

Housing Policy as a Tool for addressing Rural Housing Challenges in Nigeria

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Abstract

Adequate housing is a fundamental human right as articulated by the United Nations, and though Nigeria is a signatory to many such international protocols coupled with the provisions under its 1999 Constitution (Fundamental Objectives and Directive Principles of State Policy) that ‘suitable and adequate shelter... are provided for all citizens’, it neither has a rural housing policy nor has it instituted mechanisms to effectively ensure the realisation of this inalienable right among the majority of its population. The study sought to demonstrate the need to evolve a national instrument for addressing the problem of rural housing in Nigeria. This was achieved by highlighting the challenges of rural housing in Nigeria as well as by evaluating the extant national housing policies and their potentials for addressing rural housing. It was confirmed from the study that a colossal rural housing gap exists in the national housing agenda of Nigeria. Based on the foregoing, specific frameworks have been proposed that could strengthen the current policy and help to frontally resolve rural housing challenges in Nigeria. These will improve the capabilities of the revised national housing policy to serve as an effective tool for deciding the rural housing question pending the take-off of an all-rural policy.

Keywords: Right to Housing; Rural Housing; Nigeria; Housing Policy; Rural Gap

1. Introduction

The right to adequate housing as clearly affirmed in the Universal Declaration of Human Rights adopted and proclaimed by the United Nations General Assembly in 1948, is acknowledged in the Constitution of the Federal Republic of Nigeria (1999), which enjoins the Nigerian State ‘that suitable and adequate shelter ...are provided for all citizens.’ According to Le Houérou (2013), at least 3 billion people, or about 40 percent of the world’s population, are in need of basic housing infrastructure and related services, and the responsibility of meeting this need requires not only capital, but also more importantly a delivery mechanism that ensures appropriate targeting and non-distortion of the housing market. Hence, the government has a role in regulating this market since a well-functioning housing market requires a menu of both housing and housing finance products that increase the supply of housing to meet the demand for all income segments as well as a policy that focuses the government’s limited resources on the neediest population groups.

In India, for instance, The Ministry of Rural Development in partnership with United Nations Development Programme under the Pradhan Mantri Awas Yojana – Gramin (PMAY-G, or Housing for All) jumpstarted one of the world’s largest housing programme for the rural poor in January 2013 with the aim of building 30 million houses in the rural areas by 2022, implying five million houses annually. According to UNDP (2017), a primary component of the scheme has been the provision of beneficiary households with a wider range of choices tailored to local conditions in terms of housing designs, materials and construction technologies, thus enhancing user benefits and drastically reducing the environmental footprint of housing. This is against the background that the final estimated rural housing shortage was 43.12 million in 2012 and 43.67 million in 2017 (MoRD, 2011; Singh, Madhura and Ramachandran, 2013).

Nigeria, like most developing countries of the world, has had intractable challenges regarding housing provisions over time (Ibimilua and Ibitoye, 2015). Housing connotes the physical dwelling units which are themselves an integral part of the physical environment as well as the dynamic process of providing and improving them (Chenga, 1986; National Housing Department, 2016). It is also instructive to note that though housing shortages are intermittently experienced in urbanised parts of the world, the rural areas face aggravated difficulties (Chenga, 1986; Republic of South Africa, 1995; Muller and Job, 2006; Republic of Namibia, 2009; National Housing Federation, 2014; Holne, 2015; The Republic of Uganda, 2016).

Ibimilua and Ibitoye (2015) asserted that housing in Nigeria is affected by such problems as poverty, primitive environmental living conditions, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instruments for mobilisation of funds, and high cost of building materials. According to them, the bureaucracies in land acquisition, processing of certificate of occupancy (C. of O.) and approval of building plans also constitute a major part of the challenge. It is these scenarios, together with the paucity of community facilities and amenities, which result in a declining cycle of poor health, stagnation and wasted human energies in the rural settings (Abbass, 2012; Udoh, 2016).

Several studies have also buttressed this profound inadequacy in the housing situation of Nigeria particularly for the low income population (Olotuah, 2002; Olotuah and Aiyetan, 2006; Omole, 2010; James and Essien, 2012; Udoh, 2016). Infact, housing in the country has been found to be inadequate, indecent, substandard

and lacking of basic services and infrastructure both from the qualitative and quantitative standpoint, thereby impacting upon the socio-economic, cultural and health life of the citizens (Olotuah and Aiyetan, 2006; Omole, 2010; Udoh, 2016).

