Providing Quality Housing for Low-Income Families: Practical Approaches to Ending Slum Development and Related Forceful Eviction in Nigerian Cities

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Abstract: Nigerian cities can hardly meet the housing needs of the poor and low-income earners living in them, forcing the city inhabitants to live in deplorable housing conditions leading to emergence of slum settlements. The rapid urban growth which resulted from increased rural-urban drift and natural population growth has exacerbated the housing issues in the country's cities. Myriads of problems which include insufficient qualitative accommodation, structural weaknesses in current supply performance, and poor aesthetics of the housing climate, characterize the cities. The drive toward having housing stock to balance the needs of the ever-growing population has not been established. The objectives of this research are to identify the socioeconomic characteristics of the low-income earners in the cities, to examine characteristics of informal housing development in Nigerian cities, to assess the strategies of housing provision for the low-income groups and to propose alternative approach of housing the low-income group. To achieve the stated objectives, Scholarly review of literature was used to harness secondary information essential to this research was prompted and ideas generated was adopted as a background. Concepts were clarified on who are the urban low-income earners and what constitutes housing conditions and demand. Furthermore, characteristics of informal housing development and eviction and clearance of slum settlements were extensively elaborated. This research has identified two most important approaches to deal with the low-income housing problems in Nigeria, they are City-Wide Housing Strategies and On-Site Upgrading. Recommendations such as reformulating the existing urban housing policies, reinventing the approaches to housing the urban poor and establishing of legal and regulatory structure for housing the urban poor solely were made.

Keywords: Quality Housing, Low-Income Families, Slum Development, Forceful Eviction.

Introduction

Housing need, especially among the low-income is always on the high side in Nigeria (Ezeigwe 2015). This problem mainly arises from the desire of the people to provide themselves with one of the basic necessities of life within their moderate income. The shelter has been universally accepted as second most essential human need after food, and unlike the later, it requires a large financial involvement to acquire. Housing is more than a just dwelling unit of roof and wall, it comprises of all ancillary components that provides safety, comfort and convenient. According to Chan and Adabre (2019), housing embraces all social symbols and aesthetics, the conglomeration of them makes neighborhood a pleasant and habitable environment and lack of it constitutes a

nuisance. Aduwo, Edewor & Ibem (1981) also conceived housing as physical entity, a social artifact, an economic goods, a capital stock and a status.

Dania, Abdul, Lim & Mazlan (2021) stated that in the face of ascending inflationary trend and the attendant increase in population and migration, the middle and low-income groups in Nigerian cities can hardly meet up with their needs for food, aspect of housing becomes a subsidiary matter. Inflation in Nigerian cities, particularly in the housing sector (both property and real estates) is worrisome and has risen concern to both the public and the private sectors. The emerging irregularity in the property market situations has devasted the micro-economic stability of the sector, these has grossly impacted on housing the low-income group in cities.

From the foregoing, it can be painted that the low-income inhabitants in Nigeria cities are caught in the webs of need for housing and affordability. In Nigeria, the disparity in housing demand and supply has not been accurately determine therefore, it is safe to say that the stock of houses in the cities are not sufficient when function of housing affordability is measured in terms of demand and supply. Recent researches indicated that most household's annual income cannot afford to pay annual rent, not talk of acquiring it. Tenement litigation and forceful evictions has become a common scenario in the cities, the results of which is the manifestation of clusters of shanties and squalor settlements along commercial and industrial highways, housing the poor and indigent families (Collier & Venables, 2015). The housing conditions in these *slum* settlements are in deplorable condition and the inhabitants are invariably exposed to and made vulnerable to all forms of hazards including disease and crime

According to Charoenkit & Kumar (1999), a slum is a group of buildings or an area characterized by overcrowding, deterioration, unsanitary conditions and absence of facilities or amenities such as portable water, electricity, drainage systems, schools, health facilities, recreational grounds, roads and so on which had endangered the health, safety and moral being of the inhabitants or the entire community.

