

THE MANAGEMENT OF ORGANISED SELF-HELP HOUSING IN NIGERIA

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ABSTRACT

Cost of home ownership via the conventional methods prevalent in the country has continued to rise over the years, beyond what the average Nigerian can afford. Prospective homeowners, especially the low-income and those with irregular earnings, are constrained to look for other alternative strategies in order to realise their dream of home ownership. This paper proposes the Organised Self-help housing concept, a housing delivery strategy which takes into consideration the peculiar circumstance of the prospective homeowner, harnesses his potentials, while providing him with technical/professional guidance in the realisation of his dream of home ownership.

The paper outlines the actors, their roles and various stages of the Organised Self-help housing concepts with the view of assisting prospective managers (facilitating agencies) in efficiently discharging their responsibilities with more ease.

1.0 INTRODUCTION

Public sponsored housing programmes have failed to meet the housing needs of the majority of urban dwellers in the country. In reactions to this situation, many urban households have

Pursued their dream of home ownership on their own. Since many prospective homeowners have no professional knowledge of the issues involved, they are often cheated in the selection and procurement of land, building materials and labour for construction, use of quacks with the attendant problem of quality work, waste of resources, delays and even building failures. Other problems often inherent in this self-help home acquisition strategy include conflicts with neighbours and difficulties in accessing funds and public utilities etc. Resulting neighbourhoods evolve in a haphazard and uncoordinated manner, as the usual tendency has been that people at the early stages of development, concentrate only on their units and on community at later stages.

Self-help initiatives in housing delivery in Nigeria is an old practice. It was the popular traditional homeownership strategy amongst the rural dwellers. The community of kindred relied round a youngman in his bid to acquire a house. Scope of assistance ranged from sourcing of building materials to labour for the construction. Uptake of this strategy in the urban areas has been hindered due to legislative restrictions, lack of supportive kinship structure and the various demands.

Experience over the years indicate that collective efforts by the disadvantaged is perhaps the only way the poor can achieve adequate housing. One of such strategies based on collective efforts is the Organised Self-help housing concept. This strategy adapts the traditional community assisted homeownership strategy to tackle prevalent urban housing need. It incorporates professional support and community involvement in decision making and implementations which ensure that resulting scheme do not only evolve in an ordered manner but are technically feasible, and in tune with participant's circumstances and aspirations.

This paper is intended to guide the planning and management of Organised Self-help housing schemes in the country. Specifically, the paper addresses the following:

- i. identification of various actors/stakeholders in the scheme
- ii. identification of the roles of the actors/stakeholders
- iii. identification of the prerequisites for effective management /facilitation of organised self-help housing projects.
- iv. Systematic identification of the various stages of the organised self-help housing strategy (including activities and expected results)

2.0 THE ORGANISED SELF-HELP HOUSING (OSHH)

2.1 The concept

Self help housing has been practised in various forms in the country. In the

Organised Self-help housing systems, a group of households (who will eventually form a community in a new scheme or is already a community in an existing scheme) is assisted through professional guidance by a facilitating agency to develop houses of the members. Each participating household is given adequate opportunity to participate both in decision making and actual project implementation from the projects on set to its completion.

The facilitating agency assists the benefitting households in managing the building procurement process, facilitating access of households to land, finance building materials and other facilities.

OSHH scheme have two levels namely: the community and individual dwelling levels. At the community level, involving provision of communal services and infrastructure, decisions are usually collective and each household contributes appropriately to the realisation of such needs.

Construction could be in cash, labour substitution or actual participation in the project delivery process. At the individual dwelling level, the professional team deals directly and intimately with each family in order to identify their peculiarities and be able to evolve appropriate mode of involvement in the project for them. Thus, while some households maybe involved in the actual construction of their houses, others may hire labour or use a combination of both.

There have been instances where households agreed to collectively build each house in the scheme to ensure that even the weaker households in the group were carried along. Flexibility is one of the beauties of the scheme. Extant of flexibility will however depend on the demands of households and ability of the facilitating agency to cope.

