



ASSESSMENT OF HOUSING NEEDS FOR WORKERS IN LOKOJA, KOGI STATE.

UGWU LUCY NKEIRUKA (Ph.D)

Department of urban and Regional planning, Enugu state university of science and Technology (ESUT), Enugu State Technology

Abstract

The study examines the assessment of housing needs for workers in Lokoja area of Kogi State. The data for this study was gathered from housing related literature, field observations, journals, newspapers and through the use of questionnaire, oral interview and personal observation. Simple random sampling was adopted to obtain information from the respondents. One hundred and eighty one (181) respondents from the sample settlement were interviewed. The finding reveal that inadequate housing needs in the area is attributed to rural –urban migration resulting to congestion and overcrowding in existing houses. The effects ranged from shortage of housing, high cost of housing materials, Low quality of housing material and poor facilities are very detrimental to man. Essentially, government and private intervention is thus recommended to reduce the problems posed in assessment of housing needs for workers.

Keywords: Assessment, Housing needs, workers, Lokoja.

Introduction

Public intervention in housing in Nigeria began in the colonial period following the outbreak of bubonic plague in Lagos in the year 1920s. During the period 1900 to 1960 government involvement was centered essentially on the provision of quarters for expatriate staff and for selected indigenous staff. At the period, conscious effort was not made to construct houses for the general public by the government.(Aribigbola,2008).Therefore, successive governments in Nigeria sought to confront the nagging problem of accommodating an increasing number of Nigerians. The post-independence government in the country did not fare better than the colonial government in terms of housing for the people. The concept of Government Residential Areas (GRA) was not only retained but was embraced and promoted with greater zeal. Those who took over government saw in them (GRA) a mark of distinction to stay in the GRA (Bichi, 2002).

The recognition of the growing housing problems in both the rural and urban areas of Nigeria and the acceptance of the failure of the expired 1991 National Housing Policy Prompted the Federal Government of Nigeria to set up fifteen (15) man committee to review existing housing policy and articulate the New National Housing Policy (NNHP) of 2002. The 2002 NNHP has its primary goal of ensuring that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure through private initiative.(Agbola,1998).Housing is very fundamental to the welfare, survival and health of individuals. This is why international community has been disturbed over the deteriorating housing conditions in urban areas of developing nations, central and Eastern Europe (UN,

1996). Consequently, great attention has been paid in most developing countries by academics, professionals and decision makers to the 'Housing problems and formulate policies to combat the problems in general. Despite this, housing shortages still persist in most parts of the world especially in developing world among which is Nigeria, thus provision of adequate housing for workers is the main reason for developing national housing policies, (Agbola,1998).

Nigeria is one of the most rapidly urbanizing countries in Africa and the challenges that come with this, especially in the provision of adequate housing and basic services are major challenges facing the government. Asset goal failed, the reinvigorated policy by government in 2002 was aimed at providing necessary solution to the intractable housing crisis in Nigeria (okewole and Aribigbola, 2006). Infact, access to decent shelter has worsened for increasing segments of the urban population in Nigeria. For instance, it was reported that out of 121,000 housing units stated to be built between 1994 and 1995, only 1,014 houses were completed (Aribigbola,2006).

Despite the various efforts of government, individuals and agencies both locally and internationally to improve housing provision in Nigeria, housing problem particularly inadequate and shortage affordability still persist. The question that needs to be addressed is why housing provision and what are the challenges it constitutes to the built environment especially in context of developing world urban setting.

In addition to the above, and in recognition of the acute shortage of residential accommodation in some major cities in the country such as Lagos and Abuja and in order to facilitate actualization of the policy, the federal government introduced some intervention measure commencing with a pilot project that involve the construction of new forty thousand (40,000) housing units per annum nationwide with at least 1,000 units in each state of the federation, 15,000 units in Kano and River states,2,000 units in Lagos state and 3,000 units in Abuja. In the course of this work,

Statement of the Research Problem

In the course of this work, we will explore the growing problem of affordable housing supply as its affects householders and workers with a brief review of efforts made to address it in Nigeria. We will evaluate the quality of adequate housing provision especially with reference to the low income households. In particular, we will examine the availability of decent quality and affordable housing and its effects on the built environment in Nigeria using the data generated from the study of housing for worker in Lokoja, Nigeria. Thus, identify and suggest how adequate provision of housing for worker can be improved in other to create sustainable urban environment in developing countries.