In Nigeria, the history of housing policies and programmes has been a sham, full of failures and half successes. It is worthy of note that no particular housing policy or programme in Nigeria has been successfully delivered to the fullest in the last four decades (Muhammad, Johar, Sabri & Jonathan 2015). The prima perse lies between the political and market instabilities which inversely has affected the low-income group from having a decent accommodation. An important role of the government is to intervene in the land and housing market to ensure that the lowest income group in the city have access to secure land and decent housing. Political will within the government and civil society is essential to resolve the problems associated with slum and its emergence, that is much left to be desired in Nigeria.

In addressing these housing challenges, governments at all levels need to find a resource and adopt new approaches involving collaboration between a growing number of stakeholders. One of the most promising forms of such collaboration is by integration of corporate financial organizations with non-profit housing developers (Bibri, Krogstie & Kärrholm 2020). Therefore, the focus of this paper is to identify new strategies that incorporate the ideals of sustainable financial ecosystems and community housing development

Statement of Problems

Nigeria's housing supply especially for low- income households is grossly inadequate. The drive toward having housing stock to balance the needs of the ever-growing population has not been established. The rapid urban growth which resulted from increased rural-urban drift have exacerbated the Housing issues in the country's cities. Myriads of problems which includes insufficient qualitative accommodation, structural weaknesses in current supply performance, and

poor aesthetics of the housing climate, characterizes the cities. Although these problems are common in the urban areas, both rural and urban communities throughout the country lack adequate, secure, and affordable housing, due to rapid urbanization. Rapid growth of Nigerian cities has led to emergence low-income settlements characterized and categorized as shanties and slums, built at the peripheries and along major commercial and industrial routes. However, these informal and undesired developments did not match the micro domestic gains witnessed by the country in recent years. The plight of low-income households in accessing urban housing still remains a mirage.

Objectives
- To identify the socioeconomic characteristics of the low-income earners in
- To examine characteristics of informal housing development in Nigerian cities
- To assess the strategies of housing provision for the low-income groups
- To propose alternative approach of housing the low-income group

Material and Methods

To attain the aim of this study, systematic review of the literature was used to harness the secondary information. Scholarly review connotes a mechanism that is scientifically essential to researchers of social sciences to provide results that are prompt and can be adopted as a background in making decisions. Considering the suitability of the review of previous researches on low-income earners' sustainable housing provisions issues in Nigeria, vast array of publications was consulted and their findings were assimilated into this research. Low-income group housing in Nigeria, Housing Conditions and Demand, the Characteristics of Informal Housing Development in Nigeria were reviewed and inputted into the search to form a new idea on meeting the housing of the low-income earners in Nigerian cities.

Review of Concepts

Who are the Low-Income Earners?

Charoenkit & Kumar (2014) stated that the Low-income groups are classified as the socioeconomic subset of the society that earn less and can hardly afford luxuries beyond the basics. They are generally described as poor and their condition as poverty. This group constitutes more than 50% of the urban population in most of the Nigerian cities. Poverty is a relative term and the poor are a homogenous group. Poverty is complex, multi-dimensional and specific to certain groups and conditions. The traditional approach conceptualizes poverty as an economic and social condition based entirely on income, that is according to what is prioritized as need. In this case, consumption measures are adopted to determine the level of poverty. Mckay and Earnest (2004) observed income as a poverty indicator is unsuitable since it is only an appropriate measurement among wage earners.

In the 90s, based on the concepts of basic needs, qualitative indicators of poverty were expanded to include the satisfaction of those needs, comprising aspects of Shelter, nutrition and access to good health. Subsequently, this definition was broadened to include opportunities, capabilities and functions. This approach shaped the United Nations Development Programmes (UNDP) formulation of the Human Development Index (HDI) as an alternative to the income/consumption parameter of poverty. The 3-dimensions of human deprivation captured in the HDI are life expectancy, living environment and healthy living. From the perspective above of poverty, emerged the concept of deprivation that enhances its meaning. Both poverty and deprivation are functions of bad governance (Lee & Park, 2010).

Housing Conditions and Demand

The visible and most obvious consequence of urbanization in developing countries is the rapid deterioration of urban housing and living conditions, the growing gap between the minority who enjoy the benefits of access to urban facilities and services and the majority who do not, and thus urban economic and social dichotomy.

