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Housing Policy and Urban Management: Issues and Options for National Security

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Abstract

As the global population grows rapidly, much pressure is on the existing housing stock and infrastructural service. In this context, Nigeria is not left out of this fundamental issue. Housing and urban management remains central in discussing national security as it represents the roadmap to a free and secured nation. The paper viewed housing policy and urban management as a critical tool for the attainment of national security. The paper looks at the various housing policies in Nigeria. The problems identified are associated with inadequate financing, security threat in communities as result of kidnapping, farmers-herders crisis, land administration, inadequate of urban management. The paper recommended that there should be concerted effort by government at all levels to ensure that adequate housing estates are built especially in line with the Renewed Hope City Project (RHCP) of the President Tinubu's administration, encourage the reviewed of the Land Use Act so as to ease the process of acquiring land to all citizens.

Keywords: Housing, policy, management, security

Introduction

Housing remained one of the major physiological needs of man. It is a biological requirement for human survival just as air, cloth and food. The global human population grows rapidly putting much pressure on the existing housing stock and infrastructure services. In order to slow the rate of expansion and multiplication of informal housing, over crowding and slumps especially in the global south, for effective management and national security, there is urgent need to increase housing production at a rate that would be in tandem with reality. UN-Habitat (2016) observed that although, housing accounts for about 70 percent of land use in most cities, over 881 million are estimated to be living in urban slums where there are appalling housing and living conditions.

This suggests that every country in the world has its own share of housing problems. However, the most critical housing challenges are in cities in the global south where there is rapid urbanization and a huge housing and infrastructure supply deficit. This deficit in these infrastructures has posed a serious threat to national security.

Nigeria, with an estimated population of over 200 million people and urbanization rate of 53.52 percent (Bureau of Statics, 2022). The housing supply and management has a deficit of about 28 million units in 2023. Between 60 percent to 70 percent of the country, about 80 million urban residents live in slums and informal settlements with life-threatening housing conditions. This shows how urgent the need for housing in Nigeria. Housing problem is indeed peculiar to both the poor and the rich

nations. The semblance of the problems of housing is seen worldwide. They include shortage of housing (qualitatively and quantitatively), homelessness, government myopic thinking about the needs of the people, access to land for building, cost of building, high interest rate of home loans.

Kabir (2004) averred that although the Federal and some State Governments intervened by providing mass housing, only the rich and the privileged can afford it. He submitted that the intervention by government include the establishment of Federal Housing Authority, the establishment of the Federal Mortgage Bank of Nigeria, as well as the creation of the Federal Ministry of Housing, Urban Development and Environment. He further observed that in spite of government's effort to tackle the housing problems, the Nigeria housing situation is still in crisis and has serves as a serious threat to national security.

In an effort to address the numerous challenges of housing to have a sustainable housing and urban management in Nigeria, different strategies, policies and programmes have emerged from colonial era to date. Therefore, this paper examines the issues and options of housing policy and urban management with regards to national security in Nigeria.

Statement of the Problem

Pepple (2023) asserts that the goal of national housing policy (NHP) is to ensure that all Nigerians own or have access to decent, safe and sanitary housing loan in a healthy environment with infrastructural service at affordable cost and secure tenure. This assertion has

placed the housing sector as one of the key sectors that can ensure socio-economic development which encompasses a face of successful livelihood such as job creation and employment. This is given that the housing challenges in Nigeria have been marred by influx of growing population with inadequate preparatory ground to accommodate the growing population with affordable housing scheme. This has in turned created a security threat to the urban centers.

Fundamentally, the problem of inadequate housing and house management has been triggered by many factors, such as ineffective financing, land administration issues, rural urban migration, poor state of Nigerian economy, security threat in rural communities as a result of farmers-herder crisis, ineffective management of scarce houses. These problems have become more complex and worrisome and have led to millions of Nigerians residing in slums and informal settlements with threatening housing conditions with have a multiplier effect on the security and lives of Nigerians.

