

## **An Appraisal Of The Impact Of Capital Transfer Programmes On Housing Development In Nigeria (A Case Study Of Ado –Ekiti, Ekiti State, Nigeria)**

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**Abstract:** Housing development cannot take place in the absence of capital. Capital provision for the lower economic class through conditional cash transfer ( CCT ) schemes could be a veritable source of capital for housing development if properly planned and executed. This study examined the role of cash transfer as a poverty alleviation programme in Ado – Ekiti, a fairly large town in South West Nigeria with particular focus on the impact it has had on housing development in the study area. Structured questionnaires were distributed among a sample drawn from the study area. The sample consists of 246 houses drawn out of 16,430 units in 28 enumeration areas using the systematic sampling technique. It was discovered that there are number of different poverty alleviation programmes in existence in the Nigeria including cash transfer programmes. Conditional cash transfer ( CCT) also known as” care of the people” (COPE) was unknown to the residents of the area and has had no impact in the direction of resolving the housing needs of the people. The study therefore recommended that some CCT programmes whose objectives would be tailored towards housing development be put in place to ameliorate the housing challenges faced by Nigerians resident in areas with similar characteristics to Ado - Ekiti.

**Key Words:** Housing development, conditional cash transfer “CCT”, care of the people “COPE,” poverty alleviation,

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Date of Submission: 20-08-2018

Date of acceptance: 06-09-2018

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### **I. INTRODUCTION**

Shelter is one of the three basic needs of man. Shelter in the modern parlance has gone beyond merely having a place with a roof over ones head to live in. Housing will include a number of conveniences within the building itself and in the environment in which the building is located. Poverty alleviation schemes should be targeted not only at providing food and clothing for the poor but also housing, education and health. Olatubara (2007) cited the 1948 Universal Declaration on Human Rights Article 25 and the 1966 international Covenant the Economic Social and Cultural rights Article 11.1 to buttress his argument that the right to housing is part of the rights that any government ought to pursue on behalf of every citizen. This is perhaps responsible for the various housing development programmes such as mass housing, core housing schemes, site and services schemes, Mortgage schemes etc often put in place by various governments. Virtually every successive government in Nigeria has one housing policy or the other formulated.

In Nigeria according to Balogun (2006), 78% of the urban population live below the poverty line. Cash transfer schemes are some of the increasingly popular social protection mechanism adopted to combat poverty and invest in human capital development. Schubert (2005) identified social cash transfer programmes as those aimed at providing basic social protection to those sections of the population who for reasons outside their control are not able to provide for themselves. Conditional cash transfer programmes involve families sending their children to school and for regular medical check-ups while the unconditional cash transfers are given to poor and vulnerable people without any

restriction on how the cash is spent and no requirements other than meeting the eligibility criteria. (Devereux, 2009). Providing cash transfer schemes has been relatively popular in middle income countries. It is also an emerging approach to poverty alleviation in the low income ones. (Pablo, 2005), Jishnu et al (2005), Schubert (2005) and Holmes (2009)

Nigeria has put in place over the years according to Aliyu (2001) a fair share of the poverty alleviation programmes, National poverty eradication programme with different schemes such as Youth empowerment scheme, Rural infrastructure developments scheme etc. More recently the social safety net scheme has also been added introducing for the first time, conditional cash transfer programmes to support people in extreme poverty (PRCU, 2010). Cash transfer schemes were introduced with the objectives of investing in human capital and the overall aim of alleviating poverty by enabling people to provide for their needs including housing. It is from this perspective that this research paper sought to appraise cash transfer programmes in Nigeria using Ado Ekiti, a typical fast growing town in south western region of Nigeria. as the explorative model. It sought to determine the level of the success of the programme especially in the direction of housing development with a view to recommending ways of further improvement if necessary.

## **II. LITERATURE REVIEW**

### **The Concept Of Social Protection**

Social protection is a the public action taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society. Social protection thus deals with both the absolute deprivation and vulnerabilities of the poorest and the need of the currently “not poor” for security in the face of shocks and life cycle events. The response may be governmental or non- governmental. One other point of focus is the provision of affordable houses for the masses especially in the urban areas where overcrowding has created a number of serious societal problems, homelessness and its attendant consequences being a major part as analyzed by Agbola 2004, Balogun 2006 Okoh, 2007, and Olatubara 2007.

Whereas social protection has for long been a concern in the wealthy countries, majority of the poor countries have neglected it or at best addressed it with inappropriate tools. Social protection consists of policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people’s exposure to risks and enhancing their capacity to protect themselves against hazards and interruption or loss of income. African Development Bank ADB in 2010 listed *inter alia* homelessness as one of the five main targets of social protection. Within the field of social protection two types of actions are distinguished namely : social assistance which encompasses public actions designed to transfer resources to groups deemed eligible due to deprivation. Deprivation here may be defined by low income or in terms of other dimensions of poverty e.g. social or nutritional status. Housing has a lot of influence on the social status of man in many parts of the World.

The second type is the social insurance which is social security financed by contributions based on insurance principles whereby individuals or households protect themselves against risks by combining o pool resources with a larger number of of similarly exposed individuals or households.