The aim of this work is to assess the growing problems of housing affordability in Lokoja and to proffer a sustainable built environment.

While the main objective of the research is itemized below

- To examine the problem of housing in Lokoja and its affordability.
- To examine the policy or policies existing for the provision of housing.
- To analysis the type of material used and the different classes of users.
- To suggest measures to be used to alternate the negative result that may arise.

Research Questions

In view of the depressed housing shortage in Lokoja town, a lot of questions arose in the mind of the researcher which includes:

- I. What is the actual causes of housing problems in Lokoja town
- II. How does rural- Urban migration result to housing shortages in Lokoja town
- III. What are the approaches to adopt in providing adequate housing in Lokoja town?

Review Of Related Literature

Housing provision

In housing provision, sustainable development explicitly relate to discussion of affordability, housing quality and issues of social equity and justice in terms of accessibility. This perspective requires the enumeration of provision over the life cycle of housing. Therefore, to determine the challenges of affordable housing and sustainable urban development, three basic concepts are required. Housing affordability, Housing quality and social equity (Aribigbola, 2000).

Housing Affordability: The rationale for housing is to improve housing affordability for those receiving the assistance (AHURI, 2004). Andrew (1998) defined the term “affordable housing” as that which costs not more than 30 percent of the income of the occupant household. This is generally accepted definition of housing affordability. She also described severe housing burdens as 50 percent or more of household income. Families who pay more than 30 percent of their income on housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Affordability is concerned with securing some given standards of housing or different standards at a price or rent which doesn’t impose an unreasonable burden on household incomes. In broad terms, affordability is assessed by the ratio of a chosen definition of household costs to a selected measure of household income in a given period.(Agbola,1998).

The chartered Institute of Housing (CIH) (1992): Identified four key variables or items which will determine whether accommodation is affordable or not. These variables are:

Rent levels which will have an impact on the ability of a tenant to afford accommodation

Household income

The type of household i.e. family make-up, whether couple, single parent, elderly, etc

Whether the household is eligible for housing benefits.

From the above, affordable housing may therefore be described as housing in which the occupant is not paying more than 30 percent of his or her income.

On measurement of housing affordability, this has been grouped into ‘shelter and non-shelter measure (AHURI, 2004). The shelter first approach is the most common and relates the housing cost of a person or household to their income in percentage terms. Within this context, the largest established benchmarks are those for householders, 25 to 30 percent of income is spent on rent by those in the lowest income. In Nigeria, the national housing policy does not want any Nigerian to spend more than 20 percent of their income on housing expenditure. The second approach is a budget standard method; this method has not been used to evaluate housing affordability in Nigeria.

Bichi (2002), differentiated between housing affordability and housing finance. Housing affordability is generally an issue of absolute poverty. That is, it embraced those households that cannot afford even the minimum standard available and thus, require initiatives to rental housing services assistance and other forms of assistance. On the other hand, the housing finance describe the problem of low, moderate and high cost of financing housing. In other words, it relates the

issue or problem of accessing or raising adequate finance to build or rent housing by the low and medium income household.

Housing Quality: The literature on housing quality revealed the commonly used indicators of housing quality which include structural adequacy, neighbourhood quality, residents, perception of neighbourhood safety, level of public services provided, access to work and other amenities, room density and housing affordability (Okewole and Aribigbola, 2006). In other words the definition of the housing quality embraces many factors including the physical condition of the building and other facilities and services that make living in a particular area conducive. The quality of housing within any neighbourhood should be such that satisfies minimum health standards and good living standard but should also be affordable to all categories of households. (Umar, 2017).

Social Equity: Social view of housing relates to a situation in which all citizens have access to housing without limitation as to one's socio-economic background or status in society. The relevance of this view to housing accessibility is to ensure that housing provision is not focused on some 'chosen' segments of the society but all members of the community have equal opportunity to choose their own accommodation according to their means or affordability level. While social housing delivery is housing delivery that not only generates good quality and affordable housing but allocates it benefit equitably between the rich and poor, re-generate the environment rather than destroying it; and empowers the poor to have access to decent homes at affordable cost rather than mitigating them.

In summary, it can be described as housing delivery system which gives priority to the disadvantaged groups, enlarging their housing choice and opportunities and given them a say in decision that affects their housing needs and lives (Agbola, 1998).