Despite the formulation and implementation of various national housing scheme and urban management to address some of these issues affecting Nigerians, there are still issues of acute housing deficit, poor urban management, corruption, lack of political will, continues influx of people from rural to urban areas as a result of insecurity and poor infrastructure. This call for an urgent action by the three arms of government to address this lingering problem.

Objectives of the Study

The general objective of this paper is to evaluate the nature of housing policy and urban management as it affects the national security of Nigeria.

Methodology

This paper adopted a documentary research design. The study relied on secondary sources of data which were analysed using content analysis. The secondary sources were generated from published and unpublished materials including the internet.

Housing Policy

It is adjudged that a policy is a set of ideas or plans that are used as a basis for making decisions for sustainable development. Therefore, it is a statement on paper stated by the government or an authority with regards to the way in which an identified problem are to be solved. Every sector of the Nigeria economy has policy that guides their activities. In housing policy, town planners are guided by the National Housing Policy framework to achieve sustainable development. They do this by considering economic, social, physical and environmental issues to determine the best course of action in each case. There is no doubt that there is scarcity of housing in Nigeria from independence to date both in the rural and the urban centres.

In accordance with the town planning laid down procedures, the housing constitutes a major problem in Nigeria (Apat, 2022). He affirmed that the inadequacies are both qualitative and quantitative principally in the rural and urban centres. He averred that the consequences are the formation of poor quality of the environment as well as total

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diminishing in human health and thereby challenge the national security of the country.

Yawing (2021) asserts that housing policy represents the roadmap to housing delivery for all the population of a country. Hence, its policy formulation needs to be broad based with active participation and representation of all socio-economic classes. Aribigbola (2008) argued that:

“in housing provision, sustainable development explicitly relates to discussions of affordability, housing quality and issue of social equity and justice in form of accessibility”.

In 1991, the Nigerian government articulated a National Housing Policy (NHP) as a response to the national embarrassment of housing problems. Coming as a corrective response to the housing backlog of accumulation of failed housing policy measures, the 1991 policy sets out four main approaches to tackle the huge housing problem of the country. These approaches consisted of:

- (a) To encourage and promote active participation in housing delivery by all tiers of government;
- (b) To encourage greater participation by the private sector in housing development;
- (c) To strengthen institutions within the system to be more responsive to housing demand; and
- (d) To emphasize housing investments which satisfy basic housing needs?

Fundamentally, the ultimate goal of the approach however, was to ensure that all Nigerian would own or have access to decent housing accommodation at affordable cost.

Urban Management

Rapid urbanization in the 21st century has magnified the environmental impact of cities. Because of inadequate infrastructural systems, poor planning and weak urban management, cities disproportionately drive global warming, increase in water scarcity and extent built-space (Ayuba & Wanda, 2009). The urban management concerned specifically with the policies, plans, programmes and practices that seek to ensure that population growth is matched by access to basic infrastructure, shelter and employment. Urbanization is the most dominant phenomenon in all developing countries. Studies shows that urbanization and the economic development status of a country are intimately linked (World Bank, 1990; World Bank, 1991; Smith, 1975; Cheema, 1993).

However, urbanization tends to accentuate a number of challenges such as inadequate housing and urban services (water, sanitation, transport and so on). Spirating land prices and construction costs, proliferation of slums, pollution and deterioration of the urban environment. Urban professionals can make significant improvement to the urban environment by adopting an integrated management system, in order to resolve the conflicting interests of multiple – stakeholders and achieve equity, while keeping in view urban dynamics and uncertainties.

It's argued that many principles of traditional management such as the principles of productivity, social responsiveness and flexibility are equally applicable in urban management, and in this context, urban planning should be

viewed as one of the five urban managerial functions to achieve the goals resource efficiency and equity for an effective national security.