In the same vein, rapid population growth of the country also compounds the problem of housing which is not growing at a rate near to that of the population (World Bank Group, 2017). According to the report, the rural population of Nigeria grew from a minimum value of 38,244,500 in 1960 to a maximum value of 95,153,153, a growth rate of 1.04% annually, trudging on a total rural land area of 880,103 square kilometres and making up a whopping 52.224% of the country's total population in 2015 (see Figure 1 above). It is therefore accurate to affirm that the rural areas are a key sector in Nigeria's economy. This is keenly so because a sizeable majority of a country's population live therein, thus making the future of the nation to depend largely on it (Chenga, 1986; Nyagba, 2009; Ugwuanyi and Chukwuemeka, 2013; Abah, 2010).

Nevertheless, while urban housing in Nigeria has received significant attention from policymakers, politicians, public administrators, organizers of private sectors, non-governmental organizations and development partners, rural housing is still gravely left on the back burner (United Nations, 1978; Ezeah, 2005). Wahab (2007) rightly observed that public attention regarding housing by the Federal Government of Nigeria from 1991 to 2006 and beyond was directed towards urban areas to the exclusion of rural communities – a clearly ironic course of prevailing realities which is holding sway despite the fact that various housing policies in the country to date have captured the need to have adequate housing developments in all domains. This study, therefore, is designed to review Nigeria's Housing Policies to date in relation to the specific housing challenges facing its rural sector with a view to evolving a framework for addressing these issues under the National Housing Policy arrangement.

2. The Nigeria Rural Housing Question

Nigeria National Housing Policy 2006 defines housing as the process of providing functional shelter in a proper setting in a neighbourhood supported by sustainable maintenance of the built environment for the day to day living and activities of individual and families within the communities (Abdullahi, 2010). Contextually, the term 'rural' has spatial, demographic, socio-cultural, economic or occupational proportions and is characterized by population size, distance from urban centres, a strong sense of local identity as well as an economy built majorly around natural resources (Flora et al., 1992).

It is also pertinent to note that whereas the American Bureau of Census classifies a group of people living in a community with a population of not more than 2,500 as rural, a settlement is defined as rural if it has a population of less than 20,000 living inhabitants in Nigeria (National Bureau of Statistics, 2012). The proceeding section highlights the various housing problems facing rural Nigeria.

2.1 Housing Quality

Housing adequacy and habitability problems abound in Nigeria both in rural areas and urban centres (Wahab, 2007). However, housing issues in the rural areas mainly have to do with the quality of housing and are connected with qualitative deficiencies like place, degrees of goodness and the value of the house (Ibimilua and Ibitoye, 2015). In other words, the major problem of rural housing is not that of overcrowding or of aggregate demand but that of quality, as shown by the study carried out by Nigerian Institute of Social and Economic Research (NISER, 2010) Ibadan in collaboration with University of Ife, Ile-Ife.

Furthermore, the issue of housing is probably the most fundamental among the diverse environmental concerns facing Nigeria because, according to WHO (2004), housing is not just a roof over one's head but the conjunction of the dwelling, the home, the immediate environment and the community. Udoh (2016) reports that the environmental quality index in rural Nigeria showed that 50% of the households suffer from rain floods/stagnant water (Plate A), 76% lived in bushy surroundings (Plate B) while 91% experienced mice/ rat infestation.

2.2 Housing Tenure Type and Condition

It is pertinent to note that housing in the rural communities is predominantly the owner-occupier tenure type with little economic returns on investments as shown in Table 1 below. The low level of socio-economic activities resulting in low income for rural dwellers already makes housing development and maintenance difficult (Laah et al., 2013). But even at the elementary level, the developments rarely meet minimum housing standards coupled with the actuality that development control agencies rarely function in these areas thereby allowing for the development of low quality, less than fit housing (Udoh, 2016). Put more succinctly, rural housing is not regulated by the government or any of its organs at all despite the fact that the typical household size is evidently growing larger when compared to its urban equivalent as Table 2 indicates.

The challenge of rural housing condition becomes even more significant when viewed against the background of the associated negative characteristics such as its detrimental effects on child socialization practices, poor attitude towards education, low achievement motivation, social deviance and criminal behaviour.

Thus, any notable improvement will generate commensurate impact in the fields of health, longevity, education and social pathology (Kalu, Agbarakwe and Anowor, 2014).

2.3 Housing Type and Building Materials

Studies have shown that some rural dwellers depend on locally available, largely raw and cheap building materials for indigenous construction of houses (de Blij, 1993; Wahab, 2007). These resources are not only economical but also tend to be easy to handle by local tradesmen.

As Table 3 highlights, mud/ reed/ adobe housing constructions constitute majority of the housing units in at least one-third of the federating units of Nigeria. However, the building materials are transient in nature and are susceptible to weather and erosion agents as well as fire disaster (Heyer, 1981 and Reddy, 1993). Hence, they require a high level of maintenance to ensure the structure's continued durability, stability and useability over the building's life cycle. Due cognizance should also be given to the fact that modern and more durable building material supplies are generally scarce in the rural areas and, where available, more expensive than they are in the urban milieu coupled with the lack of skilled labour and technology needed for their installation.

