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THE INCIDENCE OF INFORMAL HOUSING – REFLECTIONS IN NIGERIA

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ABSTRACT

Substandard and inadequate housing could rightly portray the characteristic of informal housing amongst several other qualifying descriptions. The shortfalls in adequate housing render the basic rights to housing incomplete and with inherently associated social and economic problems. Thus, it generates debates based on the validity, consequences and causes of the proliferation of the type of housing. The paper generally introduces housing and embarks on critical highlights of the understanding of informal housing via review of literatures regarding arrays of opinions and accepted views of the trends, and simultaneously making reflections of its incidence in Nigeria; also presenting reviewed causative factors of the housing trend.

Reviewed finding indicates that informal housing developments constitute between 75 to 80 percent (World Bank, 2015 and Sheppard, 2010) of the total housing stock in the rapidly growing cities of the developing countries around the world. It also suggested that incremental improvements or upgrading of informal housing eventually tends towards adequate housing provisions where effectively managed.

KEYWORDS: *Housing, Urbanization, Inadequate housing, Informal housing, Affordability*

1.0 INTRODUCTION

From a universal point of view, housing is the provision of a functional enclosure which facilitates certain developmental activities and the conditions that supports such activities. It renders the services involved in the effective developmental processes of phenomena and man.

In the social perspective, housing is a bundle of service that supports human activities ranging through a variety of functional demand (Knox and McCarthy, 2005). The most common and basic notion of housing has to do with human habitation vis-à-vis providing shelter to shield away from adverse environmental conditions. However, housing has been known to be a specialized provision that goes beyond just the provision of shelter. This provision is inclusive of the internal facilities within the houses, the environmental facilities and a larger

neighborhood/community amenities and services. Housing can also be described as a product and consequently, an essential commodity of which its procurement passes through production processes and attracts a market for its demand and supply on the one hand and its stock on the other.

The great concern of the commodity essence of housing is that of the human right to adequate housing which is tucked within the United Nations charters on human rights declaration. It declares the recognition of equality among peoples, their inherent dignity and the unalterable rights of all human family members; construed as the gateway to justice, freedom and peaceful co-existence in the world and upon which the human right to adequate housing was based (Hulchanski, 2000).

Obviously, and without much debate, housing plays a prominent role and impacts the lives of every person through the periods of their life on the surface

of the earth (Agbola, 2004). It assumes the status of a basic requirement to life and has warranted its acquisition in and through different types of housing tenure (Angel, 2000) in its procurement. However, the supposed rights of many individuals or households could not be upheld in the schemes of housing, based on certain socio-economic conditions associated with its procurement, and thus constitute the need for the intervention in housing developments (Ademiluyi, 2010). Housing need is however not limited to individual household but translates into a larger housing problem of a collective lot, people or nation, which develops and grows within the dynamics of urbanization and its attendant problems. Thus, issues about housing are majorly concerned with the urban development areas other than the relative developments in the rural areas.

Housing in Nigeria, from historical point of view, is seen predominantly as the development and provision of 'decent' accommodation for the administrators of the colonial period. This is suffice to say that the issue of housing and the decency quality attached was non-existent or much less significant before then; as there were traditional buildings which provided accommodation for the people according to their social and cultural needs without any critical highlight of the issue of decency, but rather of the differentiations of the traditional social classes.

Housing during the colonial period took the form of residential quarters for the different cadres of administrative officers and were sited at planning locations described as Government Reserved Areas (GRA) (Jiboye, 2011; Ukwaiyi, et. al. 2012). During this period, some towns and cities in Nigeria were categorized as urban areas and were provided with basic facilities and amenities to enhance the quality of living conditions and the smooth running of the colonial governance activities. Consequentially, wide gaps in the quality of life across the rural and urban regions were thus created. The resultant attraction of population from the sub-urban areas in search of 'greener pastures' and better condition of living brought about the transformation of the cities and towns through the process of urbanization. The transformation process, which continued unabated, leaves in its wake the antecedent problem of urbanization of which housing problems are vital part. The housing problems emanating from urban overcrowding and ensuing housing deficit now constitute the major concerns of governments, corporate or non-corporate bodies, communities and individual households. One of the outcomes of the housing problem is the resultant inadequacies in contemporary housing provisions. These have left in its trails several consequences and shortfalls to adequate housing and the proliferation of informal housing provisions/developments.

This paper therefore highlights the consequence of inadequate housing with particular focus on informal housing trends and features in

housing provision. It takes the approach of the analytical understanding of informal housing and highlights the causative factors of the development. The paper also makes instantaneous reflections on some of the trends in Nigeria.

