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# HOUSING DEFICIT AND CHALLENGES IN SOUTH EAST NIGERIA: A REVIEW OF RELATED LITERATURE AND EMPIRICAL STUDIES

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## ABSTRACT

This work on housing challenges and deficit in South East Nigeria: A review of related literature and empirical studies was aimed at identifying factors/challenges that led to housing deficit and in bid to proffer solution, critically reviewed relevant literatures and empirical studies done in areas of housing in the study area. In addition, it proposed a framework. This framework is expected to guide the stakeholders on the major issues that affect effective housing delivery in South East Nigeria. Through the proposed framework, it was able to identify those factors available in few literatures. It is expected that these identified factors or challenges should be carefully studied by the relevant stakeholders and be taken with utmost seriousness in order to ensure that housing deficit witnessed in the study area is effectively tackled.

**Keywords:** Challenges, Empirical Studies, Housing Deficit, Literature Review, South East Nigeria.

## 1. INTRODUCTION

Housing, a basic necessity of man has over the years been a subject of both public and intellectual discuss and will continue as far as deficit is there. It is worthy to note too that man cannot do without housing; he must find where to lay his head after day activities, as population grows, day by day, there must always be a need for new houses even as younger people get married and desire their privacy. Housing is critical sector and it's not that can be ignored neither is it a topic that can be avoided from discussing. Attempts however have obviously been made in the past and still been made by both private and public sector alike to meet up with ever increasing deficit, yet the sector continues to face attendant challenges even in States in south east Nigeria. So far man continues to procreate, population grows, there must be issues of housing especially demand and if not met deficit will continue to surface. Deficit has always been there but the question is, how is it been tackled by the stakeholders involved? One clear issue is that the deficit is always there and it is necessary to find out whether these deficits are discussed, was there a time challenges to housing delivery identified? If identified was solution proffered? If solutions were proffered, were these solutions followed and put into work? All these are what available literatures should have identified and gaps filled. If there are gaps, it needs to be filled. It should be noted too that housing deficit is global issue and not peculiar to south east Nigeria.

To further buttress the above, it is worthy to mention that in developing countries, like Nigeria, housing in the urban area has been seriously affected by rapid population growth as a result of uncontrolled urbanization and migration. As a result, several studies (Tibajjuka, 2009; Nsiah-Gyabaah, 2009; Ademiluyi and Raji, 2008) opine that housing is increasingly becoming a scarce commodity

in many cities in the developing world. UN-Habitat in 2003, noted that this problem as particularly worrying as it amounts to a crucial element that affect the long-term outlook of humanity (UNCHS, 2003). Demand for housing, as a basic necessity of life, cuts across gender, class, qualification and monetary capability, and governments have responded to this clarion call with the enactment of policies tailored towards efficient housing delivery.

Various policies and measures have been enacted to address issues such as land tenure, land title regulation, and provision of social housing units to the working population. One of such laws is the Nigerian Land Use Act (1976). The Land Use Act was enacted to make land available for public development including increase access to land by public property developers. This is achieved through the powers of eminent domain. As a matter of consequence, relevant communities have found it difficult to come to terms with this development. Cases have been reported of 'perceived' encroachment from both parties, corrupt tendencies, exploitation, difficulty and complication in acquiring land (despite the perceived intention of the Act to eradicate land acquisition issues) etc. Likewise, a number of other housing strategies by the Nigerian government were negatively affected by lukewarm budget enforcement, unfavourable and unrealistic interest rates and lack of enabling environment for private sector participation.

The focus of the study is on housing deficit and the issue of the relationship between the urban population and provision of social housing by the public developer is of grave concern given empirical evidence thereto. An empirical study by UN-HABITAT in (2009), they discovered that an annual urban populations increase of 70 million people worldwide, constituting 877.4 million new households. It is therefore estimated that there will be an annual increment of 35.1 million households by 2030, which implies the current rate of urbanization might continue up to 2030. The International Monetary Fund has forecast that over the next few years, around 70% of this statistic will come from developing countries. How then is the housing investment drive by public developers in Nigeria performing with respect to this statistic?

Kumolu (2013) argues that the housing deficit in Nigeria is at a staggering 17 million units. This presents a damning assessment of the performance of the Nigerian government in the delivery of housing especially in the wake of unprecedented population growth. UN-Habitat (2011), estimated that between 2000 and 2030, Africa's urban population is expected or might increase from 294 million to 742 million. Increasing urban growth in Sub-Saharan Africa means that providing housing and other services for urban residents, especially for the low-income, will be a major issue for urban managers and governments. This is a daunting prospect, given that most African states are currently unable to deal with the housing needs of the existing urban populations. This ascertain applies to the states under study as it is clear that there housing deficit and the states under study are yet to meet the ever growing demand for housing. More so, some factors are believed to be the reasons behind the housing deficit, hence this work is dedicated to finding out these factors and also to come up with a conceptual framework on the identified factors.