2.1.1 Benefits of OSHH

OSHH ensures that peculiar circumstances of participating households and other are articulated and incorporated in the design of the project alongside technical

considerations. As such, resulting schemes are technically sound and socially acceptable. They also enjoy the support of households who are carried along at all stages of the project including actual construction. OSHH are thus affordable. They also help to build and strengthen communities by empowering them, through skill acquisition and participation in project planning and implementation, to be self-reliant and confident in handling issues and challenges that may arise in future. The process of OSHH reduces social tension while building a bond between households, their houses and communities that stimulates households to maintain and even improve their houses and communities. This is enhanced by the fact that concerns for the whole environment are articulated and incorporated into the scheme from the onset. OSHH also creates job and income opportunities for qualified professionals. It will also bring professional services to the benefit of the grass roots, thereby minimising the menace of quacks and their attendant evils.

2.2 Pre-requisites for Success

Unlike public sponsored housing projects, whose success is measured by the number of housing units constructed in the OSHH concept, project success is measured in terms of its impact on the community and households. Therefore at every stage of the project, the following must be kept in view:

- i. The project belongs to the community and as a result the community must be carried along at every stage
- ii. Project success should be based in terms of the physical development of the building as well as community development. A project which succeeds in building houses without developing social cohesion cannot be considered a success.
- iii. while working within the OSHH concept, professionals must keep an open mind and be willing to learn new lessons from the community. There is thus need for a rethinking of the professional roles and a deepening of professional skills.
- iv. Good interpersonal relationships is very important in this concept because of the high degree of contact between households (who may not have any knowledge whatsoever of the issues involved in the project) and the professional team. For the households to be adequately carried along and have

confidence in the professional team, all issues must be discussed and resolved in a manner that no party is seen to be disadvantaged.

3.0 ORGANISED SELF-HELP HOUSING: STEP BY STEP

3.1 Initial Contact

This comprises of the first set of meetings between the facilitating agency and the community. The purpose is for both parties to get to know and decide whether to work together or not.

Interested households will be invited to the first formal meeting with the facilitating agency, where they are briefed of the concept of the project. Participants at this meeting will be given time to think over it so as to determine whether or not to participate in the project. If response is positive, they will be requested to meet and form an Association and elect officers. This is to give the group a legal status and have a smaller group to represent their interests where necessary. Subsequent meetings will be held between the parties to further clarify issues which will assist them to decide whether to continue with the project or not. At these meetings, the concept of OSHH will be repeated again and again; the roles of both parties highlighted; likely implications of the project on participating families discussed, fees for the services rendered and mode of payment discussed. It is important that every participant clearly understands the project concept. Thus apart from meeting with the Executive Officers, the facilitating agency should also create avenues to meet with participating households.

This initial stage allows both parties to have a quick assessment of the project. Each meeting should be properly constituted with quorum and agenda. Meetings should start on time and be documented as to date, time, attendance and resolutions. This stage should take about 4 weeks.

3.1.1 Expected Results

- i. Record of households that participated at the meetings;
- ii. Record of meetings with resolutions;
- iii. Measurable level of confidence / mutual trust between the parties and mutual interest to continue;
- iv. Organization of the households into an

association with executive members;

- v Households should have an idea of the concept of OSHH, their roles and likely challenges to be posed by the project, the services to be rendered by the facilitating agency fees and mode of payments;
- vi Preliminary evaluation by the facilitating agency on whether to proceed to next stage of the project;
- vii. Sketchy checklist of issues that may enhance success of the project or otherwise;
- Viii. Preliminary assessment of households;
- xi. Schematic design to work out number of plots;

3.2 Preliminary Study

The objective of this stage is to allow the agency take a quick appraisal or diagnostic impression of the project which will determine whether further efforts should be invested in this project.

Although contacts will be maintained between NBRRI and the Executive of the Community Association, there would still be the need to relate informally with the families in order to obtain information on their household size, income characteristics, and other resources they may be willing to commit to the project.