National Security

The doctrine of national security remains one of the essential defining principles of modern statehood. The autonomous capacity of the crucial ingredient of traditional conception of sovereignty. For if the state does not have the capacity to secure its territory and protect its people then it's very *raison d'être* can be called into question. Security has been seen as the priority obligations of states. National security has therefore, been understood traditionally in primary military term as the acquisition, deployment and the use of military force to achieve national goals (Buzan, Barry, Ole & Jaap de Wilde, 1998). In the past, security strategy has often been focused on external threats, and more specifically extend military threats (which therefore require a military response).

The security of state was therefore threatened by any change that might threaten that monopoly of the instruments of violence – whether through invasion or internal rebellion. Morgenthau (1948, 1955, 1962 and 1978) reiterated that most of the scholarship on national security was dominated by the conventional wisdom that only a sophisticated military capability can provide security for the state. Thus, states should develop enough military capabilities to deal with their threats. It was in this regard that Walter Lippmann argued that:

“A nation is secure to the extent to which it is not in danger of having to sacrifice core values if it wishes to avoid war”.

This means that security in any objective sense measures the absence of threats to acquire values and in a subjective sense, the absence of fear that such values would be attacked. Therefore, national security serves as the basis for maintaining the survival of the state; initially focused on military might it now encompasses broad facets of non-military variables of security. A nation in order to possess national security must have the statist concept of security and the human concept of security (economic, energy, environmental, political and natural resources).

This clearly shows that security covers the entire human activities where housing is paramount. No wonder in the hierarchy of needs postulated by Abraham Maslow, under the physiological needs which is the first hierarchy level, shelter (house) is among the immediate need of man after food and air.

Understanding Housing Delivery in Nigeria

House is the second basic need of man after air and food. Therefore, one should expect that any government should make housing delivery a priority. But unfortunately, this has not been the case in Nigeria as successive governments since independence have been paying lip service to the issue of housing delivery.

A recent report by Bureau of Statistics (2023) indicates that Nigeria housing difficulty is put at 28 million units to meet her housing needs for clarity bill, for housing to be properly addressed in the country, a minimum of five million housing units should be built

annually for a period of about five and half years. However, not up to one-tenth of this figure is met annually, which simply means that the housing situation in the country will continue to grow from bad to worse. The housing problem in Nigeria was created by the colonial masters who did not consider housing delivery as important. The colonial masters were only interested in exporting Nigeria's mineral resources to their home country instead of putting infrastructural development into consideration.

During the colonial period, the housing activities and policies of the government focused essentially on the provision of quarters for the expatriate staff and for selected indigenous staff in specialized occupations like railway, police, armed forces, navy, etc. Consequently, Government Residential Areas (GRAs) as well as a few African quarters were established (Sulyman, 2000).

However, in 1928, the Lagos Executive Development Board (LEDB) was created and charged with the responsibilities of planning and developing the capital city of Lagos. After 1945, the board with the approval of the Lagos central planning scheme made the first attempt to solve the problem of public housing in Lagos metropolis. This resulted in the implementation of Workers Housing Estates in Surelere, Apapa, Ikoyi, Illupeju and Isolo (Sulyman, 2000).

In 1956, an attempt was made to improve housing finance by the establishment of the Nigerian Building Society to provide mortgage loans to the general public. However, due to its limited financial base and the poor response of the public to its saving

scheme, its operation did not achieve much. During the year, the African Staff Housing Fund was introduced to encourage African civil servants to own their houses. In addition, various Housing Corporations were established by the Regional Governments to provide housing for the general public but they were unable to extend the services to the low income group (Sulyman, 2000).

During the post-independence, the emphasis of the government during this period was on the five yearly National Development Plans. However, the housing sector suffered from near complete neglect from the first two plans i.e. (1962 – 1969, 1970 – 1974). With the outbreak of the civil war in 1967, the housing situation deteriorated further, particularly in the civil war affected areas. In the same period, state housing corporations were established by the newly created states but their impact within the low income groups was very low (Apat, 2022).