## 2. THE PROBLEM

Government is hugely responsible for the provision of infrastructure which support the basic necessities of its citizens. One of these public obligations is the provision of housing. Yet, in spite of this noble and most basic of governmental responsibilities, empirical evidence suggests that the Nigerian government at the national and state levels have not performed admirably as it should, given, the resources expended. It is already on record that at the national level, there is over 17 million housing deficits. However, there is dearth in literature on the actual statistics of housing deficit in South East, Nigeria. This lacuna is critical given that if this deficit must be bridged, every geopolitical region in the country must look inwards at their peculiar challenges in advocating a response. Also, the deficit in the housing market has continued to give rise to price increases, overcrowding, and informal housing such as urban blight and slum in the study area, and the direct implication is that majority of the urban dwellers struggle to satisfy their housing needs from the few available stock of lettable accommodation. There is therefore, the need for an effective/effectual approach or strategy aimed at combating the problem of/or challenges of housing shortage in the face of the ever growing population and diminishing/dwindling resources of the country through a minute analysis of what is basically a macro problem. By this, the study fills the lacuna in literature by providing evidence on the actual deficit statistics of social housing in South East, Nigeria towards analyzing its causes, and policy implications. This is more so since past efforts documented in literature seemed not to have demonstrated meaningful effect or impact on social housing provision in the study area.

This study is aimed at a review of literatures relating to theoretical and empirical studies on housing in the South East Nigeria and identifying factors/challenges that led to housing deficit with a view to proposing framework that will guide the stakeholders on the major issues that affect effective housing delivery in the study area.

## 3. HOUSING CONCEPTS

The need for shelter is seen to be as old as man himself, right from Stone Age even till date; the need for shelter cannot be neglected. Man needs shelter to protect himself from physical and weather elements for instance; sun, rain, wind and from dangerous animals. Shelter could be defined as a short term protection from effect of bad weather or danger, or a small building or cover place which is made to protect people from bad weather or danger; it can also be defined as building mapped out to give protection from bad weather, danger or attack. Shelter is also needed for other productive reasons; it is one of the three necessities of life which could be housing. Housing is more than mere shelter, it may be seen as residential environment which man uses for shelter and the environs of the structure needed or designed for his physical and mental as well as social wellbeing, (Omole, 2001). According to Ugonabo and Emoh

(2013) Housing (Shelter) is unarguably one of the basic necessities of man. Housing has been adjudged the second after food in the hierarchy of man's needs but according to Ebie (2009) it is the first and most important of all rights. According to him, because of the importance attaching to provision of housing and coupled with the fact that housing in all its ramifications is more than mere shelter since it cuts across all social services and utilities that go to make a community or neighbourhood an environment worth living in. This position is further corroborated in section 16(1)(d) of 1999 constitution under the Fundamental Objectives of State Policy which requires the Nigerian State "to make available suitable and adequate shelter for its citizens" this provision is not actionable according to them.