2.4 Water and Sanitation

The NISER (2010) study revealed that rural people live in reasonably low densities. It also indicated that most rural housing are provided by individuals, who build dwellings which lack basic facilities like toilets, kitchen and a landscaped environment, using their otherwise low earning power and income. As data in Tables 4 and 5 uphold, a marked 59.7% of the rural population have less than hygienic toilet facilities or none at all in their housing developments while an alarming 96.5% have no access to safe refuse disposal mechanisms.

It is therefore pertinent to put on record that the set aside 1-day monthly 'Environmental Sanitation Day' adopted by most States of the Federation, during which movement is restricted and all residents of both urban and rural communities are required to clean their surroundings including the removal of wastes (Federal Government of Nigeria, 2016), barely addresses the matter of dearth of basic sanitary and hygienic facilities in rural settings. Table 6 also highlight the facts that only 4.2% of the rural population have access to treated pipe borne water in their settlements and that the bulk of the people still depend on untreated and unprotected water sources for their daily nutrition and upkeep.

2.5 Essential Services

Aliy (1999) and Abah (2000) agree that housing is incomplete when social services required for adequate housing like electricity, drainage and transportation facilities are not amply linked with them. According to them, the rural areas are thus worse off as they are notably peppered with haphazard developments that are not properly planned and are lacking in basic infrastructure and services.

2.6 Rural-Urban Linkages

Another housing problem that highlights the level of inefficiency in the rural housing sector is the subject of rural-urban linkages with its strong bearing on culture and outright exploitation (Abbass, 2012). Traditionally, social, cultural and economic linkages have subsisted between rural and urban dwellers in Nigeria, despite the rising rate of urbanization. For instance, robust relationships existing through the extended family system predispose city dwellers to serve as receptacles for migrant family members and, also sustain backward integration with their rural roots through construction of country homes and maintenance of family and social ties. This implies that the average urban dweller is a 'dual home occupier' who mostly lives and goes to work from rental housing in the city and must as a matter of cultural pride dream to own a house in his or her village of origin in which is occasionally used for meetings and family ceremonies and for the purpose of ultimate retirement (Kalu, Agbarakwe and Anowor, 2014).

On the other hand, cities and large urban enclaves are conventionally depending on and do sustain rural communities for supply of food, agricultural products and other industrial raw materials as well as serve as economic centres providing services and attracting labour from surrounding rural areas in line with the Central Place Theory principle. These connections should of course be strengthened, though with a rural bias, instead of the present rip-offs of simply "promoting a robust network of roads and communication channels to ensure accessibility to all land uses that is of high standards of designs and to provide effective linkages with rural areas" (Federal Government of Nigeria, 2016).

2.7 Role of Governments and Relevant Institutions

There is no gainsaying of the fact that the National Housing policies were emplaced to solve housing problems in the urban and rural areas of the country (FGN, 1991; FGN, 2006). The policies however favour housing development and delivery in the urban areas while the rural areas are highly disadvantaged (Wahab, 2007). Federal, State and Local Governments have displayed a sheer lack of political will to develop the rural areas. It is

such failure in governmental responsibilities at the various levels that has resulted in the phenomenon called 'rural-urban drift' - a situation where a major percentage of the active rural populace abandon the abundant natural resources in the rural domain into the hands of the 'aged' in search of life improvements in the comparably smaller, present-day urban settings (Isaac and Raqib, 2013).

Correspondingly, the several institutions set up to deliver housing in Nigeria like the Federal Ministry of Housing and Urban Development, the Standards Organisation of Nigeria as well as the Federal/ State Housing Authority/ Corporations perform their duties with no room for recourse from the entire rural countryside but instead concentrate their efforts in the urban areas. Even financial institutions like the Federal Mortgage Bank of Nigeria and the Federal Mortgage Finance Limited which were statutorily established to provide and facilitate funding for housing projects in the country does not service the rural areas at all due to high interest rates and the apparent inability of the rural dwellers to meet the stringent conditions and guidelines set out for obtaining such facilities.

2.8 Other Demographic, Cultural and Socio-economic Aggravates

Rural housing situation in Nigeria is also affected by the challenge of marginal living space where the influence of civilization and allied factors on the local cultures and traditions engender otherwise smaller household sizes, an ageing society and an increased propensity to live outside the nuclear family arrangement (National Housing Federation, 2014). The effects of demoralizing images of community identity from the local and international media domains as well as the sheer reluctance of professionals to take countryside positions cannot be over-emphasized (Udoh, 2016). Other special needs of rural housing include the dilemma facing the predominantly subsistent agricultural workers reaching the end of their working lives; the different composition of rural households; the looming matter of the pre-dominance of female headed households; the non-saleable nature of the rural home; and the diversity of tenure arrangements (Republic of South Africa, 1995; National Bureau of Statistics, 2012; Government of Ghana, 2015; The Republic of Uganda, 2016; Udoh, 2016).

