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ASSESSMENT OF INCREMENTAL HOUSING PROJECTS: A SEARCH LIGHT STUDY FROM AKURE, NIGERIA

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ABSTRACT
This study investigates the dynamics of incremental housing in Akure, with a view to ascertaining the factors responsible for this decision and development. The objectives of the research include assessment of socio-economic characteristics and challenges encountered by developers of incremental houses in Akure. Number of buildings in the selected neighbourhoods was counted using GIS and IKONOS Imagery. Oba-Ile had 1013 buildings, Ijoka 413 buildings, Igoba 602 buildings and Orita-Obele 565 buildings. These amounted to 2,593 buildings and 15% of the buildings representing households were sampled. Frequency, percentages and mean value techniques were used for data analysis. Results revealed that majority of the residents in the neighborhoods were low income earners and had spent more than 10 years on the construction of their buildings. Findings on challenges encountered by housing developers revealed that, rising cost of land and low return on investment were the most significant challenges, while lack of planning regulations and scarcity of land with infrastructure were the least significant challenges. The paper recommends that government should design favourable policies for the masses, make housing loans accessible to masses and provide infrastructural facilities among others.

Key Words: Incremental housing; Developers; Challenges; Neighbourhoods and Infrastructure.

1.0 INTRODUCTION:

The word incremental in this context means a gradual process of housing development at the economic pace of the owners. Incremental housing is a step-by-step process of housing development that begins with a core house and is gradually upgraded in size and or quality over time under the owner's control with regards to household needs and resources (Goethert, 2010; Gabriel, 2017).

Rapid population growth in developing countries and cities around the world in the last three to four decades has had serious challenges and consequences particularly on urban housing (UN-Habitat, 2011). UN-Habitat (2003) describes this problem as particularly worrisome as it constitutes a crucial element that affects the long-term outlook of humanity UN Centre for Human Settlements (UNCHS, 2003). Housing is increasingly becoming a scarce commodity in many cities in the developing world because the urban population is growing on daily bases at an exponential rate. Example of such development can be found in most of the major cities in Nigeria which include Lagos, Abuja and Port Harcourt among others. In 1996, it was estimated that, about 100 million people were homeless in the sense that they lived in insecure

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or temporary structures or in squatter settlements (UNCHS, 1996).

UN-Habitat (2011), estimates that between 2000 and 2030, Africa's urban population will 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 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.

Nigeria population stands at 190 million people with an annual growth rate of 2.63%. Although the country has being experiencing a difficult time, due to economic recession as result of fall in GDP to -2.24 since 2015. Poverty has risen in Nigeria, with almost 100 million people living on less than a $1 (£0.63) a day, despite economic growth on statistics (BBC, 2017). The complexity of land tenure systems in urban areas in Nigeria is also problematic. More than 50% of Nigeria's urban population lives in informal unplanned settlements on land owned by other people or the government, thus prone to forced eviction. This is also related to why they cannot access finance for developing their houses because of lack of security of tenure.

World Bank (2009), is targeting to uplift the lives of at least one million people by the year 2020 through implementing the developed slum upgrading strategy and action plan in which stakeholder (Local Governments, Urban Authorities, NGO's, CBO's) can individually contribute towards achieving the above national target by participating in developing and implementing slum upgrading activities and initiatives, which are hoped to resolve the problem of low cost housing.

The near total neglect of the housing sector by successive administrations has led to a housing deficit estimated to be in the region of 16 million units. The economic reason for incremental housing development process is primarily the lack of access to capital. Land developments and housing production are capital intensive and access to continued flow of capital is necessary to ensure that land development projects are complete on time. Inadequate financial resources on the part of developers have fuelled the incremental building practices such that housing projects are often started and improved gradually as and when funds become available to the developers.

In spite of the apparent affordability of this approach to housing and also the contribution of this type of housing to the total housing stock in the country, very little has been done by government to address the problem. There is lack of co-ordination in the self-built housing process as an alternative form of housing provision. Therefore, the aim of this study is to investigate the dynamics of incremental housing in Akure, with a view to ascertaining the factors responsible for this decision and development.

