THE IMPOVERISHED AND THEIR ENTITLEMENT TO ADEQUATE HOUSING: A SYNTHETIC ANALYSIS

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ABSTRACT
Poverty is a worldwide issue that affects people from all walks of life, regardless of their race, gender, religion, or continent. It is a significant challenge that hinders and destroys the beauty of human existence. Governments and countries worldwide are taking various actions to tackle this endemic malaise; however, the more significant the efforts to alleviate poverty's impact, the harder it becomes. The most exacerbated blows of poverty's consequences are deprivation to adequate housing. This paper aims to explore the relationship between poverty and the challenge the poor face to secure adequate shelter in Nigeria. Shelter is a crucial key among the basic necessities of life, and it is one of the fundamental rights recognized by many constitutions worldwide. Content analysis of relevant legal instruments and literature was employed as a research methodology. Using the Structural Inequality Theory which examines how social, economic, and political structures contribute to unequal distribution of resources, opportunities, and power among different groups in society the study found that although access to adequate shelter is a fundamental human right, the poor in Nigeria are far from enjoying this inalienable right. The paper therefore, recommended among others that the government in partnership with the private sector should evolve a pragmatic approach, including policies to promote affordable housing, combat discrimination, and ensure legal protections for the poor.

Introduction

From the report of World Bank, (2021) poverty is a universal problem that affects people across the world, regardless of their race, culture, religion, or gender. Since independence in 1960 up to the present, poverty has become a pressing issue in Nigeria, where economic productivity has not translated into improved living standards for the population. It is unfortunate to remark that poverty has persisted in Nigeria despite the vast resources committed to poverty alleviation by successive administrations. The situation is critical and has worsened in the last decade, with real disposable incomes dwindling and malnutrition rates on the rise.

Nigeria is a paradox, as described by the World Bank, with immense wealth and resources but high poverty levels. The poverty level in Nigeria is astronomically high and politically embarrassing considering the country's vast human and mineral resources. Despite the huge resources committed to alleviate poverty, no significant progress has been achieved. Poverty is one of the forces militating against social and economic development in Nigeria (World Bank, 2018). Its Development Report estimated that over 50 million people in Nigeria live in poverty, and this figure is expected to double by 2023. Poverty presents a significant risk to social harmony, and the primary task of economic development should include eliminating poverty.

Oluwatayo, (2018) submitted that the Nigerian Government has applied various poverty alleviation and eradication strategies over the years, including the provision of basic infrastructure such as health, education, and nutrition services for the poor. In the 1980s, the focus shifted to promoting the productive use of labor and harnessing market incentives, social and political institutions, infrastructure, and technology. Despite these efforts, poverty remains entrenched in the fabric of Nigerian society.

Overall, poverty in Nigeria is a pervasive and chronic issue that necessitates urgent attention and sustained efforts from the government and international community. Poverty alleviation strategies is expected to focus on addressing the root causes of poverty, such as lack of education, access to healthcare, and employment opportunities. Only with sustained and coordinated efforts can poverty be effectively eradicated in Nigeria.

From the work of Aluko, (2023), it is evident that poverty can deprive individuals of various essential aspects of life, including: basic necessities such as access to food, clean water, and sanitation; healthcare such as adequate medical care and health insurance; education such as quality education and opportunities for personal development; housing such affordable, safe and stable shelter; employment opportunities such as reliable, decent job prospects and fair wages; nutrition such as sufficient and nutritious food; security such as protection from crime and social safety nets; quality of Life such as access to cultural, recreational, and social activities; dignity such as a sense of self-worth and belonging in society; future opportunities such as investment in one's future and that of their children; empowerment such as the ability to make choices and have a voice in one's community; social inclusion such as being part of a supportive community and having a social network and the list is endless.

These deprivations can have far-reaching impacts on an individual's well-being and opportunities in life. Poverty is a complex and multifaceted issue that affects individuals and societies across the globe. In the World Development Report 2017/2018, the World Bank, (2018) identifies three dimensions of poverty: a lack of opportunity, a lack of empowerment, and a lack of security. The lack of opportunity means that individuals living in poverty are unable to access or take advantage of the opportunities and resources available in society. This results in their exclusion and marginalization, making them practically inactive in the social, economic, and political spheres. They are often unable to improve their living conditions or escape the cycle of poverty.