3. The Nigerian National Housing Policies and the Rural Gap

Nigeria has had a number of policies to address its housing needs before its emergence as an independent State and all through its existence as a nation. The different periods can be classified as follows: Colonial period (up to 1960); Post-Independence (1960-1979); The Second Civilian Administration (1979-1983); The Military Era (1984-1999); and Post Military Era (1999 till date).

Government's policy thrust during the Colonial Period was basically focused on the provision of staff quarters for expatriates and for selected indigenous staff in specialized occupations like the Railways, Police, Armed Forces, Marines, and the like (FGN, 2006). It was during the era that urban councils were created in 1946 and Lagos Executive Board (LEBD) was established in 1954. In 1955, Nigerian Building Society was formed, followed by the enactment of Regional Housing Corporations in 1959. However, all of the above highlights were directed at planning and controlling housing developments in the country's urban centres with no plan or action for the rural areas.

During the Post-Independence era, the effort of Government at providing housing in the first National Development Plan covering the period between 1962 and 1968 was focused majorly on Lagos which was the capital city of Nigeria at the time. This was when it proposed the construction of 61,000 housing units of which only 11,500 units (less than 19%) were delivered. Again, it must be noted that these developments were targeted at the urban areas. The only reported case presented to the contrary was the farm settlement scheme of 1960 in Western Region which was introduced to provide a conducive settlement and permanent employment for primary school leavers who had acquired the necessary training and skill from the established Agricultural Institute (Ajibola and Sanmi, 2015).

The second National Development Plan of 1970-1974 consisted of the Federal Government's plan to build 59,000 housing units throughout the federation. It was during this period that the National Council in Housing comprising of State Commissioners of Works and Housing was established. The Federal Housing Authority was also created in 1973 to co-ordinate a nationwide programme on housing (Onibokun, 1990).

However, it is instructive to note that the proposed housing developments were centred in the urban areas without a spared thought on the rural environment. Ajibola and Sanmi (2015) report that the River Basin Development was a hallmark strategy developed during this period to enhance agricultural productivity and to assuage the poverty level in the rural areas particularly among the people living within the catchment of river basin, and not to improve the housing situation of the rural dwellers of the entire locale.

Nevertheless, it was the third National Development Plan (1975-1980) that contained a pledge by the government to provide housing for all income categories, especially for the low income group. This gave birth to both the Integrated Rural Development and the Directorate for Food, Roads and Rural Infrastructure (DFRRI) reforms which sought to develop all sectors of the rural economy and to promote spatial, social and economic linkages 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 (Ajibola and Sanmi, 2015). Unfortunately, these lofty programmes were later overwhelmed by the urban facets of the Plan.

Put more specifically, urban workers were not expected to pay more than 20% of their monthly income for rental housing. As enshrined in this 1975-1980 National Plan, 202,000 housing units were targeted by the Federal Government for a budget of 2.6 billion naira, out of which 28,000 or 14% of the expected target were actually built (FGN, 2006). The Federal Ministry of Housing, Urban Development and Environment and the Committee on Standardisation of House Types and Policies were established in 1975 to initiate and co-ordinate policies in housing related matters. This culminated in the country's recognition of the Low Income Housing Concepts and Strategies of the World Bank in conjunction with the International Bank for Reconstruction and Development. A Rent Panel was also established in 1976 to review the structure and level of rent in the country and in 1977, the Nigerian Building Society was transformed into Federal Mortgage Bank while the Land Use Act with its gallant aim of making land available for development came into use in 1978 (Omenge and Udegbe, 2000). Therefore, though these landmark institutions and instruments were created to enhance housing development and delivery in the whole country, their mechanisms were still regrettably concentrated in the urban settings.

In the Second Civilian Administration which spanned from 1979 to 1983, the drive for housing provision was squarely based on the concept of affordability and citizenship participation. The government proposed the construction of 160,000 housing units nationwide under the National Low Cost Housing Scheme during this period and each of the 19 States and Abuja were to construct 2,000 houses among which 80% was to be reserved for the low income earners. Midway through the exercise, a second phase of the programme commenced which consisted of 20,000 units of two bedroom core houses designated for the low income group (FGN, 2006). The impact of the schemes could be regarded as insignificant because only about 20% of the set target was ultimately achieved at the end of the period, aside from the issue of affordability of the completed units to the target group. Kalu, Agbarakwe and Anowor (2014) reports that all uncompleted projects as well as the unoccupied yet completed units were handed over to the State governments for completion and allocation.

