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**Follow-up to the World Summit for Social Development and
the twenty-fourth special session of the General Assembly:
priority Theme: Affordable housing and social protection
systems for all to address homelessness**

Statement submitted by Arms of Comfort Foundation, non-governmental organization in consultative status with the Economic and Social Council*

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

* The present statement is issued without formal editing.



Statement

Homelessness in Developing Countries is addressed in various ways depending on the definition placed on the subject in context. The number of homeless people worldwide is estimated to be between 100 million and one billion, depending on how we count them, and the definition used. In developing countries homelessness is largely a result of the failure of the housing supply system to address the needs of the rapidly growing urban population. By definition and the purpose of this paper, homeless people:

- Have often migrated to the city to escape rural poverty or to supplement rural livelihoods
- Are generally employed in low paid, unskilled work
- Often choose to sleep on the streets rather than pay for accommodation, preferring to send the money to their families
- Are frequently harassed, evicted, abused or imprisoned
- Suffer poor health with a range of respiratory and gastric illnesses
- Are victims of crime, rather than perpetrators if it
- Are predominantly lone males but increasingly couples and families with children
- Homeless women and children are most often the victims of family abuse. Their poor economic standing places them at greater risk of homelessness in order to escape abusive situations, abandoned or widowed. They may end up begging or in prostitution to support their children in the absence of sufficient, affordable accommodation.
- Homeless children could be children who are Street Children frequently escaping abuse, particularly from stepparents or extreme poverty. They are often detained or imprisoned for being on the streets due to their mistrust in adults and authority, they prefer to live on the streets rather than accept over authoritarian accommodation.

Apart from being one of the items that absorb a large portion of household expenses, housing plays a special role in the social, political and economic discourse of most societies. As a matter of fact, housing has been known to be a major component of creating stable and healthy communities.

The Nigeria National Housing Policy defines ‘Housing’ as the process of providing functional shelter in a proper setting in a neighbourhood, supported by sustainable maintenance of the built environment for the day-to-day living and activities of individual and families within the communities. Quite fundamental to the attainment of affordable housing goals in any nation is for stable housing policy, presence of political will and proper implementation of sustainable housing policies.

For a country to meet its affordable housing expectations, there must be a stable macroeconomic environment. Lenders, more often than not, are concerned about liquidity risk and are reluctant to offer long term loans.

Over the years, construction costs have risen due to the relentless inflationary pressure on building materials and increased demand for labour. Discontinuity of the previous government policies on affordable housing has also not helped matters. The challenges associated with securing and perfecting land titles have also militated against efficient and sustainable housing delivery in Nigeria.

Civil Servants should be supported through an integrated strategy involving group land allocation, site services, infrastructure development, inter-ministerial collaboration and utilization of expertise residual in the Service.

The federal government has in the regard of providing housing loan to the Federal Civil Servant across the Country signed many Memoranda of Understanding (MoU) enabling direct participation of the private sector in the provision of houses as well as with ministries, agencies and departments. It has equally entered into partnership with developers to build moderate and affordable houses for its staff. One of such MOUs was the N13 billion mortgages refinancing under the government backed Federal Integrated Staff Housing (FISH) programme signed to facilitate approval of loan to some civil servants to facilitate their purchase houses under the programme.

A virile social protection system should embrace good homeownership rate as is the case in, Indonesia (84 percent), Kenya (73 percent), and South Africa (56 percent). The major issues that continue to affect housing in Nigeria include constraints related to the high cost of securing and registering secure land title, inadequate access to finance, slow administrative procedures, and the high cost of land. All these strengthened by effective social security in place will make housing more affordable.

As a result of the high cost and limited production of affordable housing in Nigeria, an important number of its population lives in rented property which condition varies from shacks to formal housing with highly speculated rent. Neither the government nor the private sector provides sufficient housing units especially for the masses that need and demand it. Formal housing production is at approximately 100 000 units per year and this is highly inadequate because at least 1 000 000 units are needed yearly to bridge the 17 to 20 million housing deficits by government's target date of 2033.

In recent years, the Nigerian government and its development partners have sought to develop social protection instruments to tackle the country's high rates of poverty and vulnerability. This Project is part of a project funded by UNICEF Nigeria to support the Government of Nigeria in realizing its overarching development strategy and development of a national social protection strategy, and is one of five thematic outputs (the others relate to cash transfers, HIV/AIDS, child protection and fiscal space).

Social protection is increasingly being seen by the international community, regional bodies (e.g. the African Union (AU)) and national governments as a policy tool to address such development challenges. Recent regional and global imperatives to invest in social protection argue that social protection policy and programming can support a more equitable pro-poor growth model (especially, as in Nigeria, where strong economic growth is not benefiting the poor). It then becomes highly imperative to build a very strong social protection system that makes a number of policy and programming recommendations for the government and development partners to strengthen the nascent agenda.

Current expenditure on the social protection sector is very low, however, representing only 5% of the DRG-MDGs fund (excluding state contributions) and 1.4% of government expenditure. There should be developed, a social protection system that takes a lifecycle and gender approach to risk and vulnerability (recognizing both economic and social risks, such as job discrimination and harmful traditional practices), and organize social protection around four main themes: social assistance, social insurance, child protection and the labour market. However, in practice, implementation is extremely narrow, ad hoc and most often state specific. There is currently no realistic social protection policy or strategy driving the social

protection agenda in the country. A mapping of the current social protection landscape in Nigeria finds that a number of actors are involved in funding and implementation, including government, donors, international nongovernmental organizations (NGOs) and civil society. The three federal government programmes are the conditional cash transfer (CCT) In Care of the Poor (COPE), a Maternal and Child Health (MCH) health fee waiver for pregnant women and children under five and the Community-based Health Insurance Scheme (CBHIS) (being re-launched this year after problems with programme design). Other social assistance programmes are implemented in an ad hoc manner, by government ministries, departments and agencies (MDAs) at state level. These include child savings accounts, disability grants, health waivers, education support and nutrition support. Programmes led by donors include a CCT for girls' education in three states.

As more homeless people are cultivated daily owing to the prevailing factors which include insurgency and other social ills across the world, there is the need for a stronger social protection system to be put in place to address the gap being experienced in the efforts to providing affordable housing schemes that reaches the poor

Submitted in collaboration with:
Gabasawa Women and Children Empowerment Initiative