The means of achieving this aim are to assess the socio-economic characteristics and analyze the challenges encountered by the developers of incremental houses in Akure. However, this study is important in bridging gaps between the incremental housing developers and policy makers as revealed in existing literature on the concept of housing adequacy.

2.0 REVIEW OF RELATED LITERATURE

Incremental housing is not just piecemeal improvement of quality, but addition of space, triggering incremental room-by-room growth of a household's dream house (UN-World Urban Forum-Rio de Janerio, 2010). Incremental housing is an initiative that has been practised in a few countries to achieve affordable housing, such as the Solanda Housing Project in Ecuador (Vidal and Goyes, 2016; MIT, 2016).

According to National Upgrading Support Programme (NUSP) of South Africa, the municipality can support incremental housing by setting up a planning and urban management forum that will assist with incremental house building, facilitating private or household investment in their own housing development process and implementing approaches to extend the access to appropriate financial services that

are suited to incremental house building process (NUSP, 2015).

Developed cities have tended to avoid incremental models for the poor, instead favoring high-rise, tenement style mass production. However, housing provision in developing towns and cities has historically been dominated by a 'self-help', upgrading, progressive, and incremental delivery process with varied levels of informality, management, and state support (Omenya, 2002). In developing countries, 70% of housing investment occurs progressively, that is households acquire land through purchase or invasion, and gradually improve the structure and legal tenure, and lobby for basic services (Ferguson and Navarrete, 2003). In fact, much of the original support for incremental housing came from urban thinkers who observed the informal housing practices of the poor and saw value in these creative processes.

Thus, informality, and its converse, state regulation, are central debates in incremental housing (Huchzermeyer, 2006). In incremental models, housing is no longer seen as a static unit and is instead broken down into its components. This highlights the process-based and elemental nature of the delivery mode. Green and Rojas, (2008) describe the three phases of this process to include land access, construction of the core nucleus and incremental improvements to the structure. Omenya, (2007) takes the concept further arguing for the importance of situating incremental housing in a 'self-help network'.

In addition, Omenya, (2007) describes a self-help network as "the complex system or web of relationships, among actors and agents, through which various resources such as land, finance, information, labour, infrastructure, services, technology, are exchanged for the primary purpose of the production of housing through self-help". In using these ideas to conceptualize the 'role of the state' in incremental models, two ideas emerged. Firstly, the value of identifying different delivery phases allows considering different state roles at each phase.

However, the phase of land access and planning are collective investments which impact on the plot and finally the process of home building is more of individuals. Notwithstanding reservation in the latter phases of the housing production process, Omenya's self-help network highlights the many ways in which the state can and should indirectly support the self-help process through system wide investment which enables incremental housing markets to function.

Thus, incremental housing depends on the end-user managing the provision of the housing unit while the state retains investment responsibility in the public and community spheres. Moreover, using these concepts, it becomes clear that the state, in conjunction with other actors, needs to facilitate the markets which impact on incremental consolidation processes as well as supply the basic site and community inputs which support incremental growth and development. Therefore, incremental housing includes elements which are both specific to the scale of the plot and relate to the broader neighbourhood.

Because all developments either formal or informal experience some level of incremental development and extension, a clear incremental housing definition hinges less on the creation of a delineation of what is and is not incremental housing and more on an understanding of the degree to which particular metrics of incrementalism are experienced (Stren, 1978; Omenya, 2002).

3.0 METHODOLOGY

The study area is Akure, a Nigerian city, which like other traditional Yoruba towns in the country, has been in existence long before the advent of British colonial rule and modern planning standards and practices. The city is located within Ondo State in the South Western part of Nigeria, one of the 36 states of Nigeria. It lies approximately on latitudes $7^0\ 5^1$ and $8°\ 00^1$ North of the Equator and longitude $5^0\ 45^1$ East and longitude $6°00^1$ East of the Greenwich Meridian at an altitude of 370m above sea level. Akure is a medium-sized urban centre that became the provincial headquarters of old Ondo

province in 1939. It also became the capital city of Ondo State and a Local Government Headquarters in 1979.