In 1971, the National Council on Housing was established. It marked the first significant and direct attempt by the Federal Government to intervene positively in the area of housing. This led to the establishment of National Housing Programme in 1972 which was to be implemented during the second National Development Plan (1970 – 1974) (Sulyman, 2000).

The Third National Development Plan (1975 – 1980) witnessed the most significant intervention by the government in the housing sector. The Federal Government decided to participate directly and actively in the provision of housing. A huge amount of money was earmarked for the

implementation of the various housing projects. However, at the end of the set period, less than 15% of the houses were completed. In 1975, a new Federal Ministry of Housing, Urban Development and Environment was created and charged with the responsibility of initiating and coordinating the policies in housing related areas. Within this period, some panels and committees were constituted to deal with housing problems; Rent Panel (1975), anti-inflation task force (1976) and committee on standardization of house and policies (1975).

An elaborate National Housing programme was embarked between 1979 – 1983 where low income earners and the medium income groups were the targets of the loan. A total of 40,000 dwelling units were to be constructed nationwide with 2,000 units located in each state including the Federal Capital Territory (FCT), (FRN, 2006). It was also decided that out of the state allocation, 80% was earmarked for the low income earners. However, by June 1983, only 32,000 units had been completed.

It is pertinent to note that midway through the implementation, the second phase of the programme commenced comprising of 20,000 units of two bedroom core house also for low income group. However, this phase of the programme failed to take off in most states of the Federal.

Although, about N1.9 billion was budgeted for housing by the Federal Government in the Fourth National Development Plan (1980-1983), only N600 million was expended on the implementation of the National Low Cost Housing Programme (Sanusi, 1997). This huge investment had little impact on

the overall housing market. In addition to the Federal Government Direct Construction Programme, the Federal Government Housing Authority (FHA) and various State Governments Housing Corporations were mandated to construct houses on commercial basis for medium and high income groups. However, most of the sites used for the construction of the houses were very remote and these affected the demand for these houses.

In 1979, the World Bank Assisted Nigeria States Urban Development Programme (NSUDP) was created as quoted by Efobi (1992), (Mba, 1998). The main objective of the scheme was to lay a foundation for National Low Cost Housing Programme and Urban Renewal Programme. Seven States namely; Bauchi, Gongola, Niger, Ogun, Benue, Imo and Lagos were to benefit from the programme. The scheme only took off in Bauchi and Imo State.

During the military interregnum (1984-1999), the main involvement of the government in the housing sector was in the area of housing finance. Consequently, Decree 53 of 1989 was promulgated to allow private sector participation in housing delivery through the setting up of Primary Mortgage Institutions (PMIs) to mobilize household savings for long-term lending (FRN, 2006). In addition, the Federal Government adopted the reviewed National Housing Policy which provided a framework for housing finance operation. Similarly, the National Housing Fund (NHF) was set up with Decree 3 of 1992 to provide finance for Nigerians at a low interest rate. It was meant for medium and low interest groups towards the realization of the

National Housing Policy. In addition to housing finance, several housing programmes in form of direct construction were undertaken by various military governments within the period. But at the end of the military era about 60% of Nigerians were said to be “houseless” (FRN, 2006).

At the turn of democracy from May 29, 1999-2023, Nigeria is sitting on a growing housing deficit estimated at 28 million housing units, and even a higher number of Nigerians living in either substandard or sub human accommodation. To achieve the housing target in Nigeria, the policy of housing for all in year 2000 was articulated. This policy was vigorously pursued, but it was marred by bureaucratic shortfall which made the policy difficult to be realized by the year 2002. In the year 2002, the housing and urban development policy was formulated. This policy was aimed at correcting the ills of the Land Use Act as well as to allow land banking ownership to operate in a free market economy (Steven, 2021). The renew hope of the present administration of President Bola Tinubu in the area of housing seems to be encouraging. Akarsana, a suburb of Abuja, the President in 2024 perfir in a ground breaking ceremony of the pilot phase of his ambitious housing project tagged Renewed Cities and Estates Development Programme. The intension is to ensure that 50,000 units of houses are constructed and delivered to Nigerians across the 36 States and the Federal Capital Territory by the end of 2024.