During the Military Era, that is the period between 1984 and 1999, government's approach to housing changed from direct housing construction to the provision of sites and services. From 1984 to 1988, the Federal Ministry of Works and Housing developed 20 estates with 11,393 serviced residential plots. The Federal Government also launched the National Housing Policy in 1991 to ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable costs by the year 2000. To realize the aim of the policy, 8 million housing units were proposed with 5 million planned for the urban areas while 3 million were designated and reserved for the first time as housing for the rural population. According to the plan, 800,000 houses were to be constructed yearly. Yet sadly again, the performance level was very low regarding housing delivery in the rural areas.

In 1992, Decree no. 88 titled 'Urban and Regional Planning Decree' as well as the National Housing Fund (NHF) Decree no. 3 were promulgated with the later having the responsibility of ensuring continuous flow of fund for housing construction and provision. The Federal Government in 1994 also proposed to build 121,000 housing units in State capitals where housing needs were acute with no consideration whatsoever for the rural areas. Despite the remarkable imbalance from the planning stage, only 1,114 housing units were completed in some urban centres (Benjamin, 2000).

The observable inadequacies of the National Housing Policy culminated in the proposing of the draft Housing and Urban Development Policy in 2002, the draft publication of which was made in January 2004 during the Post-Military Era, that is, from 1999 to date. The inability of earlier policies and programmes to adequately resolve the backlog of housing problems in the country revealed the need for more pragmatic solutions leading to the review of the prevailing policy. The National Housing Fund was transformed into a Trust Fund governed by a board of trustees while the Federal Mortgage Bank of Nigeria, directed by the trustees, served as the Fund Manager. The Policy replaced the 1991 and 1997 Housing Policies and was geared towards ensuring the construction of 1 million housing units annually to augment infrastructural development in the sector. The new National Housing Policy published in 2006 clearly emphasized the central role of the private sector to drive housing initiatives while the Government was to concentrate on its role as a regulator (Abdullahi, 2010).

According to Waziri and Roosli (2013), the new housing policy emanated from the recognition of the various impediments to housing policy and programme implementation in the past and attempted to perfect long lasting solutions. It should be noted that though the policy is similar to that of 1991 in most respects, the fulfilment of the 2006 policy was not tied to a specific period and its scope was widened to include institutions having political will for housing provision, to encourage greater service engagement and participation of the private sector in housing finance and investment through the Real Estate Developers Association (REDAN) and the Building Materials Producers Association of Nigeria (BUMPAN), to ensure the strengthening of institutions, to guarantee the participation of all levels of governments, as well as to boost the mobilization of long term

sustained and cheap funding.

Other relevant drivers encapsulated are the use of locally produced building materials and construction professionals, ensuring the availability and affordability of land, and development of housing markets. However, the place of rural housing in this celebrated policy is vividly seen, in that, the overall improvement of the quality of rural housing, infrastructure and environment forms only one of the fourteen avowed objectives of the policy and only 2 out of the 22 strategies specified in Section 2.3 of the instrument (FGN, 2006).

Suffice to state that according to Obashoro-John (2002), proper programme evaluation is rarely done in Nigeria which on its own has contributed in no small way to the failure of public housing policies and programmes in the entire country. In fact, many housing interventions in Africa are directly borrowed from what obtains in the advanced economies to manage the symptoms of housing challenges instead of sponsoring studies to unearth and address the root causes of the peculiar problems (Kalu, Agbarakwe and Anowor, 2014).

Other researchers such as Mayo Stephen (1981), Meen (1998), McMaster and Watkins (1999) and Doling and Ronald (2010) further affirm that the advanced market economies like US, Canada, UK, Germany, Japan and France who are marketing private sector led housing frameworks to developing nations like Nigeria strongly intervened in their nation's housing sub-sectors by massively constructing and renting out housing units to low income earners at subsidized rates until the problems were reduced to a bearable minimum and were still doing so.

It is thus important to note at this juncture that a National Housing Policy (Revised), developed through a home-grown, inclusive, people-driven and participatory process that involved all stakeholders in the built environment and favourably considered by the Economic Management and Implementation Team (EMIT) and the National Economic Council (NEC), was approved alongside the National Urban Development Policy on June 20, 2012 by the Federal Executive Council and officially presented to the public in Port Harcourt on November 15, 2012, (Federal Government of Nigeria, 2012). Though its objective did not extensively change from that of the 1991 policy aside from the introduction of a security of tenure component to the "decent ...housing in (a) healthy environment" that must be provided for all, the government did not fail to mention that it was the failure of the moribund policies in the sector over the past decades that necessitated the revised policy.

The operational policy re-emphasizes the central role of private sector financing while government continues in her role as regulator. Other innovative highlights included the deliberate introduction of mass housing and social housing for the low income, no income, disadvantaged and underprivileged groups, the setting up of disaster management systems as enshrined therein, a clear emphasis on the need for proper planning of the environment, contractor financing through public-private partnerships and, of course, the issue of urban renewal and slums' upgrade as well as the establishment of new cities (Federal Government of Nigeria, 2012).

