

# Housing Rehabilitation Strategy as Enabling Approach for Development of Rural Housing Poverty in Nigeria

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**Abstract** Generally, poverty is taken as lack of access to basic human needs of which housing is paramount. In fact in Nigeria like other developing countries where the majorities are poor, the necessity of housing for survival apart from food cannot be over-emphasized. Actually, the link between housing and poverty will be better appreciated when a house is viewed as economic resources, providing space for production and access to income earning *opportunities*. Hence the paper made use of secondary survey to take cognizance of the appalling condition of rural housing sector in Nigeria. It also takes note of the past rural development strategies in the country which were not only poorly implemented but equally failed to address the issue of rural housing delivery. The paper therefore comes up with a package of rehabilitation strategy as a panacea for the rural development to alleviate poverty in the country.

**Keywords:** *poverty, rehabilitation, rural, environment and development*

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## 1. Introduction

Generally poverty is widely believed to manifest itself in a variety of forms and induced by varieties of causes. The manifestation is not only in economic deprivation but also in terms of individual's inability to access basic social amenities. In fact, as a matter of emphasis, poverty is not limited only to lack income to command our basic needs, asset deprivations; psycho- logical disturbances, shame, lack of self esteem and many other forms of moral deprivations are important form of poverty. The evidence of this in the rural environment are lack of basic facilities and services, poor housing condition, potable water supply and pack of access to mortgage financial services [1]. "Reference [2] equally pointed out that housing in the rural area is part cause, part consequence and an important element of poverty which the dimension is highly visible". Therefore, the poor without a house but squatting in an illegal structure or slum is not only denied of legal and social linkage to the economic resource but also lack identity, social unit, secured tenure that unable him to benefit from government programmes for the eradication of poverty. At same time, lack of development of the rural areas has not only alienated the rural people from the aspiration of government but also created a dichotomy between the quality of life and standard of living in the rural and urban dwellers.

Many factors have been attributed to rural housing poverty. These attributes which differ from one country to

another actually depend on social, economic and political contexts of each country. As a matter of fact, the housing problems of low- income countries differ greatly from those experienced in developed and high-income countries. In Nigeria, the major cause of rural poverty is often attributed to poor governance simply because government really spends more on urban projects to the detriment of the rural development."Reference [3] pointed out that a review of Nigerian government housing policy and programmes indicate that public attention regarding housing was directed to the urban areas almost to the exclusion of rural communities". Another noticeable defect is the poor implementation of government programmes."Reference [4] was equally of the opinion that government at all level has not demonstrated sincere and positive response to the helplessness of the rural people"

Based on the above facts, this paper considered the concept of poverty to examine the housing condition of rural area and the past rural development policies in Nigeria with the view of formulating a sustainable strategy that will make the rural populace to live positively in healthy environment.

## 2. The Theoretical Issues and General Overview

Many theories have been postulated to conceptualize poverty. For instance, the vicious circle hypothesis states that a poor is poor and will remain poor unless otherwise.

This formed the early principle of poverty. Reinforcing the principle is the individual attribute theory which holds the view that the poor is the architect of his own fortune. The argument of the theory was based on the fact that, the position of an individual in the society's hierarchy of income and wealth depend on the individual level of motivation, and general aptitude [5].

These theories formed the premises of the problems of third world countries where there are high rate of rural urban drift that make the population in the cities, more difficult to manage. Available records as in [6] revealed that the rural population is more than urban population in developing world as 3.1 billion people, or 55 per cent of the total population, live in rural areas. It was further projected that between 2020 and 2025, the total rural population will start to decline while the developing world's urban population will overtake its rural population particularly in Latin America and the Caribbean, and in East and South East Asia.

However, the massive exodus of the rural dwellers to the urban areas which is due to the neglect of rural area has actually posed serious challenges to many third world countries because only very few city governments have the resources and facilities to cope with such rapidly growing population [7]. As a matter of fact, despite massive progress in reducing poverty in some parts of the world over the past couple of decades, notably in East Asia – there are still about 1.4 billion people living less than US\$1.25 a day, and close to 1 billion people suffering from hunger [6]. It was also noted that at least 70 per cent of the world's very poor people are rural, and at the same time the rural poor account for 80 percent of

African poverty of which urban poverty is substantial and appears to be growing [8,9].

