at the same time. e.g. If the annual rate of growth in aggregate output of a nation is 1.5%, and her annual rate of population growth is also 1.5%, then the economy is growing from the aggregate point of view but not from that of output per session. In some cases, knowledge of changes in aggregate output might be the only factor that is significant, while for others the per capita value might be the one that is of major importance.

From the point of view of the third world approach, both the economic development and the rate of growth may be measured in terms of national income per head. There exists a disparity in levels of economic development in the various countries of the world as measured by Gross National Product (GNP) per head. This has existed during all periods of human history. Population growth is the major out of a number of forces that have inhibited economic growth in the under-developed and the developing countries, such as Nigeria, while others are;

- Primitive agricultural techniques,
- low level of educational attainment,
- inadequate capital facilities and
- political instability.

Another drag of economic growth is the inadequate capital facilities such as;

- transportation networks,
- sources of electric power,
- and the water supplies.

To have these facilities in place, the development of Housing sector in the economy plays a major role.

NEPAD fully recognized the role which the cities can play in the economic revival of Africa. The NEPAD agenda then selected seven cities (Lagos, Nigeria; Lusaka, Zambia; Rabat, Morocco; Bamako, Mali; Nairobi, Kenya; Douala, Cameroon and Durban, South-Africa) as the first set of cities regarded as NEPAD Cities. Other cities will follow later, with the aim of playing the role expected of cities in the process of economic development.

Cities are globally regarded as providing the engines for economic development. Studies have

shown that high correlation exists between the level of urbanization and that of economic development, irrespective of the indicator used. This means that urbanization is good for economic development.

### 3.1 What Is Urbanization?

According to *Wikipedia Internet Dictionary*; "Urbanization is considered by the United Nations to be the movement of people from rural to urban areas. The 2005 Revision of the UN World Urbanization Prospects report described the 20th century as witnessing "the rapid urbanization of the world's population", as the global proportion of urban population rose dramatically from 13% (220 million) in 1900, to 29% (732 million) in 1950, to 49% (3.2 billion) in 2005. The same report projected that the figure is likely to rise to 60% (4.9 billion) by 2030. The United States exemplifies this trend of urban migration, as urbanization increased at a steady pace over the twentieth century." See figure 1 below.

"Urbanization rates vary across the world. The United States and United Kingdom have a far higher urbanization level than China, India, Swaziland or Niger, but a far slower annual urbanization rate, since much less of the population is living in a rural area. The immaculate urbanization of Mexico City has invoked environmental reforms to improve the status of its surrounding troposphere and ecology. "Urbanization in the United States never reached the Rocky Mountains in locations such as Jackson Hole, Wyoming, Telluride, Colorado, Taos, New Mexico, Douglas County, Colorado and Aspen, Colorado.

The state of Vermont has also been affected, as has the coast of Florida, the Birmingham-Jefferson County, AL area, the Pacific Northwest and the barrier islands of North Carolina. In the United Kingdom, two major examples of new urbanization can be seen in Swindon, Wiltshire and Milton Keynes, Buckinghamshire. These two towns show some of the quickest growth rates in Europe.

According to the UN-HABITAT 2008 Annual Report, sometime in the middle of 2007, the majority of people worldwide started living in towns or cities, for the first time in history; see figure 1 below; this is referred to as the arrival of the "Urban Millennium".

In regard to future trends, it is estimated that 93% of urban growth will occur in Asia and Africa, and to a lesser extent in Latin America and the Caribbean. By 2050 over 6 billion people, two thirds of humanity, will be living in towns and cities.