The lack of empowerment further perpetuates poverty by limiting the choices and agency of individuals. People living in poverty often have limited control over their own lives and are unable to make decisions that would allow them to improve their situation. This includes decisions about choice of housing, education, employment, healthcare, and other essential aspects of life.

Additionally, the lack of security makes individuals living in poverty vulnerable to various risks and threats. These can include economic uncertainties, social instability, violence, and health issues. Lack of access to basic services such as healthcare, clean water, sanitation, and nutritious food further exacerbates the vulnerability of the poor.

In Nigeria as at today, severe and widespread poverty is a harsh reality. Many Nigerians lack access to basic necessities such as food, clothing, and education. The conditions they live in are unimaginable to those who have never experienced such extreme poverty. It is astounding to see how the severely poor manage to survive with the bare minimum. The effects of poverty in Nigeria are far-reaching and have a significant impact on the health and well-being of its population. This is why Chimobi, (2020) agrees that the country suffers from high infant mortality rates and low life expectancies, which are clear indicators of the poor health

conditions faced by the impoverished. Limited access to basic healthcare facilities and a lack of competent medical practitioners contribute to the poor health outcomes for those living in poverty.

There is also a lack of immunization for many children in Nigeria, leading to physical defects and long-term health issues. The poor face numerous health challenges, but they have little to no options or choices in seeking proper healthcare. They must accept whatever limited healthcare is available, regardless of its quality or suitability (Ford, 2017).

Overall, poverty in Nigeria is a complex issue with severe consequences that extend beyond material deprivation. The lack of opportunity, empowerment, and security creates a vicious cycle that perpetuates poverty and prevents individuals from breaking free from its grip. Addressing these multidimensional aspects of poverty is crucial to improving the lives of the poor and creating a more equitable society in Nigeria.

The Poor as a Concept

The concept of poverty or the poor is a multi-dimensional phenomenon that has been a subject to numerous debates and discussions. Different individuals, institutions, and countries have defined poverty in diverse ways, but it generally refers to a state of deprivation, insufficiency, and inadequacy in terms of material, economic, social, and human needs.

Material poverty according to Aderomu, (2021) refers to a lack of basic necessities such as shelter, food, clothing, and other essential items. He further explained that economic poverty reflects the inability of individuals or households to earn enough income to lead a decent life. Social poverty entails exclusion, marginalization, and unequal access to essential services, such as healthcare, education, and social protection. Finally, human poverty represents the inability of people to enjoy basic human rights, dignity, and freedom.

Poverty affects millions of people worldwide and is often caused by various factors such as inadequate education and skills, low-paying jobs, ill health, social discrimination, economic inequality, and political instability. Poverty tends to disproportionately affect vulnerable groups such as women, children, elderly, minorities, and people living in rural areas.

Therefore, poverty alleviation is a significant challenge that requires holistic and integrated approaches. One approach is to promote economic growth and development by creating jobs, enhancing productivity, and promoting entrepreneurship. Additionally, strengthening social protection schemes, improving access to basic services, providing education and healthcare can reduce poverty levels.

Indeed, poverty or the poor are complex and multi-dimensional concepts that require a multidimensional approach to address effectively. Tackling poverty requires a range of measures to improve economic, social, cultural, and political aspects of people's lives. Governments, civil societies, and international organizations must collaborate to ensure that poverty reduction targets are met.

Collier, (2017) infer that the word “poor” refers to individuals or groups who live below a certain economic or social threshold, generally in terms of income, education, and access to basic resources such as food, housing, and healthcare. Thus, poverty is often associated with various related issues such as social exclusion, unemployment, limited access to education, and limited opportunities for economic advancement.

Effects of Poverty:

Health Issues: As poverty often restricts access to basic healthcare services, people living in poverty often suffer from health problems such as malnutrition, infectious diseases, and chronic illnesses. They are also more vulnerable to mental health disorders due to the constant stress of living in financial instability.

Education: Children living in poverty often face a lack of access to education. This limits their potential and opportunities in life and perpetuates the cycle of poverty.