Many theoretical approaches have been formulated to alleviate the multiple dimensions of poverty in different proportions all over the world. Prominent among them are Modernization approach which is concerned with the necessary changes required to improve and transform the agricultural activities. The improvement activities deal with the provision of incentives to promote the growth of agricultural productivity while the transformation is a complete overhaul of the agricultural system for better productivity. Basic needs strategy approach is concerned with a careful articulation of the needs of the people in the rural areas and the design of policies and programmes that will promote the welfare of the rural poor. This includes provision of health facilities, good road net-work and shelters. The Integrated Rural Development is a multi-purpose approach with primary objective of motivating human and materials resources for the creation of the healthy national economy which benefit could be shared among all the rural people.

### 3. Study Area and Methods

The study area is Nigeria, a country of about 140 million people. [10] with 36 states which is divided into six geo-political zones. See fig 1 below. The country also occupies about 923,768 square kilometers and lies between latitude 40 and 140 north of equator and longitudes 30 and 140 East of Greenwich meridian. The climate of the country generally falls within the humid tropics.



Figure 1. Map of Nigeria States and Geo Political Zones

The research methodology was majorly based on secondary data. Many of them were completely extracted from the National Population Census and the Nation Bureau of Statistics. Others sources of information include reports and publications. These data were subjected to both descriptive and inferential statistical analysis and discussion.

### 4. Major Findings

The analyzed findings are divided into three major issues that affect rural development in the country. These are the population trends, poverty profile and the housing condition.

### 4.1. The Population Trend

The available demographic trends as in [11] clearly showed that the rural population increases as the population of the country increases over time. However, the increase is actually witnessing a decline percentage

with the country increasing population. For instance, the population of the rural area which was 32.6 million and accounted for 88.0 percent of the total population in 1955 rose to about 63.5 million and accounted for 69 percent in 1985. At present, the rural population is expected to jump to 103.4 million and to be accounted for 45.2 percent

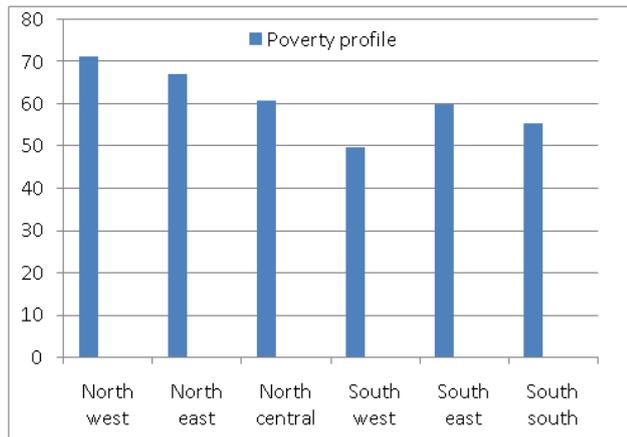
**Table 1. Urban and Rural Population Overtime**

Year	Rural population		Urban population		Total
	Figure	Percent	Figure	Percent	Figure
1955	32605000	88.9	4489000	11.1	37094000
1965	40396000	82.3	8280000	17.7	48676000
1975	50835000	76.6	15511000	23.4	66346000
1985	63448000	69.0	28560000	31.0	92008000
1995	77533000	60.7	50162000	30.3	127695000
2005	91960000	52.8	82347000	47.2	174307000
2015	103411000	45.2	125343000	54.8	228754000

Source: UN 1991.

### 4.2. Poverty Profile

From the data in [12] as shown in the figure below, the poverty profile across the six geo-political zones of the country clearly indicated that the north- west zone has the highest poverty population of 71.4 percent while the south west has the least of 49.8 percent.



**Figure 2. The Six Geo-Political Poverty Profile**

Source: National Bureau of Statistics (2012).

**Table 2. Dimension of Poverty Measurement**

	Food poor	Absolute poor	Relative poor	Dollar poor
Urban	26.7	52.0	61.8	52.4
Rural	48.3	66.1	73.2	66.3

Source: National Bureau of Statistics (2012).

**Table 3. Analysis on Dimension of poverty measurement**

	Urban	Rural
Mean	48.225	63.475
Variance	226.4291	113.2425
Observations	4	4
Pooled Variance	169.8354	
Hypothesized Mean Difference	0	
Df	6	
t Stat	-1.6548	
P(T<=t) one-tail	0.0745	
t Critical one-tail	1.9431	
P(T<=t) two-tail	0.1490	
t Critical two-tail	2.4469	

The various dimensions of poverty measurement shown in the table below revealed that there are more poor people in rural areas than the urban area in Nigeria [12]. The mean percentages of 48.2 and 63.5 for poverty from urban and rural areas respectively seem to be different, but at 5% level of significance, the difference is not statistically significant. This means that the poverty level in the two areas is the same.