#### 4. REVIEW OF RELATED LITERATURES/EMPIRICAL STUDIES

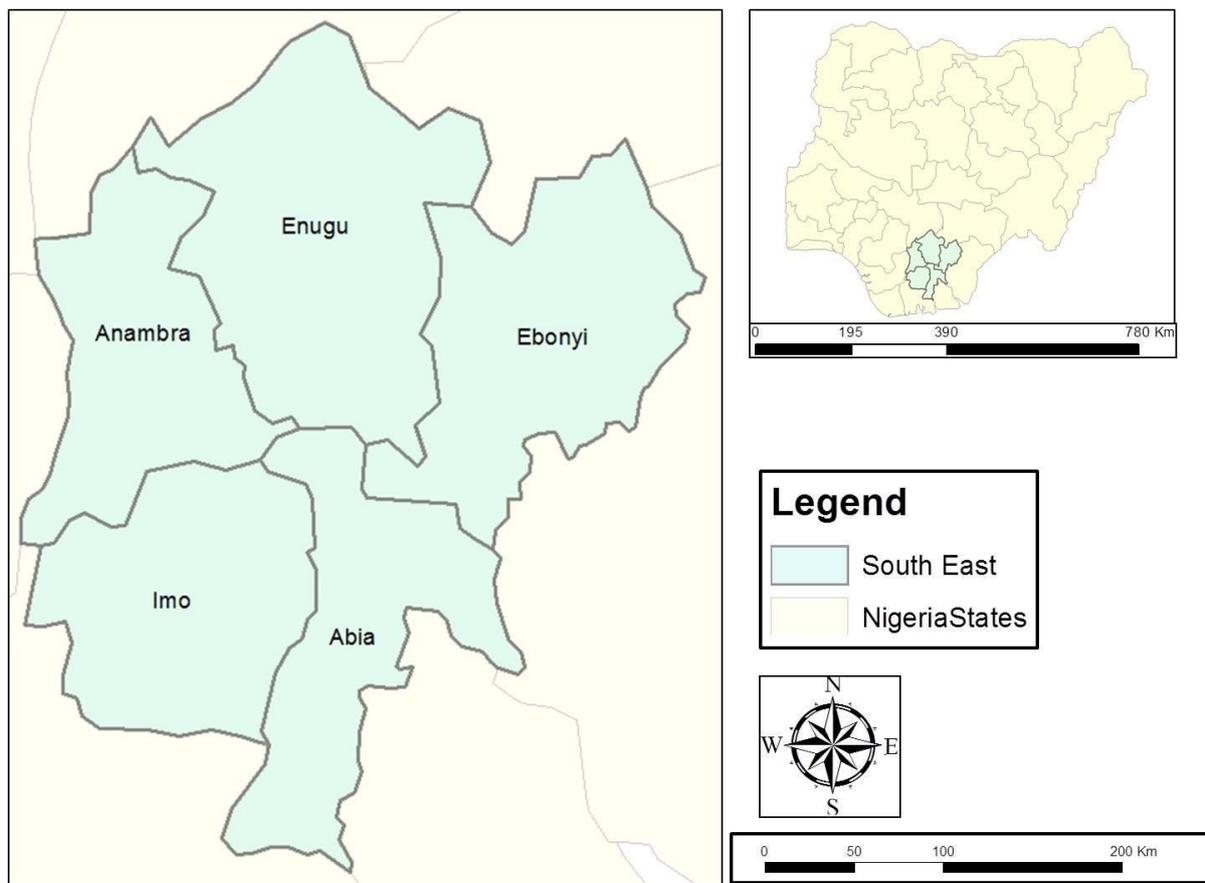
This section captures work done by scholars in housing especially within the states under review. Ugonabo and Emoh (2013) in the study; the major challenges to housing development and delivery in Anambra State of Nigeria, examined the major challenges hindering housing development and delivery in Anambra State of Nigeria with the aim to intimate the relevant agencies of government and as well as other stakeholders into evolving appropriate strategies for effective housing delivery in the state. The study has identified a good number of factors inhibiting effective housing development and delivery in Anambra State to include insufficient/lack of secure access to land, expensive cost of construction, restricted/limited access to finance, bureaucratic bottlenecks/procedures, expensive/high cost of land registration and titling, uncoordinated policies and implementation at various levels of government, ownership rights, absence of critical infrastructure, affordability issues/gap, inefficient and ineffective development control, harassment of developers, inelegant revocation and compensation process among others. Ononugbo, Akpan and Osho (2010) carried out an empirical analysis and assessment of housing needs for the low-income people of Enugu metropolitan areas of Nigeria: Evidence from statistical housing model approach, aim of the research was to determine whether income, education, gender, family size, and constraints like high cost of building materials, high house rents, etc. are the major factors Enugu residents decided to dwell in slums of Agangwu, Ngele-Effor, Ugwu-Aaron, and Ugwu-Bottle where pollutions generated by them devastate their immediate environment as well as their human. The study concluded that the data collected from the study showed that low-income groups could not afford rent for a house in the city as a result of their low monthly salary (collaborated by their educational background), larger size of their family and strict rules by government on land/housing, these made them to dwell in slums where infrastructural services are lacking, no access to clean water, no garbage pickups vans, and sewage services. Iloeje, Aniagolu and Okwu-Delunzu (2013) conducted a study on housing deficit and environmental challenges in Enugu urban, the study found out that housing deficit (HD) increased significantly as population increased, that population increase accounts for 2.9% of the variance in housing deficit. It concluded by noting that there is a statistically significant linkage between population growths and housing deficit as well as between housing deficit and environmental degradation. It noted that when there is uncontrolled population increase, both housing and other basic infrastructural facilities are subjected to undue pressure and this takes a toll on environmental quality. The study suggested appropriate housing development framework is put in place to adequately respond to unexpected rise in the population of the urban centre, to ensure environmental sustainability. Ejenma, Poronakie and Weje (2018) conducted a study on housing challenges in Abia State, Nigeria. This work examined the challenges of housing in Abia State, Nigeria following the provisions of the housing policy thrust. It noted that Abia state like some states in the country has not pursued the development of her housing layouts dutifully as the plotting of parcels of land and allocating them to individuals at a fee payable to government have been the practice hence this does not consider the interest of the low income earners in the study area. From the results it was found out that the majority of the population resides in rented apartments. There were cases of incursions being made on the layouts outside their original specifications especially in Aba mainly because the layouts are unschemed. The study emphasised that there is likelihood of slums developing in these areas if the trend continues. It finally recommended Reasonable supply of housing to involve private real estate investors among others. Ezeigwe (2015) evaluated the causes of housing problem in Nigeria using Awka, Anambra State as a case. The work adopted the survey method, the identified causative factors of housing problem to include; Poverty, Population increase due to urbanization, high land cost, poor/non-implementation of the housing policies, government failure, outrageous cost of building materials and Corruption. The work concluded that housing deficit is one of the major problems suffered by urban and rural areas in the country and the analysis of the data generated from the study area shows that the main causative factor is poverty. Irouke, Ajah and Ivoke (2017) carried a study on an evaluation of Shagari housing programme: A Case Study of three Towns: Abakaliki in Ebonyi State; Lokoja in Kogi State; Mbano in Imo State, Nigeria. The work tried to appraise the performance of these housing projects since executed. It was discovered within the study of the three towns that most of the housing projects in this scheme suffered three main challenges in the stages of planning, implementation, and post completion. Many challenges were identified which hindered the housing projects of that era. Okafor (2016) in the study; the residential housing problem in Anambra state (a case study of Onitsha metropolis), was targeted at portraying the causes of housing deficit alongside its attendant effects on the populace with regards to habitable housing (Residential Properties), found that the low income earners were the one's mostly affected by housing problems and it is expected that synergy between government and private developers be explored and they should and re-direct their efforts towards arresting identified housing problems that are very prevalent in the area of study. The study discovered that lack of/inadequate housing financial assistance, high cost of building materials, interest rate and lack of interest by respective financial institutions to facilitate loans to investors, uncoordinated policies by the government, etc., are responsible for the residential housing problems in most of the urban areas. The work recommended an improvement on loan facilities for building projects and a review (downward) of interest rates