2.0 LITERATURE REVIEW

Here is an attempt to present an overview of different perceptions, meanings and perspective views of informal housing. It also makes some highlight on the nature and prevalence of informal housing alongside some socio-economic impact in the urban space.

Meaning:

The challenges of housing provision had marked the categorization of housing types. The products of these challenges are pivoted on scales/indicators of standards and measures of adequacies in its production and use. Informal housing therefore, as a product of these challenges, has a diverse literary descriptions cutting across several literatures.

Deregulated and illegal housing are the common trends of definition for informal housing amidst several other conjugated explanations and description of the type of housing. In several other literatures, informal housing hardly could be fully defined without making reference to larger environment, within which it is prevalent, and the socio-economic connections and preludes of the housing type. In a generalized description, Wikipedia (2017) regarded informal housing as illegal and statutorily unrecognized forms of shelter existing at locations outside of cities and landuse planning control where sets of building bye-laws and regulations are operative. The UN Habitat (2015) describes informal housing as conjugates of its environmental setting; the informal settlements where the households living within generally lack adequate housing and poor or nil accessibility to social amenities and services and are terminally susceptible to forced eviction arising from characteristic insecurity of the tenure of the land they occupy.

The descriptions of such informal settlements are often used interchangeably as slums and squatter settlements. For example, Yapi-Diahou (1995) inferred informal housing within its peculiar settlements as makeshift dwellings constructed of planks and other waste or reused materials, which are put up in non-conformity with of existing landuse and building regulations, and are partially or totally devoid of social amenities and services. Angel (2000), Durst and Wegmann (2017) also presented a conjugate description from the socio-economic perspective which sees informal housing as a product of the informal economic sector, based primarily on unregulated economic activities.

In another instance, a three-segments spectrum of definition was employed by Jain et al. (2016) to describe the nuances of informal housing from the point of view of inadequate property rights

associated with informal housing; (i) the informal housing that has no established statutory records and rights of the households as regards the location they occupy and thus susceptible to forced eviction-insecure housing; (ii) a transitional form of informal housing from the in-secured state through certain processes of gaining statutory recognition; (iii) secured informal housing that has attained some established level of statutory recognition with which the dwellers cannot be evicted unduly. Similarly, a World Bank (2015) report describes informal housing as a spectrum of different housing characteristic such as location, tenure and housing conditions ranging from the very poor conditions-referred to as slums, through upgrading processes and up to near formal or semi-formal housing conditions.

According to O'Donnell (2010), informal housing as earlier described as a subset of the encompassing informal settlement, conjures a twenty-first century contemporary urban problem, peculiar to the developing world, and which requires attention for change. Mata (2013) also shares the idea of the peculiarity of informal housing to the developing countries but opines that the definition differs from one country to another; he however describes informal housing as closely related to housing provisions with deprivations in security of land tenure, urban services and even the durability of the housing structure.

Nature and Prevalence:

Informal housing by characteristic nature constitute buildings provided purely based on self-help in terms of design, local material sourcing and its construction and are usually located at urban boundaries or peri-urban areas. The buildings are erected without conforming to any building codes and landuse standards and thus generally lack adequate infrastructure, public services and security of tenure due to non-existent legal title (World Bank, 2015). The UN Economic Commission characterizes informal housing as building formations without legal permission to develop at locations of land, and also usually located outside the bounds of urban development schemes. A large percentage of dwellers and household heads involved in informal housing were originally migrants from the rural areas and across the urban areas or regions, in search of better living conditions. They therefore make use of temporary accommodation structures for shelter and engage in economic activities that are largely informal and on the long run invest in informal housing (Soliman, 1996; Yapi-Diahou, 1995).

The proliferation of informal housing, viewed as a housing problem, is consequential upon rapid rate of urbanization, that is, a rising urban population figure and the attendant inadequate provision for job opportunities and economic empowerment (Mitlin, 2001). The resultant problems of lack of social and economic security create a poverty circle within the urban and peri-urban areas which in itself constitute

serious urban poverty issues often subjected to debates and social researches. Therefore, the urban poor created their own housing delivery system out of necessity which is a deviation from the formal housing system (ibid). The system functions only based on the level of affordability that are readily categorized as inadequate housing in terms of several attributes such as quality of material, space and environment and availability of infrastructure and services.