Housing and Sanitation Issues: Poor people tend to live in substandard housing and often lack safe drinking water and adequate sanitation facilities. This leads to the spread of diseases and health complications.

High Mortality Rate: Poverty causes high mortality rates due to hunger, starvation, and lack of access to medical care.

Crime and Violence: Economic hardship often leads to an increase in crime rates and violent activities. People who are poor struggle to make ends meet, leading to an increase in illegal and unethical activities.

Social problems: Poverty increases the social problems such as substance abuse, domestic violence, and child labor.

In conclusion, poverty is a complex issue that affects many aspects of an individual's life, including health, education, housing, and opportunities for advancement. To tackle poverty, it is essential to create policies and initiatives that address not just the symptoms but also the root causes of poverty. This will help in creating a more equitable society that provides everyone with the means to live a healthy and dignified life.

The Concept of Housing

Housing is a fundamental concept that encompasses various aspects related to the provision of shelter and living arrangements for individuals and communities. It plays a crucial role in people's lives and is intertwined with social, economic, and cultural factors. Housing refers to the physical structures and accommodations that provide shelter and living space for individuals or families. It includes a wide range of residential buildings such as houses, apartments, condominiums, and various types of shelters (Abraham, 2019).

In fact, housing is considered one of the basic human needs, along with food, water, and clothing. It offers protection from environmental elements and privacy, which are essential for well-being. It provides shelter from adverse weather conditions, natural disasters, and external threats. It offers a sense of security and safety, both physically and psychologically.

The affordability of housing is a critical aspect. People should have access to safe and suitable housing without it causing financial hardship. Affordable housing is a major concern in many parts of the world, Africa generally and Nigeria in particular. Abimaje, Akingbohungbe and Baba, (2019) posits that housing comes in various forms, including:

i. Single-family homes: Detached houses designed for a single family.

ii. Multi-family housing: Buildings with multiple units, like apartments and condominiums.

iii. Temporary shelters: Such as tents or emergency housing for displaced populations.

iv. Social housing: Government-subsidized housing for low-income individuals or families.

To them, quality housing involves factors like adequate space, ventilation, sanitation, and access to utilities (water, electricity, heating). Ensuring good housing quality is crucial for public health. Governments often formulate housing policies and regulations to ensure that housing is safe, affordable, and accessible to their citizens. These policies can cover zoning, building codes, rent control, and more.

Housing can be attained through homeownership or renting. Homeownership involves purchasing a property, while renting offers flexibility but does not provide long-term asset accumulation. Urban planning and development play a significant role in shaping housing options within cities. Well-planned urban areas have a mix of housing types and provide amenities and infrastructure.

What is more, in the view of Lopez, (2016) housing is closely connected to social issues, including segregation, homelessness, and the housing needs of vulnerable populations. He says that ensuring equitable housing opportunities is a societal challenge. Thus, sustainable housing practices aim to reduce the environmental impact of buildings. This includes energy-efficient design, use of eco-friendly materials, and waste reduction. The housing sector has economic implications, influencing property values, construction industries, and related businesses. It can also be a source of wealth and investment.

Disparities in housing, Lopez, (2016) insist that it exist on a global scale. Some regions face housing shortages and inadequate conditions, while others experience housing oversupply and un-affordability. Housing often carries cultural and symbolic significance. Different cultures have diverse housing traditions and architectural styles that reflect their values and lifestyles.

Challenges in housing include addressing affordability, sustainable design, and accommodating growing urban populations. Future trends may involve smart homes, co-living spaces, and increased use of technology in housing management. It is on this wise that (Abraham, 2019) submitted that housing is a multifaceted concept that goes beyond the mere provision of shelter. It encompasses issues of affordability, quality, policy, and social significance. Addressing housing needs and challenges is critical for improving the quality of life and well-being for individuals and communities.