In Nigeria, poverty alleviation programmes under different covers had always been introduced by the Federal Government. E.g a Directorate of foods Roads and Rural Infrastructure was introduced in 1985 (DFRRI), Better Life for Rural Women in 1987, Family Support Programme (FSP) in 1994, Family Economic Advancement Programme in 1998 (FEAP), Local Empowerment and Environmental Management Programme (LEEMP) and National Poverty Eradication Programmes (NAPEP), were both introduced 2001 among others.

The National social protection committee in 2005 justified the need for social protection in Nigeria when it observed among other things that more than 70% of the 130million population live on less than \$1 per day and that life expectancy was low at 54 years. The indicators in that report underscored the need for a comprehensive social protection strategy to safeguard the poor and the vulnerable against risks of destitution.

Devereux (2009) reported that Cash transfer is an increasingly popular social protection mechanism throughout Latin America where conditional cash transfers are dominant and in the sub Saharan Africa where unconditional cash transfers are common. With the introduction of the NAPEP

in 2001, it was expected that the existing cash transfer programmes would impact positively not only on poverty alleviation, education and health care as the direct targets while also indirectly improving the quantity and quality of housing development in the country.

**Housing as a Concept and Need.**

Housing is a very sensitive subject that usually attracts a lot of attention in all societies. An enormous amount of the resources of any society is often allocated consciously or unconsciously to housing by individuals, corporate bodies and government. According to Olatubara (2007), the importance of secure, safe and adequately serviced housing is enormous. Indeed, housing as a unit of the environment has a profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community. In the typical Nigerian community, ownership of houses is a status symbol. Housing does not therefore possess only economic value but reflects the social worth of the owners. The government under various housing policies from time to time has sought to resolve the mass housing provision challenges by using prototype designs, mortgage schemes etc. Homelessness according to Tell Magazine, (2009), is still an acute problem in Nigeria as in many other parts of the World. The argument here is that cash transfer schemes could be intermarried with mass housing programmes for the very poor as a means of achieving the total objective of a general poverty alleviation programme.

**III. METHODOLOGY**

The research adopted as its case study approach using Ado- Ekiti, Ekiti state Nigeria. Located in the South Western part of the country, it has an estimated population slightly less than 1 million.

Data was collected on the perception of the residents concerning cash transfer programmes and housing development in the area through the administration of structured questionnaires. Additional information was sought via oral interview.

The sample frame comprises 16,430 housing units spanning through 28 enumeration areas as designated by the Federal Ministry of Housing and Urban development, Ado Ekiti office.

The sample size of 246 houses which is 1.5% of the sample frame was spread over the entire 28 enumeration areas as shown in Table 1.3. The percentage method was used to analyze the questionnaires.

**Table 1: Enumeration .Areas in Ado- Ekiti, Number of Houses and Sample Size**

S/N		No of houses	sample size	
			%	Appr. No
1	Ado- Ikere boundary to ureje river left side	606	1.5%	9
2	Same boundary to the right side	707	“	11
3	Ureje river right side to Ajilosun Street, State Ministry of Works junction, AUD to Ekiti state government poultry farm	647	“	10
4	Ureje river left side to AUD pry school, Oke Oniyo up to the right side of water works bye pass	568	“	8
5	Left side of water works to Ilawe road junction to Olaoluwa Grammar School	965	“	14
6	AUD pry school, Oke Bola up to right side of water works bye pass.	717	“	11
7	Conoil petrol station to old garage, left side of Oke Ori omi	816	“	12
8	Irona Oriomi right side of GRA to Ugbo Aje	506	“	8
9	Ilawe road both sides from Olaoluwa through to state secretariat including Odo	731	“	11
10	New Iyin road right side to iyin road prisons both sides including Oodua textile mills staff quarters up to ile Dele	851	“	13

11	Ile Dele, Basiri through to Ofin stream to Ori apata wilderness	518	“	8
12	Christ School Iworoko road left side including doctors quarters, state hospital to Ajitadidun to Ori apata wilderness	401	“	6
13	Ori apata wilderness to Iworoko left side up to Bawa Estate	700	“	10
14	Irasa- Ilokun both sides, bawa estate Iworoko road right side up to Petim house	435	“	7
15	Housing Estates: both Federal and State, Afao road up to Mary Mount Pry School, Oke Ila	626	“	9
16	Petim house to Ajitadidun Housing Estate road left side up to Afao road right side	621	“	9
17	Housing Estate road to Picnic ground to Afao road up to muslim nursery and pry school, Oke Ila	609	“	9
18	Iworoko road right side of picnic ground up to Ajowa market	505	“	8
19	Ajowa market to I.A. school Olobe through to health office ,Oke Ila Henry Dallimore Anglican church II	435	“	7
20	Iworoko road (Bawa road right side) to Fajuyi Park to Emmanuel Church Cathedral, Stadium road to Bawa road	564	“	8
21	Emmanuel Church Cathedral, Stadium road to Bawa road to Kajola Street to Ojumose to Okesa road right side	326	“	5
22	Mary Mount Oke Ila to the back of Mary Immaculate to Omi Olori to Idolofin junction to the east of Mary to St Crisoso Pry School/ St Patrick Cathedral	500	“	7
23	Oke ila left Okeyinmi up to Kajola street to Ojumose junction	401	“	6
24	Prisons, Police Headquarters, Governor’s Office/Government house, Okesa Barracks road/Aremu/ Ojumose	402	“	6
25	Ojumose to Ereguru, Ogbon Oba palace, Orere including Mary Immaculate Grammar school/St Patrick Catholic Cathedral	376		6
26	Ajilosun stream to old garage right side through AUD High School Agric road through poultry to Erekiti to Idemo	622	“	9
27	Idolofin Idemo Odo Ado road left side to Enu Odi to Bola Clinic both sides to Ureje river along Polytechnic road	673	“	10
28	Erekiti along Odo Ado road right side through to Bola Clinic to Ureje river along Igirigiri/Idege road	602	“	9
	Total	16,430	“	246