These dual political roles of Akure have since acted as impetus to the influx of people into the city (Olujimi and Olamiju, 2011; Gabriel, 2017). Akure is located approximately 700 kilometers South West of Abuja, the Federal Capital of Nigeria and about 350 kilometers to Lagos, the former capital of Nigeria. It is located within the tropical rain forest region of Nigeria where rainfall is high throughout the year. The increased relative political influence of Akure as a state capital since 1976 has greatly promoted its rapid growth and socio-economic activities resulting in its spatial expansion from an area of about 16 square kilometers in 1980 to about 30 square kilometers in 2000. The population of the city grew from 38,852 in 1952 to 71,106 in 1963. Its population was estimated to be 112,850 in 1980); and 157,947 in 1990 (NPC, 2006).

The 1991 national population census however, puts the population of Akure at 239,124 and its population in 2006 was 353,211 (NPC, 2006). At 2018, using a growth rate of 3.18 percent, the city was estimated to have 514,257 people (Fasakin, Gabriel and Akande, 2019). Akure has three kinds of residential settlement patterns: the core area, the peripheral neighbourhood core and the suburbs (Olotuah, 2000). The study investigated the peripheral area where the incremental housing is more prominent, which consists of the three neighbourhoods, namely; Igoba, Ijoka, Oba-Ile and Orita Obele.

In carrying out this study, both primary and secondary sources of data were employed. After the reconnaissance survey, well-structured questionnaires were administered on the residents and officials of institutions responsible for land use planning and management in the city. This study made use of simple random sampling and purposive sampling methods because the respondents were drawn from the peripheral area of Akure. This is because Goethert, (2010) in his study on incremental housing opined that incremental housing development is more prominent at the peripheral areas of urban centre due to the rate at which the city is expanding. The number of buildings in the selected neighbourhoods was counted using GIS and IKONOS Imagery and Oba-Ile had 1013 buildings, Ijoka413 buildings, Igoba 602 buildings and Orita-Obele 565 buildings. The total number of buildings in the selected neighbourhoods amounted to 2,593 buildings. However, 15% of the total buildings representing households were sampled because of the homogenous characteristics of the study area such as their socio-economic characteristics and housing characteristics and it amounted to 389 questionnaires.

A total survey amounting to six (6) questionnaires were administered to the Directors and Deputy Directors of the institutions responsible for land use planning and management in the city which include: Ministry of Physical Planning and Urban Development, Lands and Survey Departments. Simple statistical techniques were adopted for data analysis. These include frequency distribution, percentages and mean value. The main thrust of the data obtained were discussed and presented using tables.

4.0 RESULTS AND DISCUSSION

4.1 Sex of Respondents

The sex classification of the household heads within the four neighborhoods was examined. The results as displayed in Table 1 shows that 81.2%, 62.9%, and 51.0% of the respondents at Orita – obele, Igoba , and Ijoka were females respectively while 63.2% of the respondents at Oba-Ile were males in the study area. This shows that majority of the respondents in the study area were females except Oba-Ile where females respondents were just 36.8%. It actually showed the reality on ground because there were actually more women in these houses as wives, daughters or sisters were mostly available to respond to the researcher's questions.

Table 1: Sex of Respondents Source: Authors' Fieldwork, 2019.

Sex	Male	Female	Total
Orita -obele	16	69	85
	18.8%	81.2%	100%
Igoba	23	39	62
	37.1%	62.9%	100%
Ijoka	44	46	90
	48.9%	51.%	100%
Oba-Ile	96	56	152
	63.2%	36.8%	100%

Table 2: Occupation of Respondents Source: Authors' Fieldwork, 2019.

Location	Student	Trader	Artisan	Civil servant	Retired	Total
Orita -obele	3	5	72	3	2	85
	3.5%	5.9%	84.7%	3.5%	2.4%	100%
Igoba	-	20	25	2	3	62
	-	51.7%	40.3%	3.2%	4.8%	100%
Ijoka	12	18	37	23	0	90
	13.3%	20%	41.1%	25.6%	0	100%
Oba-Ile	26	33	37	56	0	152
	17.1%	21.7%	24.3%	36.8%	0	100%

Table 3: Monthly Income of Respondents Source: Authors' Fieldwork, 2019.