Fundamental Human Rights in Relation to the Poor and Housing

The fundamental human rights related to housing are enshrined in various international agreements and conventions. These rights aim to ensure that all individuals have access to adequate housing, which is an essential component of a dignified and secure life. Here are few of these rights declarations:

Universal Declaration of Human Rights (UDHR): Article 25 of the UDHR states that "everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care." This declaration sets the foundation for the right to housing. (UNO, 2020)

International Covenant on Economic, Social and Cultural Rights (ICESCR): Article 11 of the ICESCR recognizes the right to an adequate standard of living, including adequate housing. It specifies that housing should be safe, habitable, affordable, and in a location that allows access to employment opportunities, healthcare, and education. (UNESCO, 2023)

The Right to Adequate Housing: The right to adequate housing is a distinct human right. It encompasses not only a physical structure but also the right to live in peace, security, and dignity. Adequate housing should be culturally appropriate and provide access to essential services. (Boezaart, 2022)

Non-Discrimination: A fundamental aspect of the right to housing is the principle of non-discrimination. States are obligated to ensure that housing rights are enjoyed without discrimination on grounds such as race, color, sex, religion, national or social origin, disability, or economic status. (Boezaart, 2022)

Security of Tenure: The right to housing includes the security of tenure. Individuals should be protected from forced evictions and arbitrary dispossession of their homes or land.

Participation and Consultation: States are encouraged to engage with communities and individuals in housing-related decision-making processes. This participatory approach ensures that housing policies and projects reflect the needs and preferences of those affected.

Progressive Realization: The right to housing acknowledges that achieving adequate housing for all may be a gradual process due to resource constraints. States are obligated to take deliberate, concrete steps to progressively realize this right, even in difficult economic conditions.

Housing for Vulnerable Groups: Special attention is given to housing for vulnerable and marginalized groups, including women, children, persons with disabilities, refugees, and the homeless. States are expected to make efforts to address their unique housing needs.

Availability, Accessibility, Affordability, and Quality: Adequate housing should be available in sufficient quantity, physically accessible, affordable, and of a quality that meets basic living standards. This includes access to clean water, sanitation, and basic infrastructure.

Monitoring and Accountability: States are responsible for establishing effective monitoring mechanisms to assess the realization of the right to housing. Individuals should have avenues for legal recourse if their housing rights are violated.

International and Regional Mechanisms: International and regional human rights bodies, such as the UN Human Rights Council, regional courts, and commissions, play a role in interpreting and upholding the right to housing.

Effectually, the fundamental human rights related to housing are grounded in international agreements and aim to ensure that every individual enjoys the right to adequate, safe, and secure housing without discrimination. These rights encompass a broad range of principles, including non-discrimination, security of tenure, participation, and progressive realization, with

the ultimate goal of improving living conditions and reducing poverty and inequality.

Theoretical Framework: The Structural Inequality Theory

The **Structural Inequality Theory** is a sociological and economic framework that helps us to understand how larger social structures and systems create and perpetuate inequalities within society. It posits that inequalities are not just the result of individual choices or behaviors but are deeply rooted in the structural arrangements of a society. The theory, also known as structural functionalism or structuralism, examines how social, economic, and political structures contribute to unequal distribution of resources, opportunities, and power among different groups in society. It emphasizes that inequalities are deeply embedded in the structure of society. It looks at institutions, such as the economy, education, healthcare, and the legal system, and how they contribute to disparities in income, wealth, education, and access to basic needs like housing. The theory highlights how societal institutions can perpetuate discrimination and prejudice against certain groups based on factors like race, gender, ethnicity, or socio-economic status.

For example, housing policies and lending practices may discriminate against the poor and minority groups thereby limiting their access to quality housing.

Furthermore, economic structures, including income and wealth distribution, are a key focus. The theory explains how economic systems can favor the wealthy and disadvantage the poor. Factors like regressive taxation, wage gaps, and access to capital can contribute to economic disparities. Suffice to add that, Structural Inequality Theory considers social mobility, or the ability for individuals to move up or down the socioeconomic ladder. It highlights how structural barriers can hinder mobility, making it difficult for the poor to improve their circumstances. For example, limited access to quality education can hinder upward mobility.

Again, the theory explores how race and ethnicity intersect with structural inequalities. It examines how racial discrimination and historical disadvantages can affect access to housing, employment, and educational opportunities. Residential segregation, for instance, is often rooted in historical racial discrimination, economic status and continues to affect housing opportunities for minority groups and the poor.