The **Technical Team** comprising of an Architect, Engineer, Town Planner Land Surveyor, Estate Surveyor and Quantity Surveyor will undertake the following activities:

- A. Charting of the land to obtain more information from the Town Planning Authority as regards density requirements, zoning, minimum plots and other requirements.
- b. Identify the type and quality of services available / accessible to the site.
- c. Analyse the environmental features and their implications on the project.
- d. Prepare a preliminary layout design of the site.
- e. Prepare preliminary cost estimates of the scheme and services to be rendered.
- f. Obtain rough idea on each household's income in order to estimate how much loan they may be entitled to and the total

amount they may have for the project.

- g. Contact with manufacturers /suppliers to obtain quotations and analysis of quotations.
- h. Preliminary environmental impact assessment of the project.

The **Social Team** will do the following:

- a. Observe how the new Community Association is developing, the evolving social network, special trends that need to be taken into consideration, etc.
- b. Assess available human resources to have idea of
 - available practical skills within the community,
 - capability of members of the families to participate due to age, health, job and other restrictions,
 - Socio-economic structure of families including occupation and likely sources of income,
 - Other contributions that people may be willing to make e.g. assist in getting discounted cost of materials and services, facilitation of contact with public agencies etc,
 - Families disposition to OSHH.

3.2.1 Expected Results

- a. Updating list of participating families.
- b. Preliminary affordability analysis of families,
- c. Assessment of capability of households to participate,
- d. Assessment of households' understanding of OSHH concept,
- e. Articulation of households expectations,
- f. Preliminary articulation and formulation of design guidelines,
- g. Preliminary cost estimates of land, houses, infrastructure and professional consultancy fees,
- h. Compilation of options in the choice of materials and construction technology,
- i. Assessment of possibility of the project continuing,
- j. Identification of issues that will affect the project and a clear idea as to how to resolve them,

Note that activities at this stage should be done as quickly and accurately as

possible. Families should be encouraged to give correct information as this will influence the project outcome. This is a potential exit point from the project, especially, if problems which cannot be viably resolved are identified.

3.3 Study

This is a detailed feasibility study of the project. It will further clarify the scope of the project and give impetus to detailed project planning and design.

This will entail a detailed verification and update of data collected in previous stages. As such, it will require more contact with the site and the community. It will cover the key areas of the project as follows:

3.3.1 Technical

- a. Soil tests and analysis;
- b. Best options for provision of infrastructure like water, electricity, access road sewage, etc. considering cost, terrain and other site considerations,
- c. Negotiations with the suppliers to obtain competitive prices for materials and services,
- d. Detailed analysis of available construction systems including materials and technologies. At this stage it will be necessary to demonstrate the materials and technologies proposed for the project.
- e. Analysis of households' expectations and aspirations.
- f. Analysis of environmental issues like pollution, flooding, etc. that may affect project and options for solving them.
- g. Detailed articulation of criteria for designs of the dwelling units and layout plan with outline specifications.
- h. Preliminary cost of project.

3.3.2 Financial

Interviews should be held with each household to verify their income. Note that the family might have more than one source of income. Each must be verified through credible documents like pay-slips, in the case of employees and certified audited

account, in case of self employed. In addition, only incomes which can be sustained through the project should be taken into account.

Above analysis in conjunction with available loans will determine the size of house and form of participation of each household in the project.

3.3.3 Social

Through observations, interviews and questionnaires, the following will be determined:

- the social impact of the project on the larger society;
- leadership potentials in the informal setting within the community;
- social structure and integration within the group, considering the different income levels;
- characteristics of the households with respect to:
 - * involvement in previous organizations;
 - * undesirable traits like drug or alcoholic addiction or other anti social tendencies that may impact negatively on the project;
 - * disability due to age, sickness or pregnancy;
 - * occupation including details of type and work schedules;
 - * skills of family members;
 - * special contributions of family members to the project.