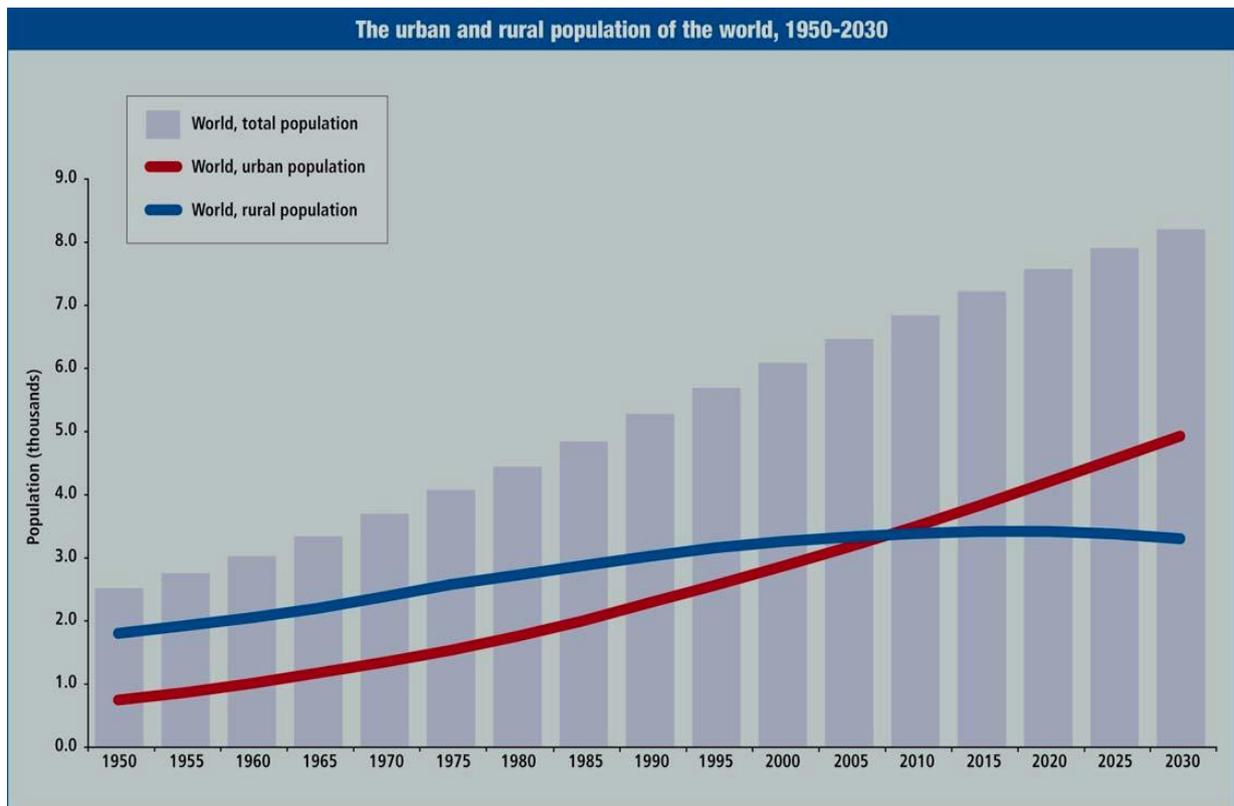


Figure 1: The Urban and Rural Population of the World (1950-2030),  
Source: [www.wikipedia.org](http://www.wikipedia.org)

### 3.1.1 Economic Effect of Urbanization

Research in urban ecology finds that larger cities provide more specialized goods and services to the local market and surrounding areas, function as a transportation and wholesale hub for smaller places, and accumulate more capital, financial service provision, and an educated labour force, as well as often concentrating administrative functions for the area in which they lie. This relation among places of different sizes is called the urban hierarchy.

As cities develop, effects can include a dramatic increase in costs, often pricing the local working class out of the market, including such functionaries as employees of the local municipalities. For example, Eric Hobsbawm, 1962, stated that "Urban development in our period [1789–1848] was a gigantic process of class segregation, which pushed the new labouring poor into great morasses of misery outside the centres of government and business and the newly specialised residential areas of the bourgeoisie. The almost universal European division into a 'good' west end and a 'poor' east end of large cities developed in this period." This is likely due to the prevailing south-west wind which carries coal smoke and other airborne pollutants downwind, making the western edges of towns preferable to the eastern ones. Urbanization is often viewed as a negative trend, but in fact, it occurs naturally from individual and corporate efforts to reduce expense in commuting and transportation while improving opportunities for jobs, education, housing, and transportation. Living in cities

permits individuals and families to take advantage of the opportunities of proximity, diversity, and marketplace competition.