**Source: Federal Ministry of Housing and urban Development, Ado-Ekiti.**

#### IV. RESULTS AND FINDINGS

**Table 2: Percentage of Monthly Income Spent on Housing**

Range	Frequency	Percentage (%)
Above 5%	12	4.9
Below 255	234	95.1
Total	246	100

**Source: Author’s field survey**

Table 2 shows the response of to the question on how much of their income was spent on housing and associated bills. The table shows that only 4.9% spent above 25% of their income on housing . This tends to point at affordability of housing in the study area.

**Table 3: Awareness of Cast transfer programmes**

Level of awareness		Percentage (%)
Aware	14	6.5
Not aware	230	93.5
Total	246	100

**Source: Author’s field survey**

Table 3 shows the level of awareness of the sample about the cash transfer programme nicknamed care of the people “COPE” in the study area. Only 6.5% of the respondents affirmed that they are aware of the programme while 93.5% claimed they are of the programme. This response indicates that the programme is not yet popular in the study area.

However, in care of the people COPE, the conditional cash transfer programme in the study area was not known or aware of by majority of the people 93.5% and was affirmed not to have intervened in any way in the study area. This was in contrast with position the NAPEP officer that the programme has helped 500 people in the study area, Moreso, the CCT has no linkage with housing development as only money was said to be given to the less privileged people for survival.

**Table 4: Problems of Poverty alleviation programmes in Nigeria**

Problems	frequency	percentage
Corruption	87	35.4
Improper orientation	72	29.3
Inadequacy of skilled manpower	6	2.4
Lack of proper coordination	7	2.8
Misappropriation of the fund	5	2.0
Mismanagement and inadequate monitoring	23	9.3
Nepotism	20	8.1
Selfishness and greed by rich people	11	4.5
Too much population	9	3.7
Total	246	100

**Source: Author’s field survey**

From the Table 4 above, it is clear that corruption is the greatest problem in the study area with a percentage of 35.4. Improper orientation follows with a percentage of 29.3. Mismanagement and inadequate monitoring is 3<sup>rd</sup> with a percentage of 9.3 and the 4<sup>th</sup> , nepotism which posted a percentage of 8.1. The other problems with less level of severities include lack of proper coordination and misappropriation of funds among others.

**V. CONCLUSION**

The CCT programme is in relative terms a recent one in Nigeria. The programme has been used in other countries to solve different problems such as health care, food provision, employment problems. More importantly, it has also been used to solve housing provision challenges. In Nigeria, the cash transfer programme is aimed at helping the poorest of the poor in the country. This study however revealed that the programme has not been known and has not achieved its aim in te study area. The secrecy of the government officials in charge of the programme by not providing the names of the so-called beneficiaries called for suspicion. The programme is obviously not well promoted and its implementation not well focused on target. It is observed from the responses as analyzed earlier that the programmes has no link with housing development. It thus needs to be improved upon in order to achieve the milestone such programmes have achieved in other countries of the World.

## **VI. RECOMMENDATIONS**

It is hereby recommended as follows:

- 1 A CCT should be established the main focus of which is housing finance and subsidy. This is important as housing is one of the indicators of the condition of living of the citizens. The inadequacy of housing finance usually reflects in the low quality and quantity of housing in most places. This also directly or indirectly affect the quality of health and education. As such, no poverty alleviation programme can be said to be complete without taking housing development along with it.
- 2 Adequate monitoring and control measures should be put in place to ensure that there is a reduction if not total elimination of corruption in the deployment of funds under the CCT programmes. A situation whereby spurious figures are released as representing the number of beneficiaries without proper means of identifying such beneficiaries is not good enough.
- 3 Most importantly there should always be properly planned awareness campaign using such media of communication as could easily reach the expected target i.e. the poor in the communities and slums in the urban centres.
- 4 Identifying the poorest of the poor will require actual contact and reaching out to the communities along with the awareness campaigns. The programme officers must remove most of the bureaucratic bottlenecks often associated with public service in order not to discourage the targeted group.

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\*Bldr. D.K.O. Okedare "An Appraisal Of The Impact Of Capital Transfer Programmes On Housing Development In Nigeria ." IOSR Journal Of Humanities And Social Science (IOSR-JHSS). vol. 23 09, 2018, pp. 33-38.