

# Housing the Poor on the African Continent



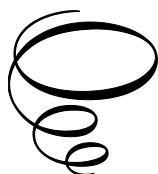
# Housing the Poor on the African Continent:

*Reconsidering Ubuntu  
Philosophy*

Edited by

Mfundo Mandla Masuku,  
Oliver Mtapuri,  
Primrose Thandekile Sabela  
and Nomusa M. Mlondo

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# CHAPTER 1

## HOUSING POVERTY: THE PRACTICE OF UBUNTU IN SOUTH AFRICA AND NIGERIA

MANDLA A MUBECUA  
& JAMES OJOCHENEMI DAVID

### **Abstract**

South Africa and Nigeria are regarded as the two major economic powerhouses of Africa, being the two largest economies on the continent respectively. Until recently both countries have thrived economically. However, several hindrances continue to undermine their overall socio-economic development. Housing poverty tops the list of challenges affecting both economies, a reality that raises concerns regarding the practice of the Ubuntu philosophy or lack thereof in both countries' pro-poor policies. Scholarships on housing focus on exploring how the policies of countries restrict the effective implementation of free houses and the impact of proper housing on the citizens. Reflecting on such scholarships, this chapter appraises the possible contribution of the African philosophy of Ubuntu to the provision of houses, with a special focus on Nigeria and South Africa. The chapter relies on secondary sources and content analysis to analyse the relevant literature critically to demonstrate the practice of the Ubuntu philosophy or lack thereof concerning housing poverty. We show how a practical reflection of the philosophy can meaningfully enhance access to quality housing, which is yet to be the case. Given its accents on equity and justice, as well as an overall concern for human dignity and the common good, this framework underscores the importance of allocating scarce resources to a large community while discouraging the selfish accumulation of wealth by the elites. Thus, we recommend the incorporation

of this philosophy in the housing policies and their implementation as a way forward in the provision of low-cost housing for the population.

**Keywords:** Ubuntu, Housing poverty, Corruption, South Africa, Nigeria

## Introduction

Access to shelter is undoubtedly a basic necessity of life all over the world. Considering its centrality to human flourishing, a house is no longer considered as an ordinary roof over one's head. Rather, it is almost an indispensable requirement for a person's social and economic development (Sabela, 2014; Sunday, Shukor Lim & Mazlan, 2021). A house is viewed as the main factor that influences the community's health facilities, efficiency, social behaviour, and satisfaction, as well as their general welfare (Okimiji et al., 2021). As Sabela (2014) rightly observes, a house is one of the basic needs which can provide a measure of one's success as well as be a commodity to guarantee one's future. Despite this acknowledgement, however, the problem of destitution due to housing poverty is a common phenomenon in Africa. Housing poverty in this context is understood as "*homelessness and inadequate shelter to accommodate own family*" (Yakubu et al., 2021, p. 6). While affecting both rural and urban settings, it is more pronounced in the urban areas and cities in Africa, owing partly to the rising rate of rural-urban migration. Although abundant literature exists on the concept of Ubuntu and its applicability in social issues, there is limited scholarship on its application to housing poverty in Africa. Hence, underpinned by the philosophy of Ubuntu, the study focuses on the practice of Ubuntu or lack thereof in relation to housing poverty in both South Africa and Nigeria, given the fundamental focus of Ubuntu on the social and human development of a person within a community. In doing so, we aim to highlight the practice of Ubuntu in the housing of the poor, as a test of the failure or success of relevant housing policies in both countries

The focus of the study on these two countries, namely Nigeria and South Africa, is motivated by the influences of both countries on the continent (Mubecua & David, 2019). Following this present section, the next sections briefly unpack the concept of Ubuntu by highlighting its historical trajectory and meaning. Furthermore, we discuss the overview of housing crises and relevant policies through the lens of the Ubuntu philosophy. This is done by critically reviewing the practices of Ubuntu or lack thereof concerning the provision of houses in Nigeria and South Africa. Lastly, following the discussion, we conclude and recommend ways of aiding and strengthening the provision of houses in a manner that will benefit the African people.