3.3.4 Expected Results

- * Detailed environmental and social impact analysis;
- * Soil tests with detailed analysis of the soils;
- * Short-listing of suppliers;
- Investigation of construction systems, construction materials and technologies;
- Detailed and concrete articulation of criteria for layout plan including infrastructural designs;
- Detailed articulation and formulation of criteria for design of dwelling units

including specifications of materials;

- Market survey as prelude to preparation of priced bill of quantities and materials schedules;
- Detailed affordability analysis of households;
- Identification of social mobilisers within the community;
- Analysts and confirmation of households' ability and willingness to participate in the programme;
- Work programme based on available skills and availability schedule of the households

3.4 Design

The focus at this stage is to articulate a programme of work based on data obtained and analysed from previous stages, which will achieve the objectives of affordable decent housing and community development. It will entail identifying activities that need be done as well as evolving a framework for their successful execution. This will require preparing working drawings details and specifications, training manuals, work programmes, etc. Decisions at this stage will determine, to a large extent, direction of the implementation stage and the final project outcome.

The facilitating agency still needs to maintain contact with the community at this stage to define various components of the project. There must be clear measurable goals, preferably broken down to targets. Targets serve as control points, enabling people appreciate progress of work. Targets must, however, be constantly discussed, reviewed, and agreed upon with the community, in order to give them a sense of ownership, secure and sustain their interest and commitment in the project. Remember that construction can be tiring, so build in 'breaks' to allow people recharge and be energized for subsequent stages of the work.

3.4.1 Financial

Using available data, it should be possible at this stage to have a clear idea of how much funds households are able to invest into the project (own resources and loans) and the effect of this especially (with regard to loan repayment and consultancy fees to the facilitating agency). Undue financial burden on households arising from this may be ameliorated by delaying commencement of loan repayment period, extending repayment period or allowing such households to put in more work hours into the project.

At this stage, concrete decisions must be made (taking into consideration all design parameters evolved from the study) with respect to standards of quality, size of dwellings, materials and levels of finishing of both dwellings and infrastructure. Due consideration must also be given to maintenance and future developments. Planning and design should reflect households' income, culture, prevailing climate, site/environmental considerations and future aspirations of the people. Flexibility, possibility of incremental construction and income generation should be reflected in the designs. There may be need for a variety of designs considering households' peculiarities and site conditions, amongst others. Planning at all levels should enhance safety and community cohesion. Decisions at this stage must be technically sound, financially feasible and socio-culturally acceptable. NBRRI's wealth of experience and expertise in this area should be brought to bear in the project.

Training is an important component of OSHH. Training in various forms, should span the entire project life cycle. Considering the lack of experience and likely changes in daily workforce, hands-on training on daily basis is highly recommended. Training materials should be prepared to reflect the varying skills and literacy levels of the community. These will include illustrated manuals, posters, pictures and models where practicable. Avoid technical jargons. Choice of words should be simple, direct, unambiguous and clear. Use languages or dialects people understand easily. While 'pidgin english' may be appropriate in a cosmopolitan city like Lagos, while 'Ibo', 'Yoruba' and 'Hausa' will be more appropriate in the eastern, western and northern parts of the country respectively.

3.4.2 Technical

A community representative, who will serve as the project manager should be selected at this stage. In addition, the community should be divided into smaller groups like zones or work groups for easier management.

3.4.3 Expected Results

Clear idea and definition of the roles of households;

- Clear understanding by households of the concept and challenges of OSHH;
- Fine-tuning of households' expectations;
- Selection of participating families and issue of provisional letters of offer;
- Preparation of detailed working drawings, details, and specifications;
- Selection of construction systems, including technology and materials;
- Preparation of detailed master plan and layout of the site including infrastructural layout and details;
- Priced bills of quantities and schedule of materials;
- Over all budget for the project;
- Work-plan and programme for the whole project, defining total project time;
- Approvals and building permits from Town Planning Authority.

3.5 Implementation

The focus at this stage is project execution. There is little scope for changes at this stage. Project execution is multidisciplinary and needs input from four main areas as follows:

Social: It is important to build up and empower the community at this stage through constant training, skill acquisition and minimization of conflicts. Remember that construction can be quite tiring and may make people easily irritable. Find appropriate points to locate 'breaks' in order that people may refresh. Community will implement at this stage strategies already worked out for catering, child care and

Detailed programme of work should be prepared at this stage. This will be achieved by breaking the work into smaller tasks and activities. Tasks like project administration, purchase and disbursement of materials should be reflected in the overall work plan. The community will however, work out their plans as regards catering and child-minding if need be. Operational guidelines for

3.6 Discipline.

3.6.1 Administration: Selected members of the community will be trained prior to this stage to handle project administration and documentation, budget control, procurement and disbursement of materials. Regular checks and retraining will ensure the project progresses successfully.