The post-dependence government in the country is not far better than the colonial government in terms of housing for the public. The concepts of Government Residential Areas (GRA) were not only retained but was embraced and promoted with greater zeal. Those who took over government saw in them (GRA) a mark of distinction to stay in the GRA. (Aribigbola, 2000). After independence, aside from the creation of federal Mortgage Bank of Nigeria (FMBN), the federal government did little in the area of housing intervention until 1980 when it embarked on an elaborate national housing programme designed one bedroom core houses for low income earners especially those whose annual income was less than #5,000 and three bedroom house for medium income earners not exceeding #18,000 per annum. Under the programme, a total of 40,000 were to be constructed nationwide annually with 2,000 units located in each state, including the federal capital territory (FCT).

Research Methodology

Survey research design was adopted. Both qualitative and quantitative data collection were used. Collection of qualitative data was through oral interviews and non-participant observation, while quantitative data were collected using structured questionnaire and secondary sources such as books and journal articles. The oral interview targeted key senior member of the scheme management team. Interview was conducted based on questions drawn from prepared interview guide and recorded manually. The non-participant observation data were derived using

observation schedule and photographic material during several visits made to the site. Due to the constraints, study avoided inclusion of residents and visitors to the scheme in the interview schedules for probable need to ascertain and confirm the observed data and inferences. Chi – square(X^2) test of independence were used to ascertain the association between adequate provision of housing and its affordability.

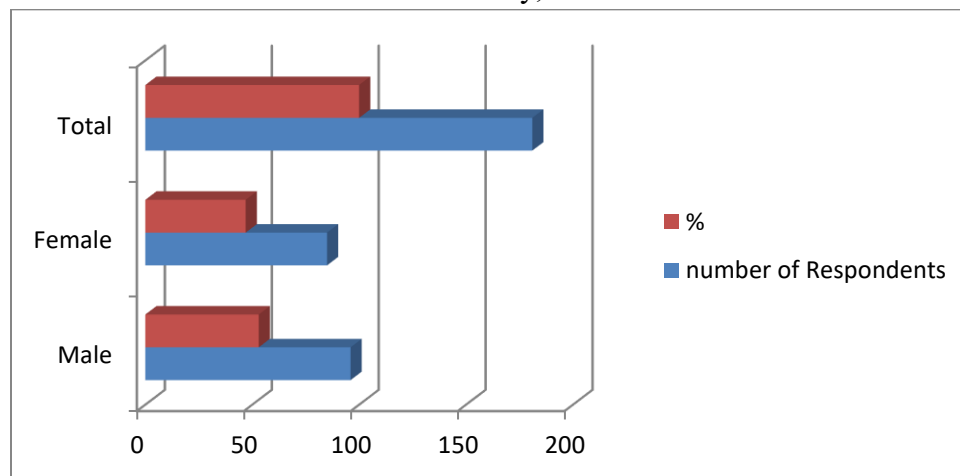
Presentation of Results and Interpretation of Data

Socio-Distribution of Respondents

Table 1.0 Distribution of Respondents by sex

S/N	Sex	No of Respondents	Percentage (%)
	Male	96	53.04
	Female	85	46.96
	Total	181	100

Source: Researcher’s Field work Survey, 2016.



Source: Researcher’s Field work Survey, 2016.

From the figure above, indicated that 85(46.96%) were female while 96(53.04%) were male. The indication of the result points to the fact that, male were presents than the females in the study area.

Table 2.0 Distribution of Respondents by Age

S/N	Sex	No of Respondents	%
1	21-30	70	38.67
2	31-40	35	19.34
3	41-50	40	22.10
4	51-59	30	16.58
5	60 and above	6	3.31
	Total	181	100

Source: Researcher’s Field work Survey, 2016.

70(38.67%) of the respondents are between 21-30 years, 35(19.34%) of them are within 31-40 years, while 40(22.10%) are within 41-50 years, 30(16.58%) of them are within 51-59 years, and 6(3.31%) are 60 years and above. This indicates that more of the ages of the respondents are

within the age of 21-30 years. The indication of the result points to the fact that, youths with the age bracket of 21-30 are commonly found in the study area.

Table 3.0 Distribution of Housing Type

From the below figure we are met to understand that 30(16.58%) are living in Rooming house while 78(43.09%) are in block house.39 (21.54%) are living in duplex and 34(18.79%)are in single detached house. In all people that responded mostly are in block housing.