4. The Need for a Rural Housing Policy

It is pertinent to re-state that Nigeria has had a preponderance of housing and housing-related plans, policies and programmes to date. Notable among these are the Vision 2010 and the adoption of the economic blueprint for Vision 20:2020, which projected the construction of one million houses per year to address the nation's housing deficit. Several other State-specific Action Plans include the few Government-funded Rural Development Programmes; the National Plan of Action for Habitat II (NPA) in 1996 which sought to arrest 'the deterioration of human settlements conditions and make cities, towns and villages healthy, safe, efficient and sustainable'; implementation of Goal 7 Target 7C of the Millennium Development Goals (MDGs) since 2000, through comprehensive urban renewal and slum upgrading schemes in several urban communities nationwide; and the launch of UN-Habitat's Good Urban Governance Campaign in Nigeria in 2001.

Worthy of mention are some Grassroots Donor-Supported Programmes targeting issues related to access to water and sanitation, poverty reduction and economic empowerment by the World Bank, United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), International Fund for Agricultural Development (IFAD), Food and Agricultural Organisation (FAO), World Health Organisation (WHO), United Nations Population Fund (UNFPA) and the European Union (EU).

Others include the National Financial System Strategy (FSS 2020), which projected the housing sector to drive the financial system, contributing not less than 20% to the GDP by 2020; the National Roads and Essential Infrastructure Programmes; and the 113-page, 40-year National Road Map to drive the transformation and repositioning of the Land, Housing and Urban Development Sectors and enable it to contribute significantly to national economic growth (FMLHUD, 2014). In 2014, the Federal Government in collaboration with its development partners had even adopted a 30-year National Integrated Infrastructure Master Plan (NIIMP 2014-2043).

Interestingly, however, none of these instruments squarely decides the question of rural housing within the Federal Republic of Nigeria and, hence, the need to lay out a pragmatic framework for the purpose. Given that a policy is a statement of guidelines provided by the government with the aim of meeting the people's needs through appropriate fiscal, institutional, legal, regulatory and performance-evaluating strategies, and that the

extent of the current challenge derives not only from the enormous size of the housing backlog and the desperation and impatience of the homeless but also from the extremely complicated bureaucratic, administrative, financial, institutional and urban-biased structure inherited from administration to administration, there is an inevitable need for a policy framework that will cater for all of its rural environments.

The approach adopted should be geared towards the creation of an enabling atmosphere to give the States and especially the Local Governments the capacity to fulfil their Constitutional obligations and to boost a partnership between them, donor agencies, the private sector and the communities, and not for the publication of a new set of rules. It is on these premises that the following framework is advocated as core anchors for the proposed Rural Housing Policy in Nigeria.

4.1 Emphasis on Rural Neighbourhood Planning

It is a matter of fact that the various institutions and agencies as prescribed by law as well as enabling budgetary provisions at Federal, State and Local Government levels with which to undertake physical planning activities at the rural level are not in place. This institutional gap in planning and management of rural areas should be addressed in order to effectively manage rural-urban linkages for the rural good. The context thus serves to amplify the prerequisite that the entire countryside must be planned as is done with the urban centres to engender strategic development. Whereas all developments including housing will be arbitrarily executed resulting in a dysfunctional environment without proper planning; planning, on the other hand, brings order into a setting.

4.2 Advancing Integrated Rural Development

Taking into cognizance the fact that new housing is also mostly unsuccessful because the older generation in particular seem reluctant to risk the new lifestyle that goes with more efficient, low cost homes out of their fear for the loss of familiar places and ultimate isolation from community life, deliberate measures should be put in place to ensure that the rural areas as governed by States and local authorities are provided with basic infrastructural amenities and services such as good roads, electricity and potable water supply. Other necessary facilities should include educational, health and recreational institutions that will purposefully create enriched social platforms, generally upgrade or make attractive the overall living conditions of the locale and strategically allow for progressive adaptation of especially the core rural dwellers.

4.3 Drive for Sustainable Economic Growth

Conscious efforts should be made at improving the socio-economic indices of the rural population through the siting of employment creation and generation activities in the rural areas based on available natural resources. It is such a deliberate approach towards economic development that will enhance the income level of inhabitants of the areas under focus, empower them to build and maintain adequate housing, check the rural out-migration, and serve as a cure to the malaise of some State Governments over their previously failed stand-alone housing initiatives in the rural domains.

4.4 Assertion of Development Control Measures

Development control standards and requirements for housing developments should be brought to bear in all rural settlements to ensure that the houses meet minimum deliverables and that a maintenance culture is vigorously encouraged. Waste control and management systems should likewise be put in place to cater for even the biological wastes spawned in the rural area. The ensuing rural surroundings will no doubt be functional, safe, structurally stable, healthy and aesthetically pleasant.