The prevailing relatively low income of the migrants and potential subscribers to informal housing in comparison to the higher cost of formal housing supply paved way for an alternative provision/delivery of housing (World Bank, 2015). The alternative approach logically cuts off costly bureaucratic, time-consuming and socially-biased processes of supply/delivery. Inevitably also, and with regard to issues of standards of housing provision, Cohen 2007 and Payne 2001 as cited in World Bank (2015), stated that compromises of standards that affects the level of adequacy of housing are most often resorted to largely as a function of level of income and affordability of desired housing provision which thus results as informal housing.

Within the domains of human development, informal housing can be described as the down-scale housing for individual/household migrants in search of better standard of living in urban areas. This is an attribute of urbanization that accounts for a widespread study of the demographic and socio-economic well-being of cities and countries across the world. Informal housing is engendered by the spate and the unprecedented rate of urbanization. Hopeful migrants, most often lacking economic strength, in their throngs into the cities in states of un-readiness to provide affordable and adequate housing, settle for less or anything outside adequate housing and settlement areas. The resultant developments breeds different ranks and grades of housing inadequacies with the least being slums and squalors, thus its description as a contemporary urban problem by O'Donnell (2010). Contrary, however, to the inclusive description of equating informal housing / settlements to slums, World Bank, 2015 rather opines that informal housing is a continuum of a band of housing inadequacies from the least without access to basic infrastructures and to increasing levels of improvements of housing conditions and thus, increased adequacy inclusive of access to basic infrastructures and amenities.

Socio-economic impact:

The inhabitants of informal settlements, according to O'Donnell (2010) and Yapi-Diahou (1995) contribute economically and socially in communities, as well as provide housing solutions (though informal) for a very large percentage of urban residents in the developing countries. Their choices of place of residence within the informal settlements are most often influenced by the opportunities for acquiring property or housing development. Thus, the resulting informal housing provisions are financed by

individuals, family or groups through savings or loans from informal thrifts groups. According to Yapi-Diahou (1995), over 50 percent of the informal housing owner-occupiers self-funded their housing construction with a few others making use of sources other than developer's funds. Interestingly, these informal housing developments are usually improved upon over a long period of time incrementally (Soliman, 1996; World Bank, 2015) -a phenomenon described as incremental housing.

3.0 CAUSATIVE FACTORS OF INFORMAL HOUSING

Polyzos and Minetos (2009), in a study in Greece referred to informal housing as illegal housing and made broad categorization of the underlying causes of the phenomenon illegal housing. These included: (i) the demographic factors that has to do with movements, changes and the bio-character of the population; household composition and the educational status of the population involved. (ii) the economic factors that are ruled by nature of economic composition; the structure of the labour market; level of income and investment strength; cost and affordability of housing and associated real estate market. (iii) administrative factors involving general governance and bureaucratic performance, planning and landuse allocation procedures and security of tenure bordering on issues of legal framework and control mechanism on urban land. (iv) the socio-political factors that has to do with human lifestyles and consumption pattern amongst which include political will, housing policy and environmental conditions, land speculation and level of corruption. The negative tendencies of these factors mentioned results in the likelihood of the creation of illegal or informal housing. Attempts are made below to make brief highlights on some of the factors re-categorized as follows:

Urbanization:

The ever increasing world's population growth directly affects the unprecedented rate of urbanizing across the world. While the Asian continent is the currently regarded as the world's most rapidly urbanizing region, the United Nations predicts that the continent Africa will surpass Asia's urbanization rate by 2025 (UN 2014). The UN prediction further asserts that the population of the Africa continent would exceed that of Europe and the Americas put together in about a couple of decades to come. Thus, in the scheme of development, Nigeria's population alone would constitute about 10 percent of that of the world's total population growth by 2050.

The housing problem therefore, resulting in the proliferation of informal housing, is consequential upon the rapid rate of urbanization directly linked with rising population and the attendant inadequate provision for job opportunities and economic empowerment (Mitlin, 2001). A peculiar case for the Nigerian experience of the challenges of housing,

particularly for the poor, is highlighted by Jiboye (2011) and also reported that the problem of inadequate housing embodied as informal housing have been laid on the foundation of rapid urbanization and poor economic growth. The UN-Habitat, 2003 stressed that rural-urban migration accounts largely for the incidence of informal housing amongst other factors buttressing that more than 30 percent of the world's urban population were inhabited in informal housing. Other factors broadly categorized as urban poverty and landuse regulations plays prominent role as causative of informal housing (Mata, 2013).