Gender disparities are also a key concern. The theory looks at how structural factors, such as the gender wage gap and gender roles, contribute to women's economic and social disadvantages. In terms of housing, this can mean that women, particularly single mothers, are more likely to face housing insecurity. On education, Structural Inequality Theory examines how educational systems can perpetuate or alleviate social inequalities. Differences in school funding, curriculum, and access to quality teachers can limit educational opportunities for the poor. Educational disparities, in turn, impact future economic prospects, including access to suitable housing.

The policy implications of the discussion above are significant. Policies and interventions should address structural factors to reduce inequalities. For housing, this could involve affordable housing initiatives, anti-discrimination measures, and equitable urban planning to address structural housing disparities.

Critiques: While structural inequality theory provides insights into how societal systems function, it has been critiqued for not always addressing the lived experiences of those facing inequality and for potentially justifying the status quo. Critics argue that this theory may oversimplify complex issues, and there's room for individual agency in improving one's circumstances. It may also be criticized for not offering clear solutions to address structural inequalities.

In summary, the Structural Inequality Theory is a foundational framework in sociology and economics that helps us comprehend the deep-rooted and systemic nature of social inequalities. It underscores the importance of addressing structural factors through policy changes and societal reforms to reduce disparities in various aspects of life, including housing.

The Position of Law on the Poor and Right to Housing

The position of the law regarding the rights to housing for the poor varies from country to country, but there are some general principles

and international guidelines that can be applied to understand this complex issue. These general principles and international guidelines are expected to be domesticated by each country that strives to uphold the dignity of man. Gleaning from the report of United Nations (UNO, 2020) the following are but a few on the legal position of housing rights for the poor:

International Framework: The Universal Declaration of Human Rights (UDHR) and the International Covenant on Economic, Social, and Cultural Rights (ICESCR) recognize the right to adequate housing as a fundamental human right. To this end, the United Nations (UNO, 2020) has established a Special Rapporteur on adequate housing to monitor and promote this right globally.

Right to Adequate Housing: The right to housing does not merely mean shelter but refers to housing that is habitable, safe, and secure. Adequate housing should be affordable and accessible, without discrimination, and should offer privacy and basic amenities.

Progressive Realization: The ICESCR acknowledges that the right to housing may not be immediately realizable in all countries. It's a progressive realization, requiring states to take steps towards full realization within their means. This is where the government is required to muster its political will to this realization of ensuring that there is adequate housing provision.

Discrimination: The law prohibits discrimination in housing based on factors such as race, gender, religion, or socio-economic status. Anti-discrimination laws aim to ensure equal access to housing for all, regardless of economic status. In reality however, this is like a mirage in most developing country such as Nigeria. Even low-cost housing units supposedly built for the low income earners never gets to the would-be beneficiaries.

Social and Economic Rights: Housing rights are often considered as part of a broader spectrum of social and economic rights, including the right to work, education, and health. These rights are interconnected, and ensuring housing rights contributes to the overall well-being of the poor.

Affordable Housing: Laws and policies can address the affordability of housing for low-income individuals or families. This can involve rent control, housing subsidies, or public housing programs. The workability of this is largely dependent on the political will of the government.

Homelessness: Laws may require governments to provide emergency shelters and support services for homeless individuals especially during emergencies such as natural disaster like flood, fire outbreak or breach of internal security like communal clashes. Some countries have "housing first" policies, which prioritize providing stable housing to the homeless as a first step in addressing other issues.

Human Rights Institutions: Some countries have human rights commissions or ombudsmen responsible for monitoring and enforcing housing rights. These institutions can provide recourse for individuals facing housing-related violations.

International Pressure and Advocacy: International organizations, NGOs, and civil society groups play a role in advocating for the housing rights of the poor. They can put pressure on governments to comply with international standards.

Challenges and Enforcement: Enforcement of housing rights for the poor can be challenging due to budget constraints, political will, and legal barriers. Litigation and advocacy are often used to push for change.

From the foregoing, the legal position on the housing rights of the poor is based on international human rights principles and is enshrined in various domestic laws and policies. However, as Agbola, (2018) insists that the specifics of these rights, their enforcement, and their realization vary widely from one country to another, but they all aim to ensure that everyone, regardless of their economic status, has access to safe and adequate housing. Accordingly, advocacy and continued efforts are necessary to address housing disparities and promote housing as a fundamental human right.