by mortgage banks on loans to property developers. Keke, Okoronkwo, and Ifediora (2018) in their work, site and services as a viable option for accelerated housing development in Nigeria, identified some shortcomings of the schemes to include; location, bureaucratic procedures, delay in provision of services, standards, financial constraints and cost recovery, lack of political will, plot sizes and wastage problems. The work also made some recommendations based on the identified shortcomings.

While acknowledging that the studies reviewed above are work done and concentrated on housing whether deficit, problems/challenges, it is important to note that none was able to look at all the states in the South East Nigeria. Again they are limited to either their respective states or even a particular locality or towns, none considered a review of the literatures in the entire South East Nigeria neither did they look at conceptual framework on those factors identified.

### 5. MATERIALS AND METHODS

This study focused mainly on secondary information as it is purely theoretical and concentrated more on review of related literatures and empirical studies and thus developed a conceptual framework to that effect. The study laid more emphasis on issues relating to housing deficit, with emphasis on South East Nigeria.



**Figure 1:** Map of the south east region of Nigeria showing the five component states.

Source: *Geo informatics and Surveying, University of Nigeria*

Figure 1 shows the map of South East Nigeria comprising the five states of Enugu, Abia, Imo, Anambra and Ebonyi states. It is the home of the Igbo speaking people of Nigeria. It is located within latitudes 4° 4' 35''N and 7° 7' 44''N, and longitudes 7° 54' 26''E and 8° 27' 10''E in the tropical rain forest zone of Nigeria, which means maximum temperature of 27°C, and total annual rainfall exceeding 2500mm.