Peri-urban development:

In the dynamics of urbanization and urban development, housing issues comes to the fore based on the attendant problems of urbanization. It involves the spill-over of housing development in the outer parts or the periphery of the urban areas. The concepts of the periphery development areas are well documented in the literatures and are commonly referred to as the peri-urban areas (Pandey, 2010; Saxena and Vyas, 2015; Solanki, 1991), with characteristic housing consisting largely of informal housing development. The characteristic attributes of the peri-urban areas is to a large extent similar to that of informal settlements which majorly embodies informal housing. It includes gross inadequacies in the provision of public infrastructures, lack of property rights that has to do basically with ownership of land and then the non-compliance of erected structures, as shelters for living, with the urban land, housing, building codes and construction regulations (Mata, 2013; Payne and Majale, 2004).

The peri-urban developments are most often prone to illegal occupation of lands by migrants and the displaced poor of the urban areas thus resulting into what is called the squatter settlements which epitomizes informal housing and characteristic deregulations and slum formation in extreme cases. Squatter settlements as reported in several literatures including United Nations and Habitat reports are particularly not documented demographically and spatially and are therefore not statutorily recognized by governments (Jain et al., 2016; Payne and Majale, 2004; UN-Habitat, 2003; Wikipedia, 2017; Yapi-Diahou, 1995).

Informal Economy:

Economic strength and its diversities are incentives to adequate provision of needs. The contemporary rudiments of economics involving formal engagements of employment and statutory documentations and by extension, diversified investment opportunities are drivers of adequacy of peculiar needs. In housing therefore, the general lack of adequacy is a reverse indicator of economic strength and thus a tendency towards substandard and deregulated activities of housing development. This is consequent upon the prevailing economic environment which is mainly informal; based primarily on non-

formalized socio-economic activities associated with deregulated systems of work engagements and remunerations (Olayeni, 2014; Knox and McCarthy, 2005; Wells, 2001). This trend is most often reflective of the rapid rate of urbanization and its consequences, and the inevitable resultant peri-urban development. Sietchiping (2004) as cited by Polyzos and Minetos (2009) indicated the level of economic development of countries and the income level difference of the population competing for urban land as factor influencing informal housing.

Housing Affordability:

Affordability is closely connected with the ability of households in securing housing units of regularized acceptable (statutory) standard at an ease of income without any economic strain on other household activities (Aribigbola, 2011), that is, a consideration of the percentage of an household's income that is spent on housing procurement. Literatures on housing affordability present varying perspectives of the phenomenon but hinges on household income. For example, housing that is affordable by the majority of certain population at a prevailing market price is referred to as affordable housing. So also, the housing that are provided specifically for certain household's income category whose housing needs are not met by the prevailing market but enjoys state intervention and subsidy (such as in social housing and access to mortgage finance) are referred to as affordable housing (Pittini, 2012). Thus without state intervention in housing and within a prevailing informal economy, housing provisions suffers affordability in terms of what housing type a household income can acquire. Consequently, it explains the extent in terms of quality standards, to which households can acquire housing, based on the household income (Jiboye, 2011). Housing affordability in itself is a function of household size and income, adequate access to urban land and housing finance, space adequacy and housing material quality to mention a few (Abimaje et al, 2014). Generally, housing inadequacy results from lower housing quality standards that appear affordable with low income capability and thus, conforming to informal housing.

Poverty:

Mitlin and Satterthwaite (2007) asserted that about the year 2000, almost one billion urban dwellers across the globe were living in poverty, and as a result suffered from varying degrees of housing inadequacies. Therefore, borne out of such suffering and the necessity to give themselves shelter, the urban poor created their own urban housing system which is a clear deviation from the formal housing system. Their peculiar system function only based on level of affordability or economic empowerment (Mitlin, 2001), and these are readily categorized as inadequate housing in consideration of several attributes such as quality of material, space and environment and the availability of infrastructure and services.

Housing finance market:

Housing developments and home ownership particularly for the urban poor thrives on adequate funding and easy access to the housing finance market. Constraints and lack of access to funds for capital developments such as housing hampers formal deliveries of adequate housing. On this premise, Ayeniyo (2011) lamented the difficulty of the urban poor in Nigeria in accessing housing finance market resulting from the very poor mortgage asset base (measured in relative Gross Domestic Products, GDP) in the country. Bonin and Wachtel (2003); MacDonald et al. (2000) as cited by Polyzos and Minetos (2009) in their study applied a theoretical underpinning which was presumed applicable to developing economies that strong socio-economic inequalities do arises in the process of economic transformation and therefore made mortgage financing non-available thus resulting into the creation of informal settlements/ housing.