**Table 4. The Analysis of Housing Condition**

	Urban	Rural
<b>Housing Tenure</b>		
Owner Occupier	43.7	81.2
Renters	36	4.2
Others	20.3	14.6
<b>Housing Unit</b>		
One room	26	8
Two rooms	29	22
Three rooms and above	45	69
<b>Type of roof</b>		
Corrugated roofing sheet	83	65
Asbestos roofing	7.9	1.9
Others	9.1	33.1
<b>Type of wall</b>		
Sandcrete block	73	22
Mud block	7.3	71
Others	19.7	7
<b>Lighting fuel</b>		
Kerosene	32	64
Electricity	57	20
Others	11	16
<b>Toilet Facilities</b>		
None	16.9	.51.2
Flush toilet	40.9	9.3
Pit latrine	42.8	39.5
<b>Water supply</b>		
Pipe water	20.6	6.6
Borehole/covered well	58	45
Open well/stream and others	21.4	48.4

Source: National Bureau of Statistics (2012).

### 4.3. The Housing Conditions

The housing conditions of the study area covered the types of dwelling, roofing and walls materials, tenure

arrangement, type of lighting, water supply and toilet facilities. Available records in [13] as indicated in the table below revealed that 81 percent of rural dwellers are owner occupiers and they are mostly living in apartment of not less than three bed rooms. Majority of these rural dwellings (71 %) were constructed with mud block while 51.2 percent were not provided with toilet facilities. At the same time, 64 percent depend on kerosene fuel for lighting while rivers, streams and open well formed the major source of water supply in the rural area.

**Table 5. Analysis on housing condition**

	Urban	Rural
Mean	33.3619	33.2857
Variance	451.0804	659.8022
Observations	21	21
Pooled Variance	555.4413	
Hypothesized Mean Difference	0	
Df	40	
t Stat	0.0104	
P(T<=t) one-tail	0.4958	
t Critical one-tail	1.6838	
P(T<=t) two-tail	0.9916	
t Critical two-tail	2.0211	

However, the housing condition in urban and rural are the same as it can be observed that the mean percentage difference is not significant at 5% level of significance with respect to housing condition, using indicators such as housing tenure, housing unit, type of roof, type of wall, lighting fuel, toilet facilities, and water supply. With the p-values well above 0.05, the null hypothesis of no difference cannot be rejected.

## 5. General Discussion

### 5.1. Dimension of Rural Housing Problems

Generally the housing conditions of both rural and urban area is seemed to be the same while dimensions of their problems differ. As a matter of fact, the trend at which the percentage populations of rural area decrease with respect to the total population of the country actually made the rural area not to experience overcrowding. The high percentage of poverty profile at rural environment no doubt contributed much to the poor quality of rural housing landscape where not less than 65 percent of housing stocks have corrugated roofing material, 71 percent with mud wall material as well as poor housing facilities. This is clearly indicated in the picture on plate 1.



**Plate 1.** The Poor Quality of Housing Material (Source: Author Fieldwork)

The fact that 51.2 percent of rural dwellings lacked toilet facilities while about 50 percent have no access to water supply made the research conducted by the University of Ife (Obafemi Awolowo University) and NISER in 1982 on rural housing in some southern states as in [14] relevant with the current poor sanitary condition of dwelling units in the country. According to the report, about 13.6% of rural housing stocks have bathrooms while the rest have not. It was also noted that only 28% of the housing stocks have pit latrine, others make use of the surrounding bush. The dilapidated structure in plate 2 actually corroborates the research conducted by the Ahmadu Bello University in 1982 for the Northern states of the country which indicated that about 32% of the rural housing stocks were over 50 years while about 75% of the

existing structures need improvement and 8.4% were too sub standard to deserve any improvement [15].

The level of poverty is equally an indication of economy disadvantage position of the rural dweller in term of access to financial facilities. This is as contained in the annual abstract of statistic of 1991 where the total number of banks across the country were 1,253 and 765 for the urban and rural areas respectfully and at the same time put the 57000000 rural populate in economic disadvantage with 72000 people to a bank as against 24000 people to a bank in urban area of 31000000 populations [16]. The situation also made housing which is capital intensive not to be within the reach of an average Nigeria and eliminated the low-income earners from the housing market. For instance as in [16], [17] the present

value of an average low cost housing in Nigeria that ranged between 2,000,000 and 5,000,000 Naira depending on the location the nature of resources input could only be afforded by workers on grade level 10 and above [18]. It is therefore noted as in [19] pointed out that a housing unit

usually worth thrice the annual income of an average working class family. This no doubt makes the value of the commodity worth more than five times the income of subsistence farmers in the rural areas.