Bons, Onochie & Nzewi (2019) stated that, in economic terms, housing and construction in general are second to agriculture in the developing countries and to manufacturing in the industrialized ones. Investment in housing is a significant proportion of total investment, and for the majority of urban households, it is the largest item of expenditure after food. Housing is also important to development in welfare terms, and its impact is particularly significant on the health situation. Houses and environments which do not offer dry shelter, clean water supply, drainage, access roads, sewerage and refuse disposal are at a continuous health risk. Investment in housing can have an important impact on income and employment, and housing can therefore be a tool of broad economic development.

Urban housing situations, conditions, and demand in developing regions are determined or influenced by a variety of demographic, economic, social, legal and organizational/administrational factors, which are reciprocal. Poor urban households in most of African cities are forced to look for accommodation in unauthorized and overcrowded squatter houses which have no access to roads, clean water supply, sewage and drainage, electricity, and other urban services. Very often even middle-income households who could not afford to pay an economic rent are not able to find adequate accommodation due to increasing demand and low construction rates (Bibri, Krogstie & Kärrholm 2020).

Huang, Shen & Zheng (2015) maintained that Housing demand is determined by objective conditions such as household income and share of income available for housing, urban growth and construction rate, age and status of rural migrants, availability of rented accommodation and its location. It is also influenced by the household's payment propensity, the place of housing on the list of priorities, rural housing traditions or customs, and the attitude of the rural migrants toward the urban sojourn. Attempts to quantify housing needs usually lead to wrong or exaggerated conclusions, as attitudes towards space requirement, overcrowding, etc., depend on cultural and dwelling traditions, subjective judgments and similar factors.

Characteristics of Informal Housing Development
According to Coelho, Mahadevia & Williams (2020) Informal Housing Development has the following characteristics
Houses: Informal settlements are filed with a wide variety of housing and building qualities, ranging from extremely solid concrete frame constructions with all services, to squalid windowless shacks made of bamboo, mud, discarded woods and hammered metal panels.
Slum and the people who live in them are all the same. Many degrees of poverty are contained with each slum. Some owner-occupants will be able to mobilize enough funds to improve their housing to middle-class standards, while others will continue living in the most basic huts, unable to afford any improvements at all.

Although the health and environmental risks are greater, one advantage of building a house in a slum is a degree of freedom from the bylaws of formal building practices. Since almost every aspect of their lives is technically "illegal", instead of following someone else's idea of what should be allowed, informal residents are more or less free to build creatively, according to their needs and constraints of space and lean budget.

Infrastructure: In many cities, governments have taken steps to provide at least some basic infrastructure in informal settlements, but these programs are often piecemeal, poorly planned and implemented, and many settlements end up being left out. The authorities may provide some water supply via tankers or public water taps, but the taps may run dry for part of the day or week, and many people may not be able to access them. For local governments, it cost little to install electric meters in informal settlements, but many slum-dwellers have to buy electricity at inflated rates informally from nearby houses and shops.

Solid waste is rarely collected inside informal settlements, but when residents bring their waste to bins outside the settlement, municipal waste collectors will usually collect it. Drainage and sanitation are major problems in informal settlements, where insecure tenure and low-lying, steep or hazardous land may make cities reluctant to invest in installing drains and sewerage lines.

Location: The location of their housing is extremely important for the urban poor. They will almost always try to locate themselves in areas of the city that are as close as possible to income-earning opportunities. This often means being the commercial city cores, near industrial zones, or near markets and transport hubs. But the land in these places is high demand and extremely expensive, so if the poor can't find land to squat on in these areas, they will likely be forced to occupy land that for very good reasons nobody else wants, such as hazardous sites liable to flooding or landslides, along roads and railway lines or on the banks of canals and rivers.

Because even in these high-risk areas land is at a premium, the informal settlements that develop theirs's tend to be very densely populated. Alternatively, some poor households may opt to settle on land in the urban periphery, beyond infrastructure networks and far from the centers of employment, where land may be available, but jobs and survival will be more difficult.