3.6.2 Financial: this will entail strict and transparent financial management of the project. All transactions must be properly documented and in line with prior agreed procedures. Accounts should be regularly updated and audited. Weekly project financial analysis should be prepared for clear assessment of project cost performance.

3.6.3 Construction

This entails the physical building of houses and infrastructure. The community must be assisted at this stage, through constant training to acquire required skills in order to progress with the work without undue stress. A labour schedule which ensures good spread of labour during the project should be evolved taking into consideration the availability of community members.

Procedures should also be put in place which ensure quality control, reduce wastages and ensure that project does not exceed its time and cost budgets. Preferably, site activities should be reviewed on daily, weekly and monthly basis. The professional Team should prepare charts for such project progress review to put a check on quality, cost and time. Another important consideration is where to start work on site, since it may not be possible to start all the houses at once. This will be decided considering available equipment, gadgets, transportation, security and work efficiency.

The people's morale must be sustained. This can be done by providing up to date information as to progress of work, opportunities for community activities and celebrations as well as having a clear cut process which minimizes mistakes on site. Periodic meetings with community Executive members and all households should be held to appraise project. In addition, each workgroup should meet at the beginning of work each day to agree on tasks to be accomplished and the best approach.

3.6.4 Expected Results

Preparation and review of work programme

on daily, weekly and monthly basis;

- a. Putting in place of support facilities like ware house, site office, canteen and nursery
- b. Quality control of the work process through control measures and checks built into the process;
- c. Defined work sequence;
- d. Capacity building of community;
- e. Time and cost controls; However, the most important results expected at this stage are:
- f. Completion of the construction of the physical buildings and infrastructure; and
- g. Development, empowerment and strengthening of community to confidently stand on their own.

3.7 Transition

This is the stage when the facilitating agency must say 'goodbye' and withdraw from the community and allow the community to assume full responsibility of the project, as well as identify and manage their other interests. This could be a traumatic time for both parties if the project has not been well managed. It is therefore imperative that all the processes culminating to this stage should have empowered the community sufficiently enough to confidently stand on their own, discovering new challenges and conquering new horizons.

Evaluation of the project at this time should be in three levels:

- by the community,
- by the facilitating agency, and
- jointly by both parties.

Success of the project will be evaluated in terms of achieving the major project objectives of construction of decent affordable houses and infrastructure on one hand and sustainable community development on the other hand. These will be judged against quality of work, actual project time and cost.

In addition, for NBRRI, success will be evaluated by how the project has been able to overcome major problems like stigma and resistance to change hitherto hindering her efforts at popularisation her R&D results. This will however take some time to evaluate.

3.7.1 Expected Results

A vibrant, cohesive and empowered community that can confidently stand on its own and whose members are satisfied with both the product and the process. This could be assessed by post project visits to the site and discussions with community members, (including both the Executive members and others) to determine interpersonal relationships, level of new

community development, individual/household improvements, sense of community identity, pride and attachment to the buildings and community, etc.

A satisfied facilitating agency as shown by successful completion of the project within time and cost budgets, additional income and more experience gained from the people and the entire project delivery process.

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3.8 CONCLUSION

An increasing number of people are constrained to live and work as aliens in urban environments in which they played little or no role in their formation. This is often evidenced in anonymous life style lack of cohesion characteristic of our urban areas today. Housing provision should not be viewed only in technical terms but also as a vehicle for social reform. This can only be achieved if beneficiaries of housing, are carried along as partners in the housing delivery process and not helpless beneficiaries. In this view, professionals like architects have a vital role to play. Rather than being 'definers', professionals led by the architect will have to become designers of possibilities within which people will exercise their initiatives in sourcing solutions to their needs.

3.9 Bibliography

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