**Plate 2.** The State of the Housing Condition (Source: Author Fieldwork)

## 5.2. Past Government Policies and Reforms

Government over the years had come out with various policies and reform schemes to improve the precarious situation of the rural areas but failed to address the challenges of rural housing. For instance as explained in [20] the first and second National Development Plans of the country were total silence on the interest and the needs to improve the housing condition of the rural dwellers but anchored on the improvement of rural economy. For instance the farm settlement scheme of 1960 in Western Region that adopted the Israel Mosher land settlement scheme was introduced to provide conducive settlement and permanent employment for primary school leavers who have acquired the necessary training and skill from the established Agricultural Institute. Likewise The River Basin Development was a strategy developed in the 70s to enhance agricultural productivity and to improve the poverty level in the rural areas particularly among the people living within the catchment of river basin. However, the policy of the third National Development Plan aimed to have a balanced quality of rural living condition. This gave birth to both the Integrated Rural Development and The Directorate of Food and Rural Infrastructure reforms that developed all sectors of the rural economy and promote spatial, social and economic linkage within the various sectors of the rural economy through provision of potable water, construction of feeder roads rural industrialization and community grass root sport development.

As a matter of fact, it was the policy of the fourth National Development Plan that started to address and pay attention to the rural housing which eventually led to the

1991 National Housing Policy with the ultimate goal of encouraging all Nigerians to own and have access to decent and affordable housing through the active participation of all tiers of government. Unfortunately, the policy has not been fully implemented. In fact the rural populates are yet to benefit from the policy. This is simply because the local government that has the responsibility of housing for the rural dwellers is not financially strong.

## 6. The Enabling Approach

The failure of the government various rural development policies and the government intervention schemes on housing through direct construction of new housing which were restricted to the regional and state capitals alone and the fact that construction of new building is too expensive to finance with poor access to loan facilities made rehabilitation as an enabling approach imperative.

### 6.1. Rehabilitation Concept

The word rehabilitation which is synonymous with renewal and regeneration has much to do with the bringing up of substandard structures to a prescribed standard [21]. Therefore rehabilitation is defined as repairs, improvements, replacements, alterations, and additions to existing properties. The aim of rehabilitation as in [22] is to enhance the quality of deteriorating neighbourhood through code enforcement and the action of owners. In fact as argued persuasively in [23] it is economically cheaper and quicker to improve than to rebuild as it is less expensive, less radical and less disturbing in approach.

### 6.2. Developed Nations Experience

Rehabilitation started in developed countries in the 1930s, most especially US and Britain to address post-industrial decline. For instance, in US, the first tentative governmental actions on housing rehabilitation started through the 1934 Housing Act that authorized the Federal Housing Administration (FHA) to insure short-term installment loans made by private lenders to homeowners for repairs and improvements. This was followed by the 1949 Housing Act which encouraged a more comprehensive approach to housing and community development which stressed a combination of demolition and new construction under the guise of redevelopment. The Act was later amended in 1994 as Rural Housing act [24].

Likewise in Britain, as in [25], the Housing Act of 1936 empowered the Local Authority to enforce or purchase unfit dwellings for rehabilitation in order to have 20 years additional life expectancy while the 1949 Housing Act made provision for improvement grants to private owners

and subsidies to Local Authority. In fact, the Housing Act of 1969 did not only hasten substantially the pace of rehabilitation by making the improvement to cover both the housing and the residential environment but equally came out with different types of grant which include improvement grant, intermediate grant and repair grant.

### 6.3. The Strategic Framework for Nigerian

As a matter of fact, the issue of rehabilitation in Nigeria is not new but only takes the inactive approach. The 1991 and 2004 National Housing Policies equally placed emphasis on improvement and rehabilitation as strategies for rural housing problems. Unfortunately, these policies are not backed up with effective, workable and sustainable strategy.

The type of workable strategic framework that the country deserves now must be proactive and participatory. This will actually involve the participation of three major actors namely the State Government, the Local Government and individual House Owner.