Additionally, a large percentage of the urban poor are engaged in informal economic activities that, by their nature and operations, lacked adequate statutory documentations required for easy access to housing finance (Ayeniyo, 2011; Potsiou and Ioannidis, 2006).

Landuse Planning, Development Monitoring and Control:

Land ownership and associated rights accounts as a determinant or causative factor of informal housing development particularly where large tracts of land are involved. In Nigeria, Land ownership is predominantly domiciled with the local settlers and natives in regions across the country. Specifically, the Land Use Act 1978 was meant to facilitate easy access to land for public use most especially and rights on land were vested in governors of states (Owei & Ikpoki, 2006). One of the fallout of the Act is the reaction of the local landowners/farmers to the ensued and assumed excessive right of government over their land (mostly regarded as family inheritance) without adequate compensation for it. This result into non-cooperation with any government land acquisition schemes but rather dispose of land to private individuals who are eager and ready to acquire relatively cheap land and commence housing development. The multiplier effect usually is that the land being sold haphazardly without any recourse to orderly or decent arrangement foresights for social amenities and infrastructure (Owei & Ikpoki, 2006). The land market is therefore majorly informal and characterized mainly by land speculators involved in sales transfer of the lands subjected to local subdivisions.

Planning authorities in many countries are often and consistently being caught un-awares, or are incapacitated to deal real-time with the fast pace of urban development. This is attributed to structural inefficiency pertaining to landuse, development monitoring and control as cited from several literatures by Polyzos and Minetos (2009) such that it gives

leeway to the proliferation of informal housing, since they lack basic statutory controls of developments and legal backing to exercise and enforce compliance. This inferred a very low economic cum administrative capacity due to the lassitude of governance in making up planning scheme proposals and implementations; and thus impacting very minimal state intervention in the housing market and development control of the built environment.

Urban depreciation and Renewal:

Angel (2000) discussed informal housing as also having consequences from ill-maintained, dilapidated, obsolete and abandoned products of formal housing. It therefore suggests that urban depreciation without adequate or effective policies of urban renewal encourages informal housing with the tendency of extreme housing inadequacy culminating into slums and even homelessness via forced evictions and slum clearance.

4.0 SUMMARY AND CONCLUSION

Informal housing has been in existence long ago and regarded as part of the urban system. It can be described as a form of urban bias that indicates the politics of social and economic exclusion of informal settlements and the households (Yapi-Diahou, 1995). These ranges from non-access to secured land, mortgage funds and subsidy to the in-effective, moribund or even non-existent formal housing delivery system in most countries of the developing world. Thus, it is particularly noted that most developing countries of the world experiencing very high rate of urbanization have increasing records of informal housing development. The cities have become increasingly inadequate in terms of housing provisions, facilities, services, economic and employment opportunities and sustainability based on population increase. They are also characterized by very active and dynamic peri-urban formations through extensive conversion of agricultural rural land to sub-urban use, predominated by informal housing development (Sheppard, 2010).

Public housing intervention in many developing countries have proved inefficient and failed to address the need of social and income group categories experiencing critical housing affordability issues, thus resorting to vagaries of informal approaches to housing provisions (Wikipedia, 2017). The lack of capacity to acquire affordable housing due to low income earnings or informal economic engagements greatly influences the adoption of substandard housing types that are somewhat “affordable” but having traded away vital quality standards required for adequate or formal housing.

Owei & Ikpoki (2006), from a study in Port-Harcourt (Nigeria), highlighted certain issues that are supposedly responsible for the growth of informal land and housing as to include land ownership, land use control and institutional weakness associated with

proper or formal planning and housing development. Sheppard (2010) also argued that the development of informal housing is an indication of very weak exercise of rights on properties coupled with lack of capacity to enforce landuse planning regulations and development control, or even an outright non-existence of such laws.

In Nigeria, like in many other developing worlds, informal housing takes much of the center stage of land and housing development. Nwaka (2005) as cited in Owei & Ikpoki (2006) pointed out that the bulk of urban land and housing stock were contributed via the informal sector since independence in the early 1960s. This notion is corroborated by World Bank, 2015 that informal housing sector takes up about 75 percent of total housing stock in the sub-Saharan Africa.

Thus, informal housing has become a formidable force with sweeping impact on the housing market and the economy in general. Furthermore, it has been suggested that adequate housing provision can be achieved, though over a long period, through incremental improvements or upgrading of the informal housing stock, making also, adequate extension of basic infrastructural services and amenities.

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