4.5 Promotion of Local Building Materials Research and Adoption

Although the trend of rural-urban migration is being successfully reversed in some countries bringing with it a demand for additional housing in rural communities (UNESCO, 1982; Beauchemin, 2011; Mahmoudiyani, 2015), there still exists a substantial stock of deteriorating houses that are not being renovated in many such communities because the building owners cite high cost of adequate rebuilding. It is therefore important that the use of locally made building materials and technologies should be aggressively promoted, and more researches sponsored into the aspects of improving their quality and performance. In the same vein, measures should also be emplaced to bring down the cost of conventional building products and that of the labour for assembling them in order to make housing affordable too. The drive to adopt simple and cost-effective techniques in construction should as well be reinvigorated and sustained in the upgrade and maintenance of existing housing developments in the rural areas.

4.6 Availability of Institutional Presence and Support

It is vital that such housing development ministries and agencies as the Federal Ministry of Housing and Urban Development and the Federal Housing Authority should consciously spread their core undertakings to the rural

areas in a recommended new effort for the enforcement of their mandate. Processes geared towards the mobilization of affordable, long term funding for the rural housing sector should likewise be jumpstarted by the Nigeria Agricultural Cooperative and Rural Development Bank along the lines of its core obligations even as co-operative societies and housing associations should be formed and encouraged to function maximally in a bid to enable rural dwellers to access housing funds at little or no interest rates. In the same vein, governments at all levels, especially local government chairmen as well as the rural communities themselves, should endeavour to make land for housing developments easily available, accessible and affordable so that prospective developers may not have too many hurdles to overcome in the delivery of necessary housing.

5. Conclusion

The study has demonstrated the need to evolve a Rural Housing Policy that will address the myriads of housing issues in the rural areas based on the positive significance of available land and natural resources in these settings. It has also shown that most policies and programmes on housing and housing-related services in Nigeria lack the necessary elements and components that can adequately address the rural housing situation in the country. The study strongly recommends that governments at the Federal and State levels in the country should therefore, as a matter of prior and concurrent obligation, muster the political will to lead the process of fully implementing the well thought out programmes encapsulated in the 2012 Revised National Housing Policy in the rural housing sector pending the take-off of an all-rural policy. They should also rise to the responsibility of statutorily mandating and empowering the government at the grassroots in concert with the traditional institutions to squarely pursue decent, safe, sanitary and highly subsidized housing for the rural population if the dismal situation of housing in Nigeria is to be redressed.

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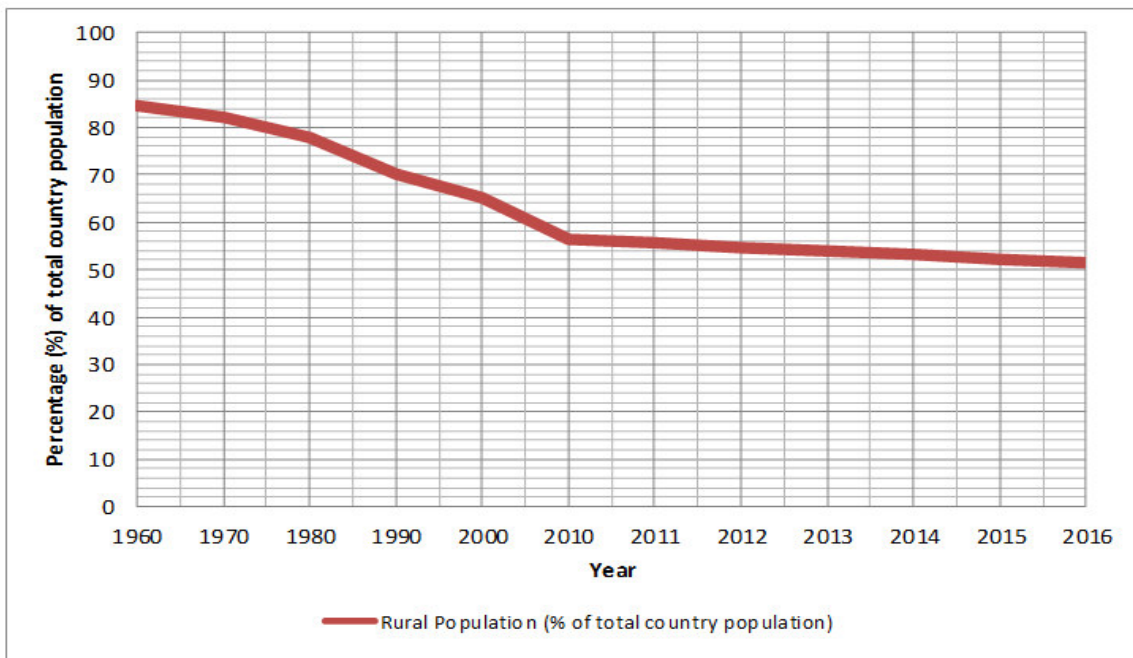