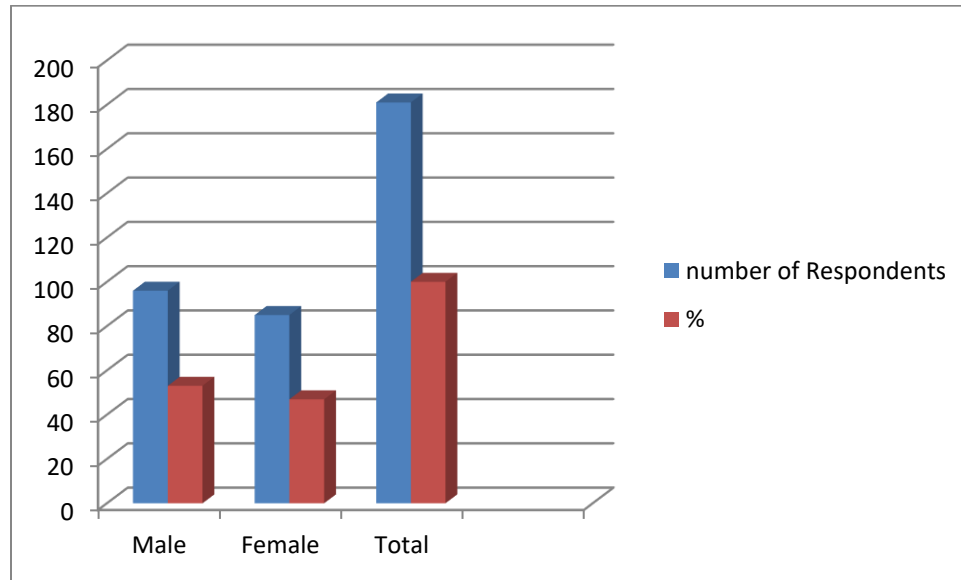
S/N	Building	No of Respondents	%
1	Rooming house	30	16.58
2	Block	78	43.09
3	Duplex	39	21.54
4	Single detached house	34	18.79
Total		181	100

Source: Researcher’s Field work Survey, 2016.

Table 4.0 Type of construction Material of Respondents Building

S/N	Material Type	No of Respondent	%
1	Concrete	45	24.86
2	Cement	130	71.82
3	Mud	6	3.32
Total		181	100

Source: Researcher’s Field work Survey, 2016.



Source: Researcher’s Field work Survey, 2016.

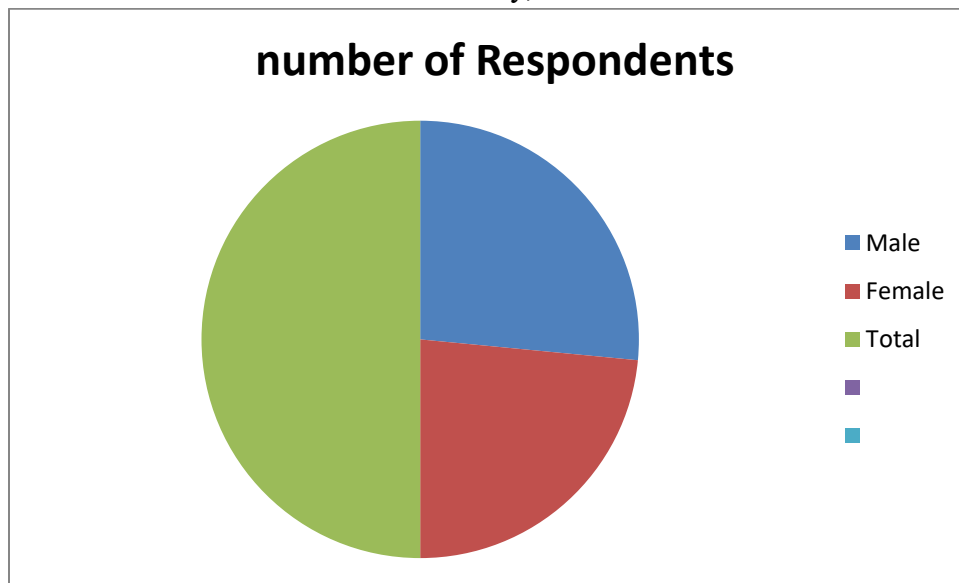
The figures above indicate that 45(24.86%) used real concrete in construction of their building while130 (71.82%) used cement,6(3.32%) used mud in construction as a result of inadequate

finance to buy cement. The indication of the result shows that majority of the respondents use cement in construction of their building.