This study thus contributes to scholarship that demonstrates the relevance of Ubuntu in modern society as opposed to the view dismissing its utility in modern society.

## Ubuntu in Brief

While acknowledging the enormous extant literature on Ubuntu, we only draw on a brief history of the concept (Ubuntu) to understand the meaning and growing usage in scholarly circles. Various views exist regarding the deployment of the concept of Ubuntu in the literature. For instance, according to some views, the concept of Ubuntu was initially used in the South African Institute for Race Relations conference held in Durban in 1960 (Gade, 2011). However, some scholars believe that the concept emerged following the work of Jordan Kush Ngubane in the African Drum magazine in the 1950s (Lodge, 1998; Meintjes, 2021). Yet Chibba (2013) notes that there are lots of written works before 1950, which supported Gade's (2011) view that the concept can be traced back to the 1800s, where it was used mostly by the Nguni people. Within these various scholarships, the concept has mostly been operationalised through the dictum, "I am because we are", which essentially means humanity towards others (Kayange, 2020; Molefe & Magam, 2021; Moyo, 2021). The above is a translation from the Zulu expression, "*umuntu ngumuntu ngabantu*" or in Xhosa, "*umntu ngumntu ngabantu*". Albeit that "*not everyone in Africa concedes the relevance of Ubuntu to various contemporary Africa's social challenges*" (Olatubosun & Nyazenga, 2020, p. 3). Okoliko and David (2020) argue that the utility and efficacy of Ubuntu can be optimised if one chooses to apply Ubuntu to one social problem at a time rather than viewing its structural perfection at large (Okoliko & David, 2020). Based on that premise, this study zooms in on the application and practices of the concept of Ubuntu, specifically in the provision of houses.

The moral philosophy represented by Ubuntu places the responsibility of others' flourishing on every member of the community because it acknowledges the interconnectedness of all beings (David & Okoliko, 2020). According to Ubuntu, "*Every moral agent has particularly weighty duties to aid his family, which includes many extended members, such as in-laws, uncles and cousins*" (Metz & Gaie, 2010, p. 34). Based on this, it remains a disgrace if a certain family member generates food for only his/her close family members. Further still, Ubuntu essentially drives an Afro communitarian philosophy that extends such responsibility to the larger community rather than circumscribing it to the immediate family

(David & Okoliko, 2020). As Mfecane (2020) aptly stresses, the concept of Ubuntu as a philosophy of life emphasises the moral obligation of each person towards the enhancement of other people's welfare as well as their social environment.

In South Africa, the concept of Ubuntu can be understood through an appreciation of the negative impact of colonialism and the Apartheid system. Under the Apartheid and colonial period in South Africa, the humanity and dignity of the Africans (particularly Black people) were severely undermined through various inhuman policies. Hence, Venter (2004) avers that the concept of Ubuntu is the antithesis of both Apartheid and colonialism, and its utility revolves around the emphasis on human dignity and the wellbeing of all.

Post -1994, the concept of Ubuntu has received a lot of attention from both governments, the private sector, as well as academics, and it is important in restoring the relevant social values for the transformation of society (Moyo, 2021; Nussbaum, 2003; Richardson, 2008). For instance, the Department of Education in Gauteng introduced the concept in schools as an important subject to provide positive social values for students. According to Broodryk (2006), it is believed that the concept of Ubuntu may establish a value-driven society. Despite critiquing its relevance in modern society, Matolino and Kwindingwi (2013) show that the term (Ubuntu) is considered as a founding principle of the newly democratic Republic of South Africa. Furthermore, the authors believe that this concept is closely connected with the concept of the African Renaissance. Wim van Binsbergen (2001) embraces Ubuntu as a feasible and sustainable philosophical concept since this concept is applicable everywhere in the world. Given this positive attitude towards Ubuntu, the concept has been applied to question various social issues bedeviling the African continent including corruption, human development, and climate change, among others (David, 2018; Okoliko & David, 2020; Rapatsa, 2016; Wanasika et al., 2011). Scholarships on Ubuntu are, however, relatively silent in exploring the practice of Ubuntu in the face of growing housing poverty in Africa, and it is concerning that the humanity espoused by Ubuntu flies in the face of the growing destitution seen in African urban areas. Having conceptualised Ubuntu, it is vital to now turn to this concern using Nigeria and South Africa as case studies to appreciate the above reality better.