Location	Less than ₦18000	₦18,000-₦48000	₦48,001-₦78000	₦78,001-₦108000	₦108,001-₦138000	₦138,001-₦168000	Above ₦168000	Total
Orita-obele	57	11	16	1	0	0	0	85
	67.1%	12.9%	18.8%	1.2%	0	0	0	100%
Igoba	18	16	14	11	3	0	0	62
	29.0%	25.8%	25.6%	17.7%	4.8%	0	0	100%
Ijoka	10	60	6	7	0	4	3	90
	11.1%	66.7%	6.7%	7.8%	0	4.4%	3.3%	100%
Oba-Ile	14	83	18	19	0	10	8	152
	19.2%	54.6%	11.8%	12.5%	0	6.6%	5.3%	100%

Table 4: Income Class of Respondents. Source: Authors' Fieldwork, 2019.

Location	Low	Lower middle	Upper middle	High	Not sure	Total
Orita-obele	67	3	13	2	0	85
	78.8%	3.5%	15.3%	2.4%	0	100%
Igoba	21	21	8	8	4	62
	33.9%	33.9%	12.9%	12.9%	6.5%	100%
Ijoka	48	21	11	4	6	90
	53.3	23.3%	12.2%	4.4%	6.7%	100%
Oba-Ile	60	39	23	12	18	152
	39.5%	25.7%	15.1%	17.9%	11.8%	100%

Table 5: Household Size of the Respondents .Source: Authors' Fieldwork, 2019.

Location	1-3	4-6	7 and Above	Total
Orita -obele	59	25	1	85
	69.4%	29.4%	1.2%	100%
Igoba	53	8	1	62
	85.5%	13.3%	1.2	100%
Ijoka	24	65	1	90
	26.7%	72.2%	1.1%	100%
Oba-Ile	30	118	4	152
	19.7%	77.6%	2.6%	100%

4.2 Occupation of Respondents

Table 2 shows the findings on the occupation of the respondents within the four neighborhoods. The results show that 84.73%, 40.3 %, and 41.1% of the respondents at Orita – obele, Igoba and Ijoka were artisans respectively while 36.8% of the respondents at Oba-ile were civil servants in the study area. This shows that majority of the respondents in the study area were artisans except Oba-Ile where 36.8% of the respondents were civil servants and closly followed by artisans with 24.3%. The findings also revealed that 2.4% and 4.8% in Orita-obele and Igoba are retired civil servants while at Ijoka and Oba-Ile no retiree was sampled because most of the respondents were self-employed. The findings showed that most of the respondents in study areas were artisans and traders.

4.3 Income of Respondents

The investigation on the average amount of money that accrues to respondents at the end of every month was also considered relevant to the achievement of the objectives of this study. As a result, the estimated monthly income of the residents was considered in ranges to accommodate a degree of precision as well as flexibility. Table 3 shows that 67.1%, and 29.0% of the respondents at Orita-Obele and Igoba earns less than 18,000 respectively. Also 66.7 % and 54.6 % of the respondents at Ijoka and Oba-Ile earns between 18,000 to 48,000 on Monthly bases

This result appears to corroborate the income classification which the respondents indicated in table 4, which shows that majority of the

residents were low income earners and poor because their monthly income is below the international poverty line which is $1.90 a day which is equivalent to ₦684 per day in Nigerian currency (Ifeoluwa, Ahmed and Zachariah, 2017).

4.4 Income Class of Respondents

The investigations on income classification of the residents of the four study area were, based on the personal perceptions of the concerned individuals. The individuals were asked to indicate which of the stated classification they belonged to. Majority 78.8%, 33.9%, 53.3%, and 39.5% of the respondents in Orita –obele, Igoba , Ijoka, and Oba-Ile respectively fall into the category of low income earners. This result shows that the low-income group is the major and the dominant income group in the study areas.

4.5 Household Size of Respondents

Table 5 shows the findings on the household size of the respondents within the four neighborhoods. The findings reveal that 69.4% and 85.5 % of the family at Orita – Obele and Igoba has a household of less than 4 while at Ijoka and Oba-Ile majority 72.2% and 77.6% of the respondents have a household size between 4 to 6 members. This corroborates with the findings of Gabriel, (2017) on household that revealed that an average household size in Akure was between 4 and 5.

Table 6: Challenges Encountered by Housing Developers in the Study Area. Source: Authors' Fieldwork, 2019.