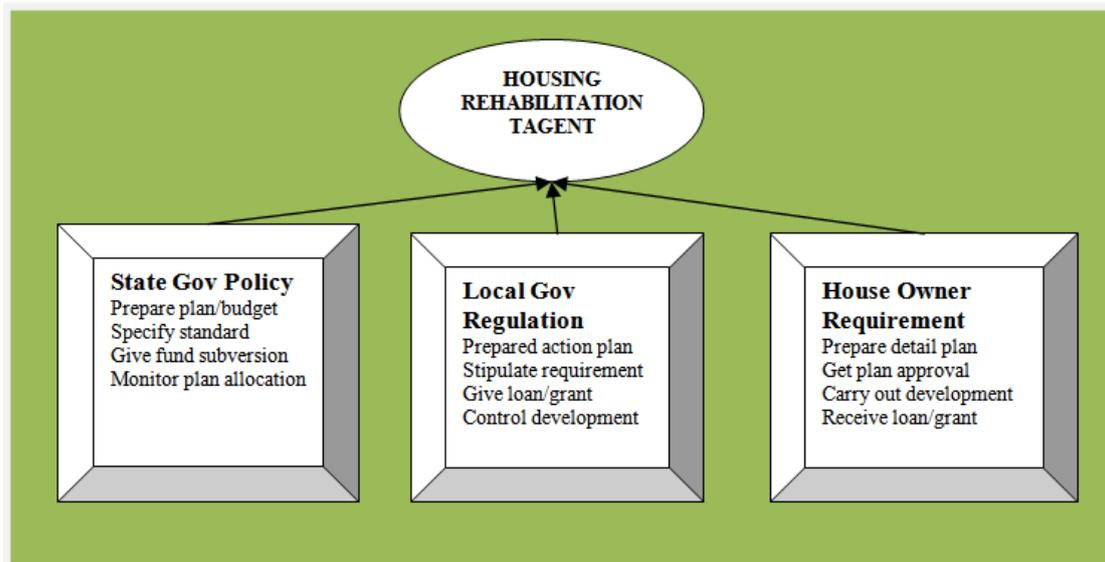


Figure 3. The strategic framework

The State government is to serve as a facilitator that will provide the necessary financial backing for the programme while the Local government is to act as the monitor and the executor of the programme is individual house owner. This cannot be achieved except there is a proper legal framework for effective implementation. The State government must as matter of necessity enacts laws that will guild the operation of the rehabilitation process in the state. The law is expected to spell out the role of the State government in the planning process of rehabilitation. The law would also put in place the necessary financial guide lines. The law is equally to explain to detail the role of local government toward the implementation of rehabilitation, particular in the assessment, approval and monitoring of rehabilitation grant. Finally, the law is expected to spell out the necessary conditions and requirements an individual house owner must satisfy to qualify for any rehabilitation grant.

### 6.4. The Rehabilitation Process

The normal procedure for any proper rehabilitation programme requires adequate planning process as illustrated below.



Figure 4. Rehabilitation Process

The State government is to actively use available resources to carry out the following tasks: Identification of the housing conditions in term of ages, amenities, and

infrastructural facilities. Data analysis to determine scope and the nature of housing needs within the state. Evaluations of analysed data using the cost benefit approach to determine the cost implication of the housing needs. Making the rightful choice for the annual housing needs budget. Finally, this exercise is subjected to periodical review.

The implementation stage which is a sole responsibility of local government involves proper assessment, effective control and monitoring. The assessment exercise involves the careful study and evaluation of detail site analysis, site location and working drawing of the rehabilitation project together with the cost implication by the client to the Local Planning Authority for vetting. However, the set of drawing must be fully prepared and stamped by registered relevant professionals before submission for the assessment and the final approval by the approving officer in the Local Planning Authority. Finally, the Local government control personnel should ensure strict compliance with the approved rehabilitation development before the issuance of the certificate of completion and rehabilitation grant to the client.

## 7. Conclusion

The benefits of rehabilitation of this nature in our country are numerous, both in physical, economical and social dimensions. For instance, rehabilitation would no doubt enhance the beauty of our physical environment particular the condition of housing structures and forms in the rural areas which have been attributed to long years of neglect by the government. From the sociological perspective, the rehabilitation will maintain the ties of kinship and friendship since the spirit of social asserts worth preserving rather than disrupting, scattering and begins again principle of new construction. . At the same time the economic value of rehabilitation would be much felt in construction industry as the activity will create employment opportunity for many artisans and many professional as well. This will no doubt reduce the number of unemployed youth migrating to the urban for job. It will also reduce the poverty level of the country.

Obviously, there is no doubt that to review the ugly situation and adopt the issue of rehabilitation as a strategy is much timely and imperative for the betterment of our rural resources and environment.

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