## **Housing Poverty in South Africa and Nigeria**

The challenge of poor housing is hardly restricted to African countries; it is a global crisis. Thus, the Sustainable Development Goals (SDGs) that emerged as a global agenda post the MDGs in 2015 have the provision of housing as one of their top agendas. Target 11.1 of the SDGs is explained as aimed at ensuring access for all to adequate, safe and affordable housing and basic services and upgrade slums (Mubecua & David, 2019; Stokes & Seto, 2019). Not having shelter is considered as the first outcome of and aspect of income poverty. It is highly unlikely that one will prefer to be homeless if one can afford the cost of a shelter. In other words, not having access to adequate and decent housing is an indication of living below the poverty line. Meanwhile, access to shelter is an internationally recognised human right. Historically, the United Nations General Assembly accepted the International Covenant on Economic, Social and Cultural Rights, which considers the right of everyone to an adequate standard of living for himself and his family, including food, clothing, and housing (International Covenant on Economic, 1966) It is estimated that in 2007, 29.9 million people were living in slums in Bangladesh. In the same year (2007) it was further estimated that Brazil had 45.7 million people who lived in slums. Sabela (2014) states that approximately 40% of the population of the world will quickly need housing. Remarkably, in 2010, the report of the United Nations revealed that 828 million people in developing countries lived in slums.

The housing backlog in South Africa is estimated to be approximately 2.3 million houses and this backlog is growing by 178 000 houses a year (Hartmann, 2018). Unlike the present state of the country, the Apartheid housing policies were set in a manner that was racially segregating and the provision of houses during that period was based on race. Beinart and Dubow (1995) likewise state that South African cities were racially divided, and as a result, Blacks were forced to live in homelands. The Natives (Urban Areas) Act, No. 21 of 1923 was enacted and the dynamics of the Act sought to control the Africans in urban areas by forcing them to stay in rural areas. These rural homelands were established in such a way that the people were located far away from critical amenities, resources, and services, and the development of these homelands was intentionally overlooked by the Apartheid government. After the establishment of the homelands many people travelled from their homeland to urban areas to access job opportunities to feed their families, but the Act allowed local authorities to find a place for Blacks outside or on the outskirts of urban areas. The main intention of the Apartheid system was to avoid urbanisation or development

of Black areas. The focus of development was instead on the cities where Whites resided, and the homelands where Black South Africans were shifted to were excluded. Invariably, therefore, the law passed by the Apartheid government lacked any reflection of Ubuntu.

Post-1994, the democratic government introduced different strategies intended at addressing the challenges faced by the rural people in the homelands. The primary interest or focus of the democratic government was on building shelters, especially for the previously disadvantaged groups, in keeping with the Constitution of South Africa established by the democratic government. Section 26 of the South African Constitution stipulates that everyone has the right to adequate housing and the state must take reasonable legislative and other measures within its available resources to achieve the progressive realisation of this right. Amongst the programmes established was the Reconstruction and Development Programme (RDP) of 1994, which had the provision of housing as one of its key proposals for social development. Many houses have been built for the poor since then, however, the number of people that still do not have houses remains high. Getting the exact number of houses outstanding due to the housing backlog is difficult, and the South African government's capacity to deliver on its constitutional mandate to provide shelter for its citizens has declined over the years (Mohammed et al., 2019).

