

Research Article

A Brief Study on Survey of Housing Policies in Nigeria and Malaysia

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Abstract

This study shows a brief survey on the affordability elements in the current low cost housing policies of Malaysia and Nigeria. Where a comparison of the affordability elements in Malaysia and Nigeria were pointed out so as to study the relationship among the low cost housing affordability elements in Malaysia and Nigeria; and propose a sustainable low cost housing affordability policy. The survey discovered that there are no laws, rules or guidelines regulating the affairs of low cost housing. The design does not reflect user need; it did not conform to their culture, family background and size. No provisions for public participation were provided in the policy documents. An example is in the cost houses located in the same neighbourhood with medium and high cost houses in Batu Pahat Malaysia and enjoy all facilities, utilities and services there. However, the situation is not the same in Bauchi town, where low cost houses are located separately at the peripheries outside of the town trekking distances which repel beneficiaries because of the awkward location. Residents in Batu Pahat have higher earnings, less number of dependants than those at Bauchi who have higher number of dependants and lower income level.

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1. Introduction

Housing being a basic need is widely understood in the broader context of the shelter fabric together with the living environment. The significance of housing is manifested in its components of being both an economic and social good. Being an indicator of development and welfare in a country, it has an economic value which makes it an economic investment (Njathi, 2011). In fact housing contributes largely towards poverty reduction through employment generation, raising incomes, improvement of health and increasing productivity of the labour force (Chirchir, 2006). Housing being a relatively labour intensive venture retains the highest employment generation potential in any given developing country necessitating most countries to consider adequate housing as a priority national development Goal (Syagga and aligula, 1993).

Government in a bid to providing housing are relatively limited in the number of policy supported actions they are able to take in supporting the housing needs and aspirations of their citizenry. It is evident over the years, that Nigeria has developed and implemented a number of housing policies and strategies, in an attempt to address the housing situation of its citizens and particularly the low-income groups (LIGs).

Consequently, a fatal failure of the public housing scheme to house Nigerians occurred (Agbola 1990; Awotona, 1990; Ogunshakin & Olayinwola, 1992; Ikeojifor, 1999b; Ogu, 1999). There were writings from the World Bank and allied scholars in propagating the idea that through supporting policies, the private sector can adequately tackle the persistent inadequate response from the supply side (World Bank, 1993; Pugh, 1994a; Ogu, 1999; Ogu & Ogbuozobe, 2001). Nigeria have taken the directives dictated by the international agencies most especially the World Bank, to henceforth refrain from direct role in housing and adopt market driven policies

to enable housing provision in their countries (World Bank, 1993; Sandhu and Aldrich, 1998). In this instance, many of the opponents of neo-liberalism through the World Bank condemn the strategy on the grounds of its likely deepening of exclusionist trends it would further generate on the poor and LIGs in the developing countries (Baken and Linden, 1993; Ortiz, 1996; Mukhija, 2001, 2004). However, from the little available in the Nigerian housing literature, the Organised Private Sector (OPS) are recognized to have much concentration on housing the upper-and medium-income groups (Ikeojifor, 1997) and generally display the tendency of profit maximization (Keivani & Werna, 2001a). Scholars have begun to express cynicism that the desired objective might not be achievable from the participation of the OPS (Keivani & Werna, 2001a; Aribigbola, 2008). In contrast, however, Malaysian housing programs have focused largely on the eradication of poverty and restructuring of the society through the integration of the various ethnic communities. The government has provided a settlement policy to keep pace with Malaysia's rapid economic growth —to eradicate hard-core poverty, to bring a better quality life to her people and to conserve her forest eco-system for future generations (Ezeanya, 2004). As such, the role of private sector developers became more significant and resulted in the formation of a consultative committee on housing and construction between public and private sectors. The scope of development undertaken by developers has increased from encompassing traditional housing projects to condominiums, townships, towering commercial complexes, shopping malls, state-of-the art golf courses, hospitals, theme parks and industrial estates.

2. Scope of the survey

The study vehemently focused on low cost housing in Batu Pahat, Malaysia under the Municipal Council and low cost housing in Bauchi, Nigeria also under the Municipal Council. Emphasis was given to elements that negate affordability of the housing units by lower income groups of these two municipalities by

assessing their literacy level, dependency level, income level versus expenditure, family tie, ethic and race. This has shown the extent of the achievements and sustainability of the housing policies.