The United Nation's Position on Housing

The United Nations recognizes that housing is a fundamental human right. The UN's position on housing provision for the poor is guided by the Universal Declaration of Human Rights, which includes the right to adequate housing.

The UN's efforts in advocating for adequate housing for the poor are focused on three main pillars: promotion, protection, and provision (UNO, 2020).

Promotion: The UN promotes the right to adequate housing through various international agreements and conventions, including the International Covenant on Economic, Social and Cultural Rights, which recognizes the right to adequate housing as part of the right to a decent standard of living. The UN also encourages governments to adopt policies and strategies that promote affordable housing options for low-income communities.

Protection: The UN seeks to protect vulnerable groups, such as low-income communities or people affected by natural disasters, from inadequate housing practices. The UN recognizes the importance of secure land tenure and property rights, which can help prevent eviction or forced displacement. The organization also advocates for the protection of informal settlements and slums, ensuring that basic services such as water and sanitation are available to these communities.

Provision: The UN recognizes that access to affordable housing is a significant challenge for many poor communities and emphasizes the need for sustainable and affordable housing solutions. The UN supports initiatives that promote the development of low-cost housing options, including public housing and microfinance programs. The organization also advocates for the integration of housing policies into broader poverty reduction strategies.

Accordingly, the UN's position on housing provision for the poor is focused on promoting adequate housing as a fundamental human right, protecting vulnerable groups from injustices related to housing provision, and providing sustainable and affordable housing solutions. The organization's efforts in this area are guided by the Universal Declaration of Human Rights and supported by various international agreements and conventions.

It is however pertinent to note that the United Nations (UN) recognizes that adequate housing is a fundamental human right for all and essential for achieving sustainable development. Therefore, it has taken the following measures to promote and ensure the right to housing globally.

The UN position on housing provision is outlined in various international instruments such as the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, and the Sustainable Development Goals (SDGs).

The Universal Declaration of Human Rights asserts that everyone has the right to a standard of living adequate for health and well-being, including housing. The UN Committee on Economic, Social and Cultural Rights has further specified that the right to housing includes access to adequate shelter, security of tenure, affordability, habitability, accessibility, location and cultural adequacy.

Likewise, the SDGs have set a target of ensuring access to affordable, adequate, and safe housing for all by 2030. According to the SDGs, housing and urban development should address issues such as affordability, resilience, sustainability, and inclusion.

The UN supports a range of initiatives to promote adequate housing globally, including the provision of technical assistance, capacity-building, and funding support for housing projects. It also advocates for policies that ensure access to housing for vulnerable and marginalized groups such as women, children, persons with disabilities, and those living in informal settlements.

Furthermore, the UN has established various mechanisms to monitor and report on the implementation of the right to housing, including through the Universal Periodic Review, the Committee on Economic, Social and Cultural Rights, and the Human Rights Council.

Thus, the UN recognizes the right to adequate housing as a fundamental human right and has taken various measures to promote and ensure access to housing for all, particularly for vulnerable and marginalized groups.

Challenges of the Poor to Housing Provision

The provision of adequate housing for the poor is a complex and multifaceted issue that involves various challenges. These challenges vary by region and country but are often interconnected. Beegley, (2021) gave some highlights on the challenges the poor face in accessing housing:

Affordability: One of the most significant challenges is the affordability of housing. Poor individuals and families often struggle to afford safe and decent housing due to low incomes and rising housing costs. Market forces, speculation, and gentrification can drive up housing prices, pushing housing further out of reach for the poor.

Inadequate Income: Many poor individuals earn incomes that are insufficient to cover their basic needs, including housing. Low-paying jobs, underemployment, or unemployment can make it nearly impossible for the poor to afford suitable housing.

Housing Discrimination: Discrimination in housing is a pervasive problem. Poor individuals may face discrimination based on their race, ethnicity, gender, or socioeconomic status. Discriminatory practices can limit housing options and perpetuate housing inequality. This discrimination as posited by World Bank, (2023) may lead to homelessness: Homelessness is a severe challenge for the poor. Those without a stable place to live face numerous hardships, including exposure to the elements, violence, and health risks. Lack of affordable housing and social support contribute to homelessness.