Tshoose (2009) reminds us that the Ubuntu philosophy promotes equal and dignified treatment of everyone regardless of their background, and this includes the vulnerable members of a community. In South Africa, as indicated above, all citizens must have shelter as it is their constitutional right. However, the increasing housing backlog makes the government's efforts at promoting the dignity of people who do not have shelter questionable, which is why they often resort to violent protests against this lack of service delivery, among others, and failed election promises (Akinboade et al., 2014). Compared to other South African provinces, Gauteng has high housing needs (see Figure 1) (Mohammed et al., 2019). Despite having had a high number of RDP houses built by the democratic government, "*Gauteng continues to record the largest share of South Africa's population, with approximately 15.2 million people (25.8%) living in this province*" (Maphanga, 2019, p. 2). Msindo (2018) thus links the growing population of the province to the high housing backlog, as this increase is outpacing the number of houses built. Figure 1 shows that the Eastern Cape, Western Cape, and KwaZulu-Natal Provinces have had a higher number of RDP houses built, but still the house backlogs are estimated to be above 500 000.

**Table 1: Houses backlogs by provinces**

Province	RDP dwellings community survey 2016	RDP houses backlog 2016/17 Estimates
North West	261 693	237 000
Western Cape	571 997	526 000
Gauteng	1 227 729	600 000
Mpumalanga	241 801	170 000
Northern Cape	105 541	52 000
Free State	289 414	Figure not available
Kwazulu Natal	559 302	716 079
Limpopo	260 976	157 420+
Eastern Cape	386 802	600 000+
National		2,3 million

Sources: Adapted from Msindo (2018)

The above reality is not without consequence, as the failure of the South African government to provide enough free houses leads to protests. The escalation of community protests concerning poor service delivery (more especially, houses) in South Africa is often concentrated in metropolitans and cities. In the Eastern Cape, the number of protests between 2014 and 2015 was estimated at 2054. These protests were the result of poor service delivery of things like housing, water, and electricity. In 2004, the University of Johannesburg's Social Change Research Unit reported that there were 13 protests in South Africa. The number of protests rose to 470 before falling to 287 in 2012. Meanwhile, Msindo (2018) observes that there are four times more protests over the lack of houses than of other basic needs.

The graph presented below (Figure 1) shows the protests related to the lack of houses in South African municipalities, and more specifically, the rising number of protests in the municipalities across the country since 2004. The failure to provide houses for the poor which led to these uprisings in 2004 should have been avoided, and the rising incidences of riots in the country due to frustration, poverty and more specifically destitution raises questions

regarding the practice and application of the concept of Ubuntu (Khomba, 2011).

Some scholars have noticed that there is corruption in the provision of RDP houses (Msindo, 2018; Rubin, 2011). According to Rubin (2011), for instance, the provision of houses has been marred with allegations of nepotism and favouritism, especially on the part of certain comrades in the ruling party (ANC) in consideration of their fights against Apartheid. Power holders use their privileged positions as opportunities to benefit themselves and their cronies (Lekubu, 2013). Expectedly, this approach to housing provision tends to benefit those who are in power, leaving those without political power helpless (Zondi, 2016). Hence, the act of nepotism does not reflect the spirit of Ubuntu's emphasis on sharing for others' flourishing, as discussed above. Highlighting the issues of bribery or inducement in the provision of housing also, Rubin (2011) states that people remain in the housing waiting list for more than 20 years and this is attributed to corruption, characterised by selling of houses by individuals in powerful positions. It is thus little wonder that in 2009, the Inkatha Freedom Party (IFP) protested against the corruption, nepotism and political interference observed in the allocation of the RDP houses.

