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# Housing Reconstruction after 2012 Flood Disaster: Experiences of Flood Victims in Lokoja and Ibaji

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**ABSTRACT;** The purpose of this study was to examine the lives and experiences of the flood victims twelve years ago later. The study was conducted in lokoja and ibaji using in-depth interviews and self administratered questionnaire. Result indicted that the flood victims are; (1) experiencing housing insecurity as building ownership is down by (11:6%) (2) they don't know where money will come from to repair their building back to the Way they were before the flood (3) they have no faith in the houses, for many of this flood victims, the lack of coordination and federal bureaucracy served to decrease civic trust in the local, state and federal governments.

**Keywords**: reconstruction, housing, building and flood

## I. INTRODUCTION

The 2012 Nigeria floods began in early July 2012, killed 363 people as of 5th November 2012. According to the National Emergency Management Agency (NEMA), 30 of Nigerian's 36 states were affected by the flood with Lokoja and Ibaji completely submerged.

The floods were termed as the worst in 40 years (NEMA, 2012), and affected an estimated total of seven million people (Adejoh, 2015). The estimated damages and losses caused by the floods were N2.6 billion (Zekeri, 2021). The humanitarian effort after the disaster, and the outpouring of donations and support by National and international donor agencies, were significant. However, in the following weeks, months and years, many of those whose lives forever changed by 2012 floods continued to face enormous challenges. Many lost some, if not all, of their assets and are now confronted with the process of rebuilding their lives. Many of them don't have home and thousands of them are living in buildings that are yet to be completed.

Since the disaster, the governmenthave been on the recovery and reconstruction efforts urban areas with Kogi State left behind in the recovery efforts. States like Kogi State affected by the flood, in constrast, received far less notice. This study draws much needed attention to Lokoja and Ibaji affected by flood disaster by examining the lives and experiences of the 159 families affected nearly ten years later.

## II. METHODOLOGY

### Study Area:

The research reported here focuses9 on two cities in Kogi state, Lokoja and Ibaji. The two communities was selected as an ideal case study because it was severely affected by 2021 floods. Both were designated flood disaster areas following 2012, 2013 and 2014 flood disaster by National Emergency Management Agency (NEMA).

### Data Collection

The data for this research are drawn from a larger study in the two communities looking at both institutional and individual efforts dealing with the aftermath of 2012 floods. The focus is on the well-being of those affected and identifying and analyzing economic development strategies that are being considered by the local community, state and federal efforts. An additional focus is to assess the extent to which the different stakeholders not only agree or disagree about approaches, but also understand each other's point of view. The study was conducted using qualitative and quantitative methods.

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A three phased data collection was used. First, key informant interview were conducted in the two areas, in order to gain a better understanding of housing reconstruction effort after the flood disaster. Second, focus groups were utilized in the two areas for in-depth community study. Third, a self-administered questionnaire was distributed to community members and those affected by the disaster.

**Key Informant**

Key informants interviewed were employed to gain a better understanding of issues related to housing reconstruction since the related housing reconstruction since the flood disaster, as well as how the flood victims were affected by these issues and the extent of community activity to address them. Chain referrals sampling was used, starting with elected officials and other stakeholders interviews were conducted with community leaders and members of community development associations. Semi-structural, face-to-face interviews were used in order to answer basic questions relating to housing reconstructing and to ensure same information was gathered from informants, April to December, 2021. Key informants were asked to address relating to housing reconstruction efforts, land use, significant actions by groups and individuals, differences among the victims and hopes, visions and fear related to the well-being of the flood victims.

**Focus Group**

Focus groups were also conducted in the two study areas with those affected by the floods, community residents, and other stakeholders with an interest in the well-being of the community and that of those displaced by the flood. These groups were structured to provide more detailinformation about housing reconstruction efforts, challenges and hopes of the flood victims. Focus group questions were formed by the questions from the survey.

Twenty focus groups (5 group interview in each study area) were conducted between July, 2021 to January, 2022. Some of the participants were flood victims affected by flood disaster. Group size ranged from five to eight participants. Each session lasted for three hours. Each group was asked to comment on housing reconstruction efforts since 2012 flood disaster.

**Questionnaire**

The questionnaire was distributed and collected through personnel drop-off/pick up to residents identified by the key informants as knowledgeable about housing reconstruction since 2012 flood disaster. This technique is a modified self-completion approach that retains the advantages of a questionnaire, while providing for data collection in a short period of time. This method of drop-off/pick up ensure high response rate (Dilman et al, 1999). Some questionnaires were completed after the focus group meetings. A total of 130 respondents affected by the flood completed the questionnaire. The questionnaire was administered August to January, 2022.

Information was collected on these respondents' characteristics, such as age, gender, and education. The questionnaire asked about the flood victims pre-flood disaster and current housing, current employment. Other measure of well-being for each flood victims included whether their lives were better, the same, or worse since the 2012 flood. Information collected on housing characteristics included the type of houses, whether the house was owned or rented, and the extent of damage from flood disaster.

## III. RESULTS AND DISCUSSION

**Sample Characteristics**

Majority of the respondents representing (30.8%), (23.1%) and (5.4%) had education above secondary school. Only (7.6%) had no education beyond primary school level. Regarding job situation, 42.3% were unemployed, 46.2% were looking for work, 7.7% were self-employed and 3.8% were employed by someone else.