Table 1.1 Population and Geographical Area of the study area

S/n	Municipal Area	Population	Area (sq.km.)	Similarities
1.	Batu Pahat	417,458	1,873	Municipal council
2.	Bauchi	493,810	3,687	Municipal council

Source: World Guide to Libraries, (2012).

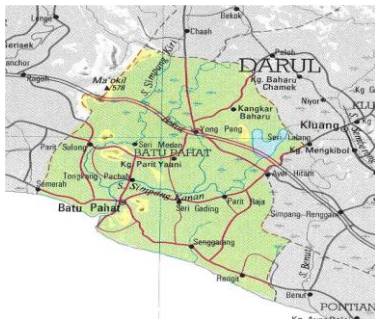


Figure 1.1 Administrative Map of Batu Pahat, Malaysia. Source: <http://zodml.org/Nigeria/Geography/Bauchi%20State/#>. (2012).

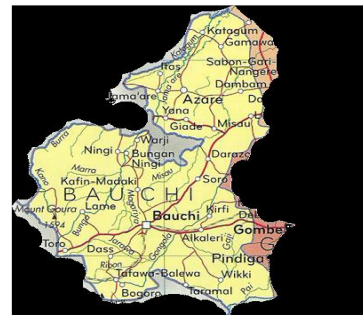


Figure 1.2 Administrative Map of Bauchi, Nigeria. Source: Google maps: <http://www.google.com.my/imgres?imgurl> (2012).

3. Goals of Low Cost Housing Policy

Whichever future policy designed to achieve sustainable housing development for the low cost housing should necessarily be designed to meet the following objectives:

- ✓ Must provide the basis for household improvement. Few poor families fail to notice if the effect of such policy led to an improvement or otherwise in their particular case. That is the acid test for the lower income groups. Site and services failed because it left the lowest one fifth of the income distribution behind, this forgotten fifth integral part of the population participate in the improvement as well (UN Habitat, 2000).
- ✓ Policies could result in sustainable housing development concerned with the improvement of poor people. At least 50% of the urban population in the developing world has been marginalized. Not only they must be heard by decision makers, they must have influence on matters affecting their future destinies (UN Habitat, 2000).
- ✓ Policies must be to psychologically give this lower segment a feeling of self-worth (UN Habitat, 2000).

3.1 Concept of Low Cost Housing Affordability for the Low Income Groups

Affordable housing means the need for assistance to lower income household employed (Berry, et.al, 2004). Universal Declaration of Human Rights declared that: —Everyone has right to a standard of living adequate for health and wellbeing of himself and his family, including food, clothing, housing and medical care and necessary social services^l (UN-HABITAT, 2002). In the UK housing policy context, in their statement in their White Paper: Fair Deal for Housing in 1971, policy aimed to achieve a —Decent home for every family at a price within their means^l. However, the Department of Environment, Transport and Regions (DETR, 2000), defined Affordable Housing as follows: Affordable housing can be classified as a social housing at typically low, sub market rents and can also include other forms of sub market housing such as intermediate rent and low cost ownership such as shared ownership.

3.2 Low Cost Housing Affordability Plan

Low cost housing unit is the dependent variable in respect of which all the affordability elements which are the independent variables in this study represent the inputs or causes, tested to see the extent to which they determine either affording or otherwise. Smart Home Design enables different people to live a better life (Dewsbury, 2001). It is important to facilitate matching of low cost housing Design to user needs (Curry et al. 2001; Doughty, 2000). Adaptation of culture in new Site & situations (Scott and Tilly, 1998) is equally important in the design of low cost houses for the low income earners. These scholars suggest that low cost housing should be design bearing in mind the family bond of the low income groups or beneficiary of the components. Affordability is the next hurdle for the LIGs as their earning is usually low because of low education level. They opt for any available facility for their mission to be accomplished. No scrutiny whatsoever regarding the interest rate on the facility, they accept the facility, with all the accumulating and hidden charges to gain roof over their heads.

4. Conclusion

Low cost housing Affordability by Low Income Groups is not usually highlighted in the current practiced Housing policies. However, physical and socio-economic elements hinder the sustainability and efficiency of housing policies. This eventually affects the realization of the Goals and affordability of the housing units by lower income groups of both Malaysia and Nigeria. Economic indicators like Income, Literacy level, Dependency ratio, ethics, family ties and race, posed a problem to the housing policies. Family members don't seem to leave their ancestral compound to new locations. This survey ensure a sustainable low cost housing policy by the government through the enhancement of sustainability elements such as literacy/income level, dependency burden on the low income groups that impede affordability.

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