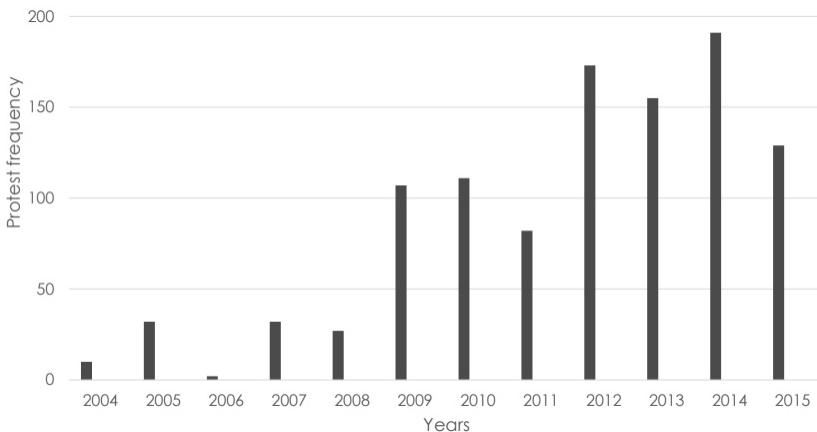


Figure 1: Protest frequencies for all municipalities (January to September 2015)

Sources: Msindo (2018)

Turning to Nigeria, it is also important to examine how Ubuntu is applied or practised or not in the provision of houses for all citizens. The application and practices of Ubuntu in the provision of houses in Nigeria will be understood by reviewing the policies which directly and indirectly encourage or support humanity, as well as the application of the policies. Nigeria is a middle-income country and it is considered to be the largest economy in Africa after overtaking South Africa in 2014 (Mubecua & David, 2019). In 1991, the National Housing Policy of Nigeria was established, and its main aim was to encourage the accessibility of adequate and affordable housing for all Nigerians (Godwill et al., 2021). To apply this policy successfully, the Nigerian government set a target to build an estimated eight million houses. The policy was formulated to build houses to cater for the present and future generations of the country, but during an evaluation of the National Housing Policy of Nigeria, Mpya (2020) discovered that only about 800 houses were built upon the implementation of the policy. While this may seem to be a big number, it is far from what is needed by the citizenry to achieve adequate housing, considering Nigeria's very large population (Amaefule, 2017; Festus & Amos, 2015).

Top government officials such as the Minister of State for Power, Works and Housing, Mr Suleiman Hassan, recently acknowledged that the housing deficit was 7 million units in 1991, and this housing deficit had risen to 17 million units in 2017. This was despite all the many programmes initiated to ensure the implementation of this policy (Darmawan et al., 2021). One such programme included the inauguration of the implementation committee to facilitate and direct the carrying out of the housing policy. Secondly, the council that focuses on monitoring and evaluation of the housing policy was formulated. Thirdly, the Federal Mortgage Bank was permitted and empowered by Decree No. 53 of 1989 in the country (Nigeria) to provide permission for the initial setting up of the Primary Mortgage Institutions. Moreover, funding was introduced to support the programme. The federal government established a new housing scheme to build approximately 12,1000 houses in Kado Estate in Abuja. Lastly, the federal government promised to build approximately 18,500 houses in every state in the federation. This programme was initiated in April 2005 in Ekiti State. Based on the formulation of these programmes and the National Housing Policy, one can realise the efforts made by the Nigerian government to help the poor.

While the National Housing Policy set by the government is an act of humanity since several people cannot afford to own houses, the situation on the ground reflects the opposite, which strongly suggests the absence of

Ubuntu in driving such policy. Although several housing units have been built, the seemingly pro-poor housing approach has failed to address the problem of housing poverty in cities such as Abuja, for instance. A copious demonstration of this reality is in the sheer number of unoccupied houses in Abuja amidst the rising number of the homeless and people living in the slums. Findings from a recent observatory study that sought to demonstrate this reality are quite alarming. For instance, of the 21,239 housing units observed, it was revealed that 4,541 duplex units representing 21% are still empty; 7633 2 bedroom units are empty, representing 36% of this number; 20% (4294) of the units comprising of 3 and 4 bedrooms are still available; and 4771 1 bedroom units representing 23% are still un-occupied (Yakubu et al., 2021, p. 14). It is thus not surprising that Nigeria's housing demand is estimated to be above 17 million currently. Moreover, there are also an estimated 108 million Nigerians who are without a home (Ebekoziem, 2020). One problematic factor identified in this regard is that the process of housing distribution does not encourage the participation of the citizens. Wagenaar et al. (2015) believes that the housing programmes have to encourage the participation of the people at the grassroots level, and Chadha (2021) confirms that participation of the local people on the ground is important because these people know what they want.