Figure 1: Yearly Percentage of Rural Population in Nigeria
 (Source: Adapted from World Development Indicators of The World Bank Group, 2017)



Plate A: Rain Water Floods in a Rural Settlement at Ogrigbene, Bomadi, Delta State
 Source: Author's Study, 2017



Plate B: Bushy Housing Environment at Edem Iyere, Ikono, Akwa Ibom State
 Source: Author's Study, 2017

Table 1. Percentage Distribution of Household by Type of Housing Tenure, 2010

Tenure Sector	Owner-occupied	Employer-provided	Free, authorised	Free, not authorised	Rented
Urban	39.1	1.9	15.6	2.1	41.3
Rural	76.6	1.2	12.0	1.6	8.6
National	68.0	1.3	12.9	1.7	16.1

Source: National Bureau of Statistics, 2012

Table 2. Growing rural household and decreasing urban household sizes in Nigeria

	2003 – 2004	2009 - 2010
National	Household Size 4.3	Household Size 4.0
Rural	6.5	5.9
Urban	3.6	3.4

Source: National Bureau of Statistics, 2012

Table 3. National Population Distribution of Regular Households by Type of Housing Unit

State	Total	Type of main wall [building] material					
		Mud/ Reed	Wood/ Bamboo	Stone	Cement blocks/ Bricks	Metal/ Zinc sheets	Others
Adamawa	576,348	375,665	43,375	11,021	116,383	22,446	7,458
Bauchi	847,731	501,716	148,695	16,645	136,731	32,098	11,846
Benue	801,833	467,890	39,836	10,712	249,610	29,700	4,085
Borno	787,274	414,890	109,419	22,325	173,352	48,217	19,071
Ebonyi	449,709	262,418	19,733	7,851	137,325	19,190	3,192
Gombe	419,226	250,207	50,916	8,067	82,903	22,100	5,033
Jigawa	810,310	554,869	111,559	31,512	75,289	20,292	16,789
Kaduna	1,135,974	553,938	71,635	18,518	395,755	85,600	10,528
Kano	1,603,335	920,458	177,342	39,691	390,442	57,545	17,857
Katsina	1,066,316	689,439	105,394	29,513	191,273	36,878	13,819
Kebbi	562,827	389,439	58,894	17,714	69,494	18,639	8,647
Taraba	431,385	252,009	38,526	6,786	111,315	17,552	5,197
Yobe	418,999	248,731	80,162	8,129	54,100	16,441	11,436
Zamfara	592,106	421,880	72,404	18,376	55,217	17,448	6,781

Source: Adapted from National Bureau of Statistics, 2012

Table 4. Percentage Distribution of Households by Type of Toilet Facility, 2010

SECTOR	None	Toilet on water	Flush to Sewage	Flush to Septic Tank	Pail/ Bucket	Covered Pit Latrine	Uncovered Pit Latrine	VIP Latrine	Others
Urban	9.4	8.4	15.2	15.5	1.4	36.8	7.5	2.5	3.2
Rural	18.1	5.7	3.2	2.6	1.5	34.9	20.9	2.7	10.3
National	16.1	6.3	6.0	5.6	1.5	35.4	17.8	2.6	8.7

Source: Adapted from National Bureau of Statistics, 2012

Table 5. Percentage Distribution of Households by Type of Refuse Disposal Facility, 2010

SECTOR	Household (HH) Bin collected by Government	HH Bin collected by private agency	Government Bin or Shed	Disposal within Compound	Unauthorised Refuse Heap	Others	None
Urban	15.0	8.0	5.8	21.2	40.8	2.7	6.5
Rural	1.0	1.5	1.2	42.6	37.8	3.9	12.2
National	4.2	3.0	2.2	37.6	38.5	3.6	10.9

Source: Adapted from National Bureau of Statistics, 2012

Table 6. Percentage Distribution of Households by Source of Water [Wet Season], 2010

SECTOR	Trea- ted pipe borne water	Un- trea- ted pipe borne water	Bore- hole hand pump	Pro- tected well spring	Un- protected well spring	Rain water	River/ springs	Lake/ reservoir	Tanker truck vendor	Others
Urban	15.9	2.3	26.8	16.6	5.3	22.8	2.5	0.1	4.8	2.9
Rural	4.2	2.7	19.9	10.0	15.9	28.3	16.8	0.5	1.1	0.4
National	6.9	2.6	21.5	11.5	13.5	27.1	13.5	0.4	2.0	1.0

Source: National Bureau of Statistics, 2012