### 3.2 Planning For Urbanization

Urbanization can be planned urbanization or organic. Planned urbanization, i.e.: new town or the garden city movement, is based on an advance plan, which can be prepared for military, aesthetic, economic or urban design reasons. Unplanned (organic) cities are the oldest form. Examples can be seen in many ancient cities; although with exploration came the collision of nations, which meant that many invaded cities took on the desired planned characteristics of their occupiers. Many ancient organic cities experienced redevelopment for military and economic purposes, new roads carved through the cities, and new parcels of land were cordoned off serving various planned purposes giving cities distinctive geometric UN agencies prefer to see urban infrastructure installed before urbanization occurs.



Figure 2: The construction of new towns by the Housing Development Board of Singapore, is an example of planned urbanization

Landscape planners are responsible for landscape infrastructure (public parks, sustainable urban drainage systems, greenways etc) which can be planned before urbanization takes place, or afterward to revitalize an area and create greater livability within a region. Government used these types of urbanization to provide Mass Housing through Social Housing Scheme.

The Government of Nigeria used the Social Housing to open up some cities in the 2<sup>nd</sup> republic. This was manifested in Lagos State where new towns such as Abesan in Ipaja, Amuwo-Odofin in Mile2, Oke-Afa in Isolo, and the likes were developed and these are big urban settlements now.

## 4.0 SOCIAL HOUSING AND URBAN DEVELOPMENT IN NIGERIA

Development of Housing sector alone is a catalyst in the national development. Goal 7 Target 11 of the Millennium Development Goals (MDGs) is to reduce poverty housing through slum eradication. In 2012, the Ministry of Lands, Housing and Urban Development was allocated a N24.9 billion amounting to 3% of the national budget. However, more than 60% is for recurring expenditure. Nigeria's 20-20-20 development strategy includes a vision to build 10,398,650 housing units between 2012 and 2020. Up till moment, no concrete effort has been made to realize the goal.

The 73 cities in table1 could be used by the three tiers of governments to establish the social housing through direct execution and/or Public-Private-Partnership. This will reduce the burdens of the few urban centres in the country and will create mass employment in all these 73 cities. The Socio-Economic effect of this will go a very long way. Not only will the people in the construction industry feel the impact but the whole of the economy.

The idea of creating, recreating and renaming **Ministry in charge of Housing by each of the various Governments** is not only to provide Housing for the citizenry, but to trigger up the national economy and development around the country. Provision of Housing to citizens creates employment and develops the economic activities of the area where it is situated. The only way that mass housing development can be achieved in the Developing Nations is through Social Housing Scheme. There are also various Ministries that will have to work round the clock to compliment the effort of any Ministry that is saddles with the responsibility of providing Housing and Urban Development. These are:

### 4.1 Ministry of Science & Technology:

To achieve mass production of houses within a short period especially around the rural areas, there should be a research into the production of the existing materials and equipments e.g. the block molding machines that has been producing 500 blocks per day could be made to produce about 6,000 per day with little or no extra energy.

The development of precast concrete elements has to be developed so that components will be available in large quantities and the assemblage will be carried out in a short period.

The research in the usage of local materials to enhance the economic development will have to be given a priority. The idea of looking outwards for all building materials has to be discarded. The production of most building materials should be done locally, those that are already done be improved upon, so as to produce them in large quantities. This will improve the economy and more employment opportunity will be created.

### 4.2 Ministry of Works

Development of mass Housing in the rural areas will have to go along with the provisions of infrastructure. There should be a lot of site and services plots for allocation in the rural areas which this Ministry must have serviced. These are road networks, bridges, electricity, portable water supply, parks and the like so as not to overstretch the existing ones in the urban centres (if ever they exist). This ministry will have to execute all these infrastructural facilities to

compliment the production of mass houses to be provided through this Ministry of Housing.

#### **4.3 Ministry of Education**

Establishment of more schools at every level is imperative in the rural areas where development of housing is springing up. Ministry of Education will have to establish more schools to accommodate the new development. With the establishment of more schools, the number of enrolment will increase thereby solving the problem of low intake in schools in the rural areas.

#### **4.4 Ministry of Sports**

The establishment of recreational facilities such as playgrounds or mini-stadia as the case may be in the rural areas should be an automatic assignment for this ministry, as an idle hand is a devil's workshop. Sports are now used for socio-economic development globally. Nigeria should be part of this development.