As earlier shown in the case of South Africa, there is also a close relationship between the shortage of houses and the high rate of corruption (Ebekoziem et al., 2019). This is consistent with the views expressed by Chang (2009, p.13) that *“slums are found to arise from failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems, and a fundamental lack of political will”*. As the foregoing demonstrates of South Africa and Nigeria, the provision of houses has been marred by bribery and corruption (Ebekoziem, 2020).

## **Analysis and Discussion**

The high and rising level of poverty, especially in Africa, is directly linked with the migration of people from rural to urban areas in search of greener pastures. This reality has shaped the dynamics of housing poverty, particularly in major cities in Africa. Just like other countries in Africa, South Africa and Nigeria continue to experience rapid urbanisation (Sunday et al., 2021). For that reason, the provision of houses to the poor migrants is very important, since it is critical for their thriving and living a dignified life. Swanepoel and De-Beer (2012) rightly surmise that being poor can lead

to the trap of poverty. This gives the impression that not having a shelter may make one's life difficult by making one more vulnerable and powerless, etc. In this regard, recent studies have used the concept of housing poverty to explain homelessness or insufficient houses to cover all the family members in the household (Kim & Yoo, 2021; Ulman & Cwiek, 2020). Housing poverty also induces poor service delivery protests, given the prevalence of poor governance and maladministration in Africa. This reality has prompted scholars such as Tambulasi and Kayuni (2005) to conclude that the application of Ubuntu is vital in ensuring sustainable solutions to such problems through good governance. As shown in the definition of the concept, Ubuntu emphasises the belief that one's flourishing is and ought to be in connection with others' wellbeing. However, in the case of South Africa for instance, the exclusion of certain people from benefiting from adequate and decent housing under the Apartheid regime set the foundation for the housing poverty faced by many Black Africans today, which reflects the absence of Ubuntu.

Scholars have associated the concept of humanity with the philosophy of Ubuntu (Nussbaum, 2003; Sanga, 2021). Matolino and Kwindiwi (2013) confirm that Ubuntu is rooted in the search for identity and human dignity. It is used as an attempt to restore the identity and dignity of the African people. Makwinja (2018) further states that the concept of human dignity in Ubuntu has been utilised to legitimise a wide range of liberal public policy initiatives usually directed at the welfare of poor people. One may interpret it to mean that the rights of individuals without adequate access to shelter are severely undermined, where Ubuntu is not practised. Indeed, an adequate provision of free houses is associated with the act of humanity that not only understands but also promotes the dignity of every human in every policy consideration. As Khomba (2011, p. 65) argues, "*people must come first, before products, profits and productivity*".

It is well acknowledged that shelter is one of the basic human needs, without which human development is hardly possible. Learning from the Maslow Hierarchy of Needs theory, specifically on the aspect of physiological needs, can provide some insight in this regard. According to Ganta (2014), physiological needs involve important tangible needs like having access to housing. The theory believes that physiological needs are crucial for the survival of people. For instance, if one is not having shelter or is very hungry, it is not easy for that person to be effective in that community where she/he belongs. Swanepoel and De Beer (2012) term the lack of shelter and other basic needs as a poverty trap. In most cases, the majority of people who are trapped by poverty reside in rural areas or squatter settlements that

are outside the cities, and they often live a life generally not considered dignified by many standards. As asserted above, the Black people who were forcefully removed from their land by the Apartheid government often reside on the outskirts of the cities and experience a high poverty rate. In the work of Swanepoel and De Beer (2012), poverty is associated with the lack of assets like houses.