Overcrowding: Poor households often face overcrowded living conditions, with multiple generations or families sharing small living spaces. Overcrowding can lead to health issues, reduced privacy, and strained family relationships. A consequence of this according to Akeju, (2017) is unsafe and unhealthy Housing: Poor individuals may live in substandard, unsafe, or unhealthy housing conditions. This can include dilapidated buildings, inadequate sanitation, and exposure to environmental hazards. Such conditions pose health and safety risks.

Lack of Access to Services: Poor neighborhoods may lack access to essential services like healthcare, education, and public transportation. This can isolate residents and limit their opportunities for economic advancement. This is the case of most villages in Nigeria.

Inadequate Legal Protections: Boezaart, (2022) submitted that a great majority of poor individuals lack legal protections against eviction, especially in informal settlements or slums. Evictions without due process can result in homelessness and housing insecurity. This is prevalent where the populace is majorly illiterate and cannot afford legal services as prevalent in Nigeria. Akin to it he says ia absence of Land Tenure and Property Rights: Poor individuals often lack secure land tenure and property rights, making them vulnerable to land grabs and forced evictions. Legal recognition and protection of land rights are essential.

Urbanization and Rural-Urban Migration: Abimaje et al, (2019) says that rapid urbanization and rural-urban migration can lead to an increased demand for housing in urban areas, often outpacing the supply of affordable housing. Informal settlements and slums often emerge as a result thereby leading to acute lack of Infrastructure. Poor neighborhoods may lack essential infrastructure such as water, electricity, and sewage systems, contributing to poor living conditions. The absence of infrastructure affects the overall quality of life.

Natural Disasters and Climate Change: Poor communities are often more vulnerable to the impacts of natural disasters and climate change due to their housing conditions and limited resources. Floods, hurricanes, and other disasters can lead to displacement and loss of housing.

Political and Economic Instability: According to Oluwatayo, (2018) political instability, corruption, and economic downturns can affect housing provision and exacerbate housing challenges for the poor. Investment in housing and infrastructure has largely been inadequate.

Addressing these challenges requires a multifaceted approach, including policies to promote affordable housing, combat discrimination, and ensure legal protections for the poor. It also involves efforts to improve economic opportunities, education, and access to basic services in impoverished communities. Collaboration among governments, non-governmental organizations, and the private sector is crucial to make progress in addressing these housing challenges

Conclusion

Poverty in Nigeria is a complex issue with various dimensions, effects and causes. While it can be challenging to separate the different dimensions of poverty from its causes, the effects on housing which is a basic necessity of life is disheartening. The determinants, such as

unemployment, corruption, the lack of economic diversification, inequality, and a poor education system, are interconnected and mutually reinforce each other.

Overall, poverty in Nigeria is a multi-dimensional issue influenced by several interconnected factors. Tackling unemployment, corruption, inadequate education, and inequality requires a comprehensive strategy. Moreover, economic diversification away from oil dependency and improvements in housing and healthcare are vital components of poverty reduction efforts. Addressing these challenges holistically will be necessary to bring about lasting change and improve the lives of Nigerians.

Recommendations

Policy Reforms: We advocate for policy changes that prioritize affordable housing initiatives and address the specific needs of the impoverished population. There should be policy to support the development and implementation of housing policies that ensure equitable access to adequate housing.

Public-Private Partnerships: A call to Foster collaboration between government agencies, private businesses, and non-profit organizations is inevitable to create innovative and sustainable housing solutions. There should be more pragmatic approach to encourage private sector investment in affordable housing projects through incentives and partnerships.

Legal Protections: Indeed, we strongly advocate for stronger legal frameworks that protect the housing rights of the impoverished, including anti-discrimination laws and regulations ensuring fair housing practices. Government and private initiative should Support legal aid services to help those facing housing-related legal challenges.

Education and Awareness: Finally, we recommend for avenues to promote awareness campaigns to educate the public about the importance of adequate housing and the impact on overall well-being. This will Foster a broader understanding of the systemic issues contributing to housing disparities.

These recommendations aim to create a comprehensive approach to addressing the housing entitlements of the impoverished, combining policy changes, community engagement, legal protections and education.

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