#### **4.5 Ministry of Economic Planning**

The establishment of statistical data of the units of housing to be provided to project the new population of the new developing areas where ministry of housing will be developing is of utmost importance. This will guide in the preparation of budget for the Ministry so as to accomplish the required goals and also to redistribute wealth in favour of such areas.

One of the impediments that can affect the Ministry of Housing from performing is the financial drought. Housing delivery is a huge capital business. So adequate funding through national budget is very important.

#### **4.6 Ministry of Finance/ Central Bank Of Nigeria (CBN)**

If a mass housing delivery is to be meaningful in the Rural Areas, an established financial assistance has to be provided which the general populace can have access to. A special mortgage arrangement is very importance at this point. CBN will have to redirect the focus of the existing mortgage banks. Also special fund is to be provided without any bottleneck that exists in case of National Housing fund. Tax relief for the major manufacturers involving in the mass production of Housing is very important. This is part of the social outlook of the Mass Housing delivery.

#### **4.7 Ministry of Labour**

Ministry of Labour will have to be strengthened the more if Ministry of Housing and Urban Development is to achieve the production of mass housing throughout the federation. The number of skilled labour that exists in the construction industry is far below the total housing units that are expected to be producing in the country. This is one of the problems facing the mass production of houses in urban centers especially in Lagos and Abuja. This has increased

the cost of skilled labour beyond any allowable budget.

The training and development of skilled labour in the construction industry should be seriously looked into. The establishment of training centres and other skilled acquisition centres should be addressed.

There are many more various government agencies and institutions formal and informal, private and public establishment that are involved in mass housing delivery. This process is a chain reaction and the result is the upgrading and/or the provision of the basic facilities which develop the nation socially and economically.

## **5. CONCLUSION/RECOMMENDATION**

Developing countries like Nigeria do not exploit the possibilities of developing their cities evenly whereby solving their Rural-Urban Migration problem through Housing Development. Social Housing Development could be used as a vehicle to alleviate the Rural-Urban Migration problems and to develop the uneven development that exists in the developing nations like Nigeria so as to reduce unemployment rates only if:

### **5.1 Provision of Housing is Regarded as Social Services**

There is need for provision of quality housing for the citizenry to be seen as part of social service rather than a profit-generating venture. The different tiers of government should provide the required subsidy to ensure that every Nigerians have access to quality houses not only in the Urban Centres, but also in the Rural Areas. The 73 cities in the Table1 should be strengthened through Social Mass Housing Development to create wealth through the employment opportunities of this medium tagged "Social Housing Scheme".

### **5.2 Rural Development is Not Neglected**

Rural housing with adequate infrastructure should be developed to reduce urban migration, which in turn exerts enormous pressure on the inadequate facilities in the urban areas. The various rural development programmes of the different tiers of government should be coordinated and invigorated with providing essential services; facilities and infrastructures for the rural folks to dissuade them from believing that good things of life abound only in the cities. This will slow down and eventually reduce drastically the high rate of Rural-Urban migration as such, reducing present pressures on the urban centers.'

### **5.3 Housing Finance is Redefined**

There should be a difference between housing finance and business finance. Financing housing project is a long term affair. This is supposed to be on a single digit interest rate. Easy access to funds for financing both public and private mass housing projects is necessary in view of the capital-intensive nature of housing projects. There is a need for necessary legislation to enable all tiers of government and private developers to access low-interest loans for execution of housing projects.