In both Nigeria and South Africa, there are well-written policies that aim at addressing the challenges of housing poverty. Various factors, however, continue to undermine their implementation to realise effective and sustainable housing schemes. Among these are a lack of access to land; poor administration in processing Certificates of Occupancy (C of O); low incomes; high rates of interest on mortgage loans; and the high cost of building materials (Festus & Amos, 2015). Consequently, the challenge of housing poverty not only remains but is on the rise in South Africa and Nigeria, especially in the urban areas as rural-urban migration rises. Similar realities are visible in developing countries that do not have the resources to support their citizens. We argue in this study that while the countries have fairly good policies that can address the housing challenges, the ineffective implementation thereof results in other fundamental socio-moral issues that need to be resolved through the Ubuntu philosophy. Indeed, the inability of the South African government to provide free adequate houses, as was promised before 1994, suggests a derailment from the practice of Ubuntu in the government's discharge of its responsibility to its citizens. We note equally that, like other poverty-related social crises, the housing crisis in both countries is contributing to violent social protests. Indeed, the anger and frustration resulting from homelessness and destitution will continue to undermine peace and security in society. The recent spate of looting in South Africa demonstrates how people with nothing to lose due to homelessness and poverty tend to justify criminal activities. As seen in South Africa, the failure of the democratic government to distribute houses through the Ubuntu philosophy has led to an increasing number of protests in the country, and the practice of this concept in South Africa will help indirectly to solve the continuous housing protests in the country.

Similarly, in the case of Nigeria, one sees the absence of the practice of Ubuntu in house distribution and accessibility for citizens. Alarming, the housing poverty that has produced many destitute in the urban areas exists chiefly due to greed, maladministration, and corruption rather than due to a lack of the necessary resources. For instance, in the case of Abuja the *“empty houses are proceeds from corrupt politicians who do not care about gaining from the facilities”* and instead they use them *“as a vehicle for hiding their*



*ill-gotten wealth from the eyes of the financial crime agency*” (Yakubu et al., 2021, p.9). Teotia arrived at similar conclusions on housing poverty, regarding it as a major emerging problem caused by the corruption, greed and selfishness of the political system (Teotia, 2014). All these demonstrate the absence of the practice of *Ubuntu*, as many who can change the situation will rather live a life of opulence side-by-side with the destitute in the same community. This article believes that the provision of free houses is an act of humanity which is one of the aspects of the philosophy of *Ubuntu*.

## **Conclusion and recommendations**

This study has attempted to examine the concept of *Ubuntu* in South Africa and Nigeria, with a view to project its implications for the housing crises faced in both countries. We juxtapose the challenge of housing in both countries with the practice of *Ubuntu*, to highlight the relevance of the latter for improving the poor housing conditions in these two leading economies on the continent. Although both countries, upon obtaining their political freedom, had the provision of free houses on top of the list of their development agendas, a history of ineffective and poor housing schemes has undermined these development agendas. Poor policy implementation, corruption and inadequate participation of the beneficiaries of housing beneficiari have been identified as the major causes of the outcome, both of which are considered to be opposed to the practice of *Ubuntu*. Hence, the practice of *Ubuntu* in the provision of houses in Nigeria and South Africa is considered as an imperative towards addressing the alarming housing poverty faced in both countries, since *Ubuntu* promotes social ethics that frown at the destitution of any member of the society. However, this moral ideal has no binding force unless it is reinforced by political will. Human dignity is considered the centre of contemporary moral and political theory. Based on this finding, we recommend a more energetic pro-poor approach towards eliminating housing poverty that is underpinned by *Ubuntu*. Within the context of Nigerian housing provision, this will involve a government strategy that legally discourages the trend of unoccupied houses through heavy taxation. As has been demonstrated above, some of these empty houses have been built using illegitimate wealth stolen from the commonwealth of people. The proceeds from this taxation should be used to provide shelter for the citizens. The undignified living conditions of the homeless are indeed not a reflection of a government that is both responsible and humane towards its people. To achieve better housing provision more effectively, corruption among the political elites who are often the owners of these unoccupied houses must be tackled head-on. Essentially, a

reorientation of the minds of leaders in a manner that acknowledges that the suffering of one is the suffering of all is critical to dealing with housing poverty. It is fundamental for politicians to avoid making unnecessary decisions or empty promises which create unnecessary expectations.

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