The President Tinubu’s Renewed Hope city Housing Projects intends to offers a tangible step at building dynamic integrated and self-sustaining communities, equipped with amenities to

enhance the quality of living for residents, especially the targeted low income earners. The low-cost urban housing projects offer a promising solution to address both the housing shortage and stimulate economic growth of the country. The Renewal Hope City Housing Project will provides affordable housing options, these projects are creating jobs, enabling living standards, and hold the potential to catalyse economic activities nationwide (FMINO, 2024).

trade off greater living space for increased accessibility to employment.

In Nigeria, the trend of migration is that which witnesses low income earners/groups more away from rural areas to look for accommodation elsewhere which basically is for affordability purposes. The poor owners of the lands who are usually poor or low income earners are forced out of central business district as they sell their homes to richer people or surrender forcefully for so-called government projects; clearly, there is a plan or bid others to get choices areas.

Theoretical Framework

Theoretically, this study is rooted on Bid Rent Theory. The theory propounded by Thunen (1826) and further explained by Alonso (1964). In his classic work, “the isolated state” which was originally written in French and translated in English by Waterberg (1966).

Harloes (1995) develops his argument on mass housing around the luring of block (1987) which agreed that each phase of capitalist expansion creates social arrangement (structure of accumulation), including provision of social housing. Harloe (1995) is one of the major contributors of the convergence school of thought; he sees the current situation as arising from post-industrialism or post-fordism where governments are less confident of their ability to manage economics. In his postulation, Kennedy and Love (1988) argues that Anglo-Saxon countries in pursuit of profit driven market in housing provision to a residual role. He further states that this is contrary to a situation where countries have adopted unitary rental strategy based on social market approach in which social housing competes directly with regulated and supported private rental sector (MalPass, 2008).

Alonso (1964) developed a model of joint determination of land use pattern and land rent in the agricultural hinterland surrounding a market city centre. He further explained how competition would lead to gradual limit cultivation and he summarizes that land close to city center will be more expensive than land far from the city. In his book “Location and Land Use”, Alonso (1964) placed it in annuban context the market city. It believes that the poorest houses and buildings would be on the outskirts of the city as this is the real creation of the poor where low income earners can afford to occupy. However, in developed countries, this is rarely the case as many people prefer to do their transactions from city edges where they have easy access to more land for the same money as the bid rent theory states, how low income earners

Kennedy and Love (1995) concluded that Anglo-Saxon countries have chosen to promote unhindered profit rental market, which inevitably leads to growth in owner occupation and

c) the need for a residual public rental sector. This theory therefore explains the housing deficit in Nigeria and why it might continue to be a phantasm to bridge the housing deficit; it has explained Nigerian market is biased. Payment for owner occupation in Nigeria is not possible for low income earners or poor as there is an unrealistic mortgage system. The mere absence of unrealistic conditions and terms of mortgage has led to “one off payment for houses which is the reality” and has been off the low income earners.

Conclusion

In conclusion, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure. Rapid urbanization indeed has come to stay and therefore environmental resources will continue to be stretch beyond their capacities unless urgent steps are taken by government and policy actors.

Recommendations

To solve the challenges of housing, the following recommendations were made:

- a) Concerted efforts by government at all levels should intensify to ensure that adequate housing estates are built especially in line with the renewed Hope City Project.
- b) There should be price control on building materials to reduce differentiating from market to market. This will reduce lopsidedness in price fixing by marketers.

The Land Use Act needs to be reviewed so as to ease the process of acquiring land to all citizens.

The implementation of housing policy should take into cognizance the low income earners by providing houses that are affordable to them considering their income.

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