Land Tenure: Without a doubt, one of the most serious problems being faced by the millions who lived in Nigeria's informal urban settlements is insecure tenure. Without legal permission to occupy land, they can be evicted by the landowner or public landowning agency at any time. Besides making life uncertain every day, this constant threat of eviction makes residents of formal settlements reluctant to invest in improving their housing or settlement. And without legally-recognized and rights, utility companies (such as water and electricity) and other services providers (such as credit agencies) are likewise reluctant to go into informal settlements often remain squalid and unimproved for years.

Eviction And Clearance of Slum Settlements

According to Agyemang & Morrison (2018) Forced eviction is the term which describes what happens when people are removed from their homes and communities against their will sometimes with, and often without, provisions to resettle them somewhere else. At their worst, evictions can be extremely violent, brutal procedures, in which people's houses, personal property, communities, livelihoods and support structures are all destroyed. When the residents are evicted from their slum communities, they are provided with no alternative places to live and where it is provided such relocation sites are often so far away from their jobs and support networks, so under-serviced, so environmentally hazardous and unsuitable for human survival, that the evicted people are effectively rendered homeless

The demolition of slums became common practice by many governments from 1950s onwards. But even with international recognition that forced evictions should be outlawed, many

governments continue to sporadically or systematically evict urban poor household with force from their homes. In Nigeria, the Land Use Act of 1978 has given too much powers to the state governors on the administration of land. In recent years, the decentralization of power to state government mechanism has meant that city authorities can adopts policies of forced eviction and resettlement, with central government having little scope to stop such a backward step (Iheme, Effiong & Ekung, 2015).

Effects of Forced Eviction

Aduwo, Edewor & Ibem (2016) maintained that Slum clearance has some of the effects identified below

- **Trauma**: This has both the social and psychological effects. The victims feel they are dejected and have lost their essence. In some instances, they end up committing suicide or taken to mental homes
- **Social Disconnection**: There are various social and welfare networks that provides sustenance to slum dwellers. The dwellers are connected in many networks, these cohesions will disintegrate if the people are displaced
- **Disintegration of family units**: Some family units can hardly come together after they are evicted because the resettlement sites may not be suitable for some family members or insufficient to accommodate all of them
- **Infiltration of urban planned areas:** The evicted persons will find solace in any available space in town and form a settlement. Where the new space is not sufficient, they will continue occupying all other planned open space and dominate them
- **Deepening of urban poverty**: Where resettlement sites are provided, they are normally located at a distance outskirt, the evicted persons lose their jobs located in the central area due to transportation cost. This deepens the poverty of the individuals and the society

Approaches to Housing the Low-Income Families

The traditional approaches of resettlement schemes, building mass low-cost housing, and site and services have proved to be obsolete methodologies of providing houses for the urban poor, this research has identified more contemporary, secured and reliable tools of providing permanent home for the low-income groups in urban areas (Sanchez-Garrido & Yepes, 2020). These approaches take into consideration a wide spectrum of socioeconomic, environmental and cultural dynamics that defines the society. These options include the following

1. **City wide housing strategies**

These are series of strategies developed and implemented by the state. It sets a target of housing for all poor in the whole city. City wide housing approach takes into the current tides, the backlog of housing deficit and upgrading of underservice areas as well as the future housing needs of the city. City wide housing approach involves the following (Debrunnera & Hartmannb 2020).

- **More horizontal links between poor communities**

Network of mutual support and mutual learning between poor communities within the cities are essential. Some of the most innovative initiatives in Asia cities now are not coming from engineers, architects or politicians but from the poor communities themselves. When they develop something that work, those experience need to be shared and spread around, so that others need not to reinvent the wheel.

- **More room for innovation in the policy environment**

Local and national policies on land and housing needs to be loosened and adjusted, to make room for innovation in how the poor can access land and housing and how the poor settlements which already exist can improved in practical and sustainable ways.

- **More public investments in infrastructure**

This investment across the city, can also be stimulated by adjustments to urban and national policies and regulations. It has to be a broad-based plan that is heavily linked with the economic concepts of human need.