### 5.3.1 The insurance, banking and other financial sector

This sector of the economy should be encouraged to make a substantial level of investment in the housing sector as follows:

- The Insurance Companies with long term savings in form of endowment or annuity can do much on housing finance on a long term basis;
- Pension Fund Managers can be legislated to invest more percentage of the long term fund in their custody on the housing providers than what we have now;
- Decentralization of Activities of NHF: NHF could be decentralized just like the pension fund to be managed by the primary mortgage banks. This will solve the problem of bottleneck that is being faced at the FMBN. The primary mortgage banks will be receiving and managing it for all the subscribers;
- Government Incentives on Housing Funds: The financial institution involved in housing delivery should be well funded and encouraged to perform better. For instance, investors in precast slab elements could be given tax relief and other incentives to encourage them. Access to loan should also be made easy since the land and the building under construction are enough collateral for the loan.
- Housing Infrastructure to be funded By Government: Government to provide infrastructure to the private estates especially in the developing or less developed areas. This will reduce cost of housing units which each of the developers are selling now. The cost of infrastructure alone is more than 40% of the cost of housing.
- Job Creation Potentials is reinvigorate: The training of artisans and craftsmen should be well organized to make the production of mass housing possible. This will increase the on-going scarcity of skilled labour in the industry and create wealth for both individual and the nation as a whole.

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## **BIOGRAPHICAL NOTES**

Mr. Wasiu Adedamola Olasunkanmi Akewusola, FNIQS was born to the family of Alhaji Hamzah Sadiq & Alhaja Rianat Abebi Akewusola, both of blessed memory on Friday 22<sup>nd</sup> June 1962 at Odi-Olowo, Mushin Lagos State Nigeria.

A graduate of the University of Ife (now Obafemi Awolowo University) (1982-1987) where he bagged B.Sc. (Hons.) Quantity Surveying in August 1987. He later went to the University of Lagos 1999/2000 session for M.Sc. Building where he specialized in Construction Management in 2000.

### **Professional qualifications:**

He had his full professional membership of the Nigerian Institute of Quantity Surveyors in 1991 after waiting for the mandatory 3 years post-graduateship qualification; he passed the professional examination in the year 1990. He was then fully registered with the Quantity Surveyors Registration Board of Nigeria in 1991 and was elected as a fellow of NIQS in November 2007.

### **His Working Career and Positions of Professional Responsibilities:**

- 1 He works with the Lagos State Development and Property Corporation from 1991-till date where he is the Management Staff and the Head of Quantity Surveying Division.
- 2 Secretary, Nigerian Institute of Quantity Surveyors, Lagos State chapter (2001-2005)
- 3 Chairman, Nigerian Institute of Quantity Surveyors, Lagos State chapter (2006-2008)
- 4 National Treasurer, Nigerian Institute of Quantity Surveyors, (2008-2010 Council)
- 5 Treasurer, Association of Professional Bodies, Nigeria, Lagos Chapter.(2009-2011)

6 Secretary, Association of Professional Bodies, Nigeria, Lagos Chapter.(2011-Date)  
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### **Research Works:**

He is a resource person for both the Nigerian Institute of Quantity Surveyors and the Construction Industry in Nigeria and International Seminars. He has about 16 papers to his credit to date with five on Housing which are listed as follows:

1. Housing As A Vehicle To Alleviate Rural-Urban Migration Problems (28-30 April 2010): Paper presented at the Seminar On Water Africa And West Africa Building and Construction' By ACE-Events Management, U.K., Abuja-Nigeria.
2. Housing As A Vehicle To Alleviate Socio-Economic Problems In Order to Achieve Millennium Development Goals (5-8 November 2008): Paper presented at the 23<sup>rd</sup> Bi-ennial Conference of the Nigerian Institute of Quantity Surveyors, Kaduna-Nigeria.
3. Effect of Economic Trade Cycles in Final Cost of Construction Projects in Nigeria: a published article in the quarterly journal of the Nigerian Institute of Quantity Surveyors, the quantity surveyors, vol. 61, July-September 2007.
4. Solving housing problems in a developing economy: case study of Nigeria housing policies. (March 13-17 2006 ) Paper presented at the 5<sup>th</sup> international conference on housing; shelter Africa 2006: organized by the Association of Housing Corporations of Nigeria, Abuja-Nigeria.
5. Housing for all by the year 2015- a realistic point of view: A published article in the quarterly journal of the Nigerian Institute of Quantity Surveyors, the quantity surveyors, vol. 52, July-September 2005.

He is married to Mrs. Modupe Oluwafunmilayo Akewusola in 1992 and the marriage is blessed with 2 Boys, Azeem Adeseye (20) & Ameer Adedeji (17)

**Hobbies:** He likes jogging, watching football and playing in-door games.

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