Table 5.0 Whom to be blamed for Housing problem

S/N	Variable	No of Respondents	%
1	Government	92	50.83
2	Landlord	45	24.86
3	Tenants	44	24.31
4	Bachelors	27	14.92
Total		181	100

Source: Researcher’s Field work Survey, 2016.



Source: Researcher’s Field work Survey, 2016.

From the figure above 92(50.83%) indicates that the government was responsible for the shortage of houses to meet the demand of the people while 45(24.86%) blamed the landlords for increasing accommodation rent on yearly basis without using quality building material.44(24.31%) have also attributed blame to tenants who are the home users as a result of their misuse and improper ways of using housing facilities, however, this often result to damage of such facilities which therefore reduce quality of an accommodation for home users.

Summary of Research Findings

The research revealed that rural –Urban migration have continued to increase the population size of Lokoja towns therefore, resulting to congestion and over-crowding in existing houses. Housing policies are also not effectively implemented to reform housing supply at affordable

price and inadequate housing needs facilities, coupled with poor maintenance culture, finance on the part of private owners of houses and government quarters.

Recommendations of the study

Based on the analysis and findings of the study the following measures can be recommended for the effective provision of adequate housing for workers in Lokoja

The reduction in the cost of building materials should be seen as important issues to be faced by the government. That is government should try and reduce the cost of building materials through the reduction in taxes, custom duties charge and subsidies to enable an average man to erect his own personal buildings. Also to have adequate housing facilities as the building material are cheap.

Government should assist by encouraging research institute to go into an in depth study of indigenous building materials that will serve the same purpose as those imported from overseas, therefore reducing the high cost of building materials so as to alleviate problems of adequate housing through the provision of low cost houses for Lokoja migrants.

By highlighting the importance of town planning agencies is also necessary as well as public and private developers in the acquisition of land and execution of housing projects. In this regard, housing considerations should be reviewed because they are essential for the attainment of quality or adequate housing so as to create an environment structurally safe.

Adequate measures of supervision of houses during construction should be taken to ensure standard and safety.

CONCLUSION

The major concern of this research has been ascertain to the Assessment of housing needs for workers in Lokoja town which therefore, revealed that the acute shortage of adequate housing for workers is a major challenge that has become a paramount feature of urban centres in Nigeria as a whole. Adequate housing problems in the study area appears to be multifaceted, over-crowding and congestion, high cost of building materials, Lack of proper maintenance, inadequate facilities are major hindrances in the improvement of housing situation in Lokoja town. Government should therefore, demonstrate commitment to the provision of adequate housing at an affordable price by utilizing well-research alternative local housing materials. therefore, the involvement of relevant professionals in the inception stage of project planning as well as facilitating selection of suitable site for economic sub-structural designs, Low cost housing,

electricity supply, water supply to mainly absorb wholly the cost of housing needs at affordable cost in Lokoja town, Kogi State.

References

- Andrews, O.N. (1998) Trends in The Supply of Affordable Housing Meeting America's Housing Needs (MAHO). A Habitat II follows –up project.
- Agbola, T. (1998) The Housing in Nigeria: A Review of Policy Development and Implementation in the housing sector.
- Aribigbola, A (2008) *Housing policy Formulation in developing countries: Evidence of program Implementation from Akure, Ondo State, Nigeria*. Journal of Human Ecology 23(2): 125-134.
- Aribigbola A. (2000) “*Conceptual Issues in Housing and Housing Provision in Nigeria*” in Akinbamijo et al(eds), Effective Housing in the 21st Century Nigeria. The Environmental Forum FUTA 1-8
- Australian Housing and Research Institute (AHURI) (2004) Measuring Housing Affordability .AHURI Research and Policy Bulletin. Issue 45.
- Bichi, K.M.(2002) “*Housing the Nigerian Population: problems and prospect*” A paper to senior Executive Course No 24 participants at the Nigerian Institute of policy and Strategic Studies, Kuru, Jos, Nigeria.
- Okewole, I.A and Aribigbola, A.(2006) “*Innovations and Sustainability in Housing Policy Conception and Implementation in Nigeria*” in Okewole I.A. et al (eds.) the Built Environment; Innovation Policy and Sustainable Development. Covenant University, Ota, Ogun State. Nigeria. 414-420.
- United Nation (1996) *Strategies to Implement Human Settlement Policies on Urban Renewal and Housing Modernization Economic Commission for Europe*. (4):45-56.