		Oba Ile		Ijoka		Oba-Ile		Orita - Obele	
S/N	**Challenges**	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank
1	Rising cost of land	2.4355	1	3.0778	1	3.1645	1	3.0118	3
2	Outdated planning Regulations	2.4194	2	1.9000	6	1.8684	6	2.1765	6
3	Complex land acquisition process	2.2258	3	2.2667	5	1.9539	5	2.8000	4
4	Low return of investment	2.2097	4	2.6778	3	2.2566	4	3.5765	1
5	High interest on capital finance	2.0806	5	2.5222	4	2.7039	2	2.2118	5
6	Scarcity of land with infrastructure	1.6452	6	2.9444	2	2.6579	3	3.3529	2

4.6 Challenges Encountered by Housing Developers at Igoba

Table 6 depicts the mean value (MV) for various challenges encountered by the developers during the course of construction at Igoba. This was used to rank the challenges encountered by the housing developer. The variable rising cost of land with a MV of 2. 4355 is the most significant challenge; followed by outdated planning regulations with a MV of 2.4194 and complex land acquisition process with a MV of 2. 2258 in the 3rd. On the other hand, Low return of investment, high interest on capital finance, and Scarcity of land with infrastructure with a mean value of 2.2097, 2.0806, and 1.6452 are the least significant challenges in 4th, 5th and 6th position.

4.7 Challenges Encountered by Housing Developers at Ijoka

Table 6 shows the mean value for various challenges encountered by the developers during the course of construction at Ijoka. This was used to rank the challenges encountered by the housing developer. The variable rising cost of land with a MV of 3.0778 is the most significant challenge, followed Scarcity of land with infrastructure with a MV of 2.9444 and low return of investment with a MV of 2. 6778 in the 3rd. On the other hand, high interest on capital finance, Complex land acquisition process, and

outdated planning regulations with a mean value of 2.5222, 2.2667, and 1.9999 are the least significant challenges in 4th, 5th and 6th position.

4.8 Challenges Encountered by Housing Developers at Oba- Ile

Table 6 depicts the mean value for various challenges encountered by the developers during the course of construction at Oba- Ile. This was used to rank the challenges encountered by the housing developer. The variable rising cost of land with a MV of 3.1645 is the most significant challenge, followed by high interest on capital finance with a MV of 2.7039 and Scarcity of land with infrastructure with a MV of 2.6579 in the 3rd. On the other hand, Low return of investment, complex land acquisition process, and outdated planning regulations with a mean value of 2.2566, 1.9539, and 1.8684 are the least significant challenges in 4th, 5th and 6th position.

4.9 Challenges Encountered by Housing Developers at Orita – Obele

Table 6 also shows the mean value for various challenges encountered by the developers during the course of construction at Orita – Obele. This was used to rank the challenges encountered by the housing developer. The variable low return of investment with a MV of 3.5765 is the most significant challenge, followed by Scarcity of land with infrastructure with a MV of 3.3529 and rising cost of land with a MV of 3.0118 in the 3rd. On the other hand, complex land acquisition process, high interest on capital finance, and outdated planning regulations with a mean value of 2.8000, 2.2118, and 2.1765 are the least significant challenges in 4th, 5th and 6th position.

5.0 CONCLUSION AND RECOMMENDATIONS

The study was designed to analysis incremental housing development in Akure, Ondo State. The four neighborhoods selected for the study show an evidence of core housing developments. This implies that most of the buildings were yet completed. The reasons for the increase in the number of core houses in the study area were as a result of the low level of income of the developers. The findings reveal the challenges faced by the developers to include inadequate accessibility to finance, upsurge in cost of building materials and rising cost of land among others.

Based on the findings of this study, the following recommendations were offered on the challenges encountered by the developers in the study area:

i. The Government should endeavor to design policy that will be favourable to the masses and make housing loan accessible to the masses.

ii. Government should assist in providing more infrastructural facilities in the study area.

iii. Most of the residents that are self-employed should form housing cooperative societies with the aim of assisting members with cash and sell building materials at subsidies rate to the members.

iv. Government should sensitize the residents on the benefits of approval of plans and property documentations.

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