### 6. CONCEPTUAL FRAMEWORK AND IDENTIFICATION OF FACTORS

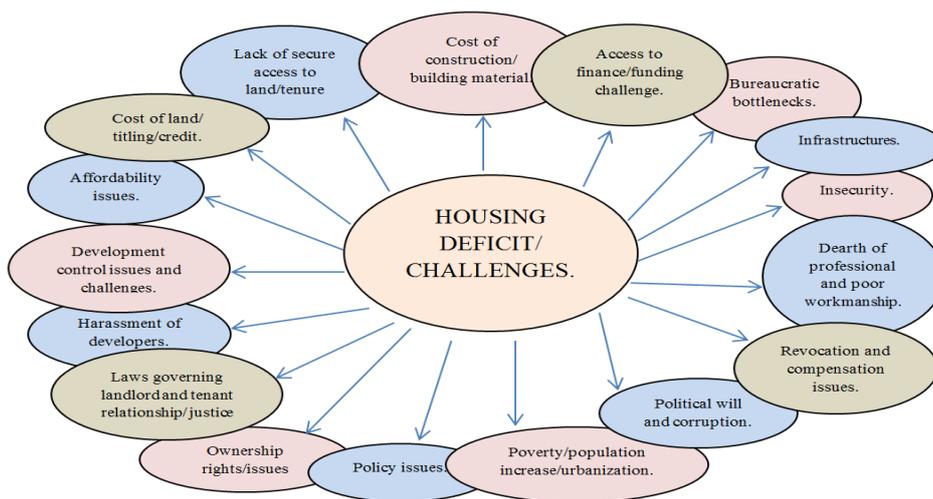
The literatures and empirical studies reviewed in 2.1 section above tried to capture some of the factors either leading to housing deficit or affecting efficient housing delivery to low income earners, urban poor as well as the urban dwellers, these factors even though may vary, but they have thing in common. These factors are what gave rise to the conceptual framework as seen in figure 2 below. The factors identified in the review are as tabulated in Table 1 below.

**Table 1:** Factors/challenges that is responsible for housing deficit

S/N	FACTORS	STATES				
		Abia	Anambra	Ebonyi	Enugu	Imo
1.	Lack of secure access to land/tenure issues/regimes.	✓	✓		✓	
2.	High cost of construction/building material.		✓	✓	✓	✓
3.	Limited access to finance/funding challenge.	✓	✓			
4.	Bureaucratic procedures.	✓	✓		✓	
5.	High cost of land/ titling/credit.	✓	✓		✓	
6.	Uncoordinated policies and implementation/policy weakness.	✓	✓		✓	✓
7.	Ownership rights under the Land use act.		✓			
8.	Lack of infrastructures.	✓	✓		✓	
9.	Affordability gap.	✓	✓	✓	✓	
10.	Inefficient development control/poor supervision.		✓	✓		✓
11.	Harassment of developers.		✓			
12.	Irrelevant revocation and compensation process.		✓			
13.	Insecurity.		✓			
14.	Laws governing landlord and tenant relationship/ slow pace of justice.	✓	✓	✓	✓	✓
15.	Dearth of professionals in the handling of housing projects.			✓		✓
16.	Lack of political will to complete projects/corruption.		✓	✓		✓
17.	Poor workmanship.			✓		✓
18.	Poverty/population increase/urbanization	✓	✓	✓	✓	✓

*NB: The factors identified above are based on available literatures on few studies conducted and reviewed by this work so far.*

**6.1 Proposed Conceptual Framework Based on the Identified Factors**



**Figure 2:** Conceptual Framework

The conceptual framework in Figure 2 above captures the factors/challenges that are responsible to the housing deficit based on the reviewed literatures available. This framework may not be comprehensive enough to some extent are seen as major challenges or factors in housing deficit within the south east Nigeria. It should however be noted that some these factors were captured from reviews of some major towns and as such may not reflect or capture all the towns in the study area.

## 7. FINDINGS, CONCLUSION AND RECOMMENDATIONS

This study no doubt has reviewed literatures both theoretical and empirical studies on housing in the study area. It identified major problems in each state based on available literatures, these factors militates against housing delivery. Notable among the identified where; laws governing landlord and tenant relationship/ slow pace of justice and poverty/population increase/urbanization which were seen to be major factors in all the five states in South East Nigeria. Following in that other were; uncoordinated policies and implementation/policy weakness, affordability gap and high cost of construction/building material. Others were lack of political will to complete projects/corruption, lack of infrastructures, high cost of land/ titling/credit, Bureaucratic procedures, lack of secure access to land/tenure issues/regimes, limited access to finance/funding challenge, poor workmanship, dearth of professionals in the handling of housing projects, ownership rights under the land use act, harassment of developers, insecurity, irrelevant revocation and compensation process. These identified factors led to formation of the conceptual framework as postulated in Figure 2.

However it could be noted that while this work reviewed some literatures and empirical studies on issues that bother on housing, identified some factors, it cannot be said to be complete as there may be other factors and there is need for study that will capture other factors/challenges to housing deficit which may require further research and empirical evidence. Lastly, though the identified factors appear comprehensive, further research that is grounded in empirical evidence is needed to determine whether the identified factors and even the framework suggested are accepted.

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