- **More investment in building visions and capacities**

To reach the targeted large-scale housing that is essential to lower the low-income housing problems in the cities from getting worse, huge investment is needed in the housing itself, and building the capacities of the communities, architects, NGOs, governments and all stakeholders to implement large-scale housing initiatives.

2. On-site upgrading

On-site, upgrading means improving the physical, social and economic environment of existing informal settlements, without displacing the people who live there. It involves some changes to the existing community layout to make room for installing improved infrastructure and facilities. When cities and governments support the process of upgrading informal communities, it is the least expensive, most humane way of enhancing city's much-needed stock of affordable housing, instead of destroying it. Unlike resettlement, upgrading causes minimal disturbance to people's lives and to the delicate networks of mutual support in poor communities (Alqahtany, 2021).

To many people, upgrading means a technical programme to install paved walkways, drains, water supply lines, street lights, electricity networks, sanitation etc. but comprehensive upgrading assists in lifting the livelihoods of the poor and enables them to own a decent and comfortable home. Below are some of the ways upgrading can be useful

- **Houses**: makes improvements to their houses or entirely rebuilds them
- **Land**: regularizes and secures their settlement's long-term land tenure
- **Income**: upgrades their jobs, earning capacities and small businesses
- **Common Facilities**: improves their facilities such as community centres, playgrounds
- **Access to public services**: improves their access to healthcare and education
- **Welfare**: set up a community-managed welfare system that cares for the vulnerable ones.

Generally, low-income groups should be made to benefit from the convenience of commuting within and outside neighbourhoods. Communities are expected to enjoy a range of amenities and community facilities that encourage healthy habits and well-rounded lifestyles. Such features as low-cost but a state of art, public library where community events and social agendas that take place; schools; securities; restaurants; religious buildings as well as recycling center that will double up as exciting gathering points for the city poor

Recommendation

This recommends the following

- Urban housing agencies should reformulate the existing policies. The current Housing policies cannot be successfully implemented without addressing the housing needs of the urban poor.
- The federal government should set up a regulatory body that would be responsible for housing projects aimed at accommodating the poor in urban areas.

- Appropriate legal and regulatory structures should be given efficient powers of housing delivery. It is important to keep close monitoring of the distribution of completed housing units to low-income families.
- Government at all levels should reinvent their approaches to housing the urban poor by adopting the options discovered by this research
- Businesses that produce construction materials should be granted tax exemptions, wavers, and other incentives to subsidize the cost of building materials.
- The National Housing Policy should be regularly updated to effect necessary changes in Housing policies and to include slum rehabilitation, regular repair, maintenance methods on housing delivery of housing to urban Low-incomers.
- The federal mortgage bank should offer financial assistance to low-income developers to have access to building land that is readily available, and the process of approving a building plan, obtaining occupancy certificate to the urban poor
- Furthermore, to reduce housing needs of the low income, they should be encouraged to build their own houses using local indigenous building materials should be adopted. Building material that is cost effective when compared with conventional materials like mud bricks and clay concrete.

Conclusion

Housing should be a primary responsibility of the government. Responsible agencies should encourage and facilitate low-income earners to these self-actualization goals. Previous government's attempts to increase housing supplies for the low-income were largely ineffective, especially through direct government interference in construction. Therefore, the government must find alternative options to promote the adoption of sustainable and symbiotic community housing models designed to make housing unique to the local environment and to the special for low-income groups. If properly enforced, these options will inevitably result in a reduction in the ever-increasing housing needs of the urban poor. Consequently, housing authorities should raise incentives for the urban poor and initiate increased access to property, lowering interest rates on housing loans, and subsidizing the price of construction materials to make them cheaper and more affordable for the target community. Furthermore, the strategy of sustainable housing for the urban poor has to be articulated while promoting environmental goals to continually publicize environmental, economic, and social stability in developing sustainable housing as an achievable need. Sustainable housing is dependent on balancing housing criteria based on economic, environmental, and social needs. The sustainable housing concept is seen as households' ability to occupy a decent dwelling.

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