**Table 1. Demography Information Sample (n= 130)**

| Item | | Percent |
|---|---|---|
| (1) What is the level of your education | | |
| Primary | 10 | 7.6 |
| Secondary school | 30 | 23.1 |
| NCE/ND | 30 | 23.1 |
| BSC/HND | 40 | 30.8 |
| MSC | 20 | 15.4 |
| | | |

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| (2) What is your job situation? | | |
|---|---|---|
| Are you<br>a) Employed by someone else<br>b) Self employed<br>c) Looking for work<br>d) Not employed | 10<br>5<br>60<br>55 | 7.7<br>3.8<br>46.2<br>42.3 |

**Building Before and After Flood Disaster**

Before the 2012 flood, 65.4% of the respondents owned the buildings they lived in, 13.9% owned with a loan, while 19.2% owned without loan, 4.6% lived in a rented apartment while 8.5% of the respondents lived without paying rent. After the flood disaster, building ownership dropped (Table 1.2). Only 53.8% owned their building, 13.9% owned with a loan and 19.2% without a loan. As anticipated, building ownership is reduced by 11.6% (Table 1.2). One can therefore guess, there was certainamount of homelessness after the 2012 flood disaster.

Majority of the buildings owned before and after the flood disaster (65.4% and 42.3% respectively) were three bedrooms flat and one bedroom flat without flood insurance or any other forms of housing provision (Table 1.2). Many respondents with one bedroom flat had trouble negotiating with some agencies that gave out loan because the value of their property was too low. The few people who applied for loans to help repair the damage building were not successful in getting the loan. It is worth mentioning that one bedroom flats are an indicator of substandard housing. Owners of such property in the two regions are unable to qualify for conventional mortgages and must rely on personal loans at higher interest rates.

**Table 2 Building Ownership Before and After the Flood (n=130)**

| Item | Percent |
|---|---|
| **(1) Before the Flood** | |
| a) Owned building<br>b) Owned building with loan<br>c) Owned building without loan<br>d) Rent<br>e) Live in without paying rent | 65.4<br>7.7<br>15.4<br>7.7<br>3.8 |
| **After the Flood** | |
| a) Owned the building currently live in<br>b) Own with loan<br>c) Without loan<br>d) Rent<br>e) Live without paying rent | 53.8<br>13.9<br>19.2<br>4.6<br>8.5 |
| **(2A). Building before the flood** | |
| 1) One bedroom Flat<br>2) Two bedroom Flat<br>3) Three bedroom Flat<br>4) Four bedroom Flat | 7.7<br>11.5<br>65.4<br>15.4 |
| **2B.Building after the Flood** | |

| | |
|---|---|
| i. One bedroom Flat<br>i. Two bedroom Flat<br>i. Three bedroom Flat<br>v. Four bedroom Apartment | 42.3<br>30.8<br>23.1<br>3.8 |
| **3. Loan and Repairing of building after the flood.** | |
| • Did you have flood insurance or loan at the time of the flood disaster?<br>• Did you have any other forms of housing provision at the time of the flood?<br>• Did you receive any money from any of your own insurance to help pay for the damage to your building?<br>• Did you try to borrow money to repair the damage home? | 15.4<br>65.4<br>9.6<br>9.6 |
| **4. Which of the following are your main factors hindering the reconstruction of your building after the flood.** | |
| ▪ I don't know where the money would come from<br>▪ It is not worthy of reconstruction<br>▪ My building was reconstructed | 73.1<br>20.1<br>6.8 |

**Repairing buildings after the flood disaster**

Since the damage done by 2012 flood was huge (majority of the buildings was damaged beyond repair) and normal bank loans are far too expensive, government programmes for housing provision are clearly needed. However, the respondents did not get the help they needed from NEMA and KOSEMA. Most of these people do not qualify for the low interest housing loans available from federal mortgage bank, because they require greater economic stability and higher income than many of the people of the two affected study areas have.

The majority of the respondents had no flood and building insurance at the time to borrow to repair their damaged buildings but were not successful in getting the loan because majority of the loan programmes have little flexibility in the standards by which they judge loan applicants and their proposed projects. Women headed families have difficulty qualifying; and respondents with one bedroom flat are not qualify at all; and land ownership must be clear. Loan programmes are not closely tailored to reflect the specific needs and situations of the peoplewho most need help in reconstructing their buildings.

**Reasons that Hinder Post-disaster Housing Reconstruction**

Respondents were asked their main reasons why their buildings was not reconstructed since 2012 back to the way it was before the flood disaster. The majority (73.1%) said they did not know where money would come from (Table 1.2). These flood victims cannot manage or handle their housing needs on their own ten years after the flood.

**Experiences in the Aftermath of 2012 Flood Disaster**

Since the 2012 flood, 61.5% of the respondents strongly agreed that they have had and a lot of difficulty getting information from the relevant authorities. About 65.4% applied to FEMA for assistance and 15.4%applied to KOSEMA (Table 2.1). Some of these respondents had suffered.

**Stressful Experiences:**

2012 flood disaster imposed stress on people's livelihood. More than a third of the respondents 45% reported that, taking everything into consideration, their experience after the 2012 flood disaster has been stressful. About 50% said their experiences after the flood was either very stressful or most stressful (Table 2.1). their losses were of the greatest intensify and affect the extent to which communities could rebuild.

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**Emotional Well-Being**

The respondents were asked how optimistic they felt about the way things will turn out for them in the future. About 90% of the respondents said they were not very optimistic or not at all optimistic about the way things will turn out (Table 2).

The result indicates that personal losses, material and psychological alike, are lasting. These flood victims have not yet recovered from the disaster after twelve years and their experience has weakened their overall trust in the future.

**Faith in the Government to help in Housing Reconstruction**

Many of the respondents (82.1%) said they had no faith that the government would help them in reconstructing their buildings (Table 2). The respondents acknowledged the unnecessary procedures they faced when they asked for help. To obtain help, they had to manage the complex system established by KOSEMA and NEMA. This mistrust can only widen what happened and why some persons are impacted more than others. Waiting and wondering when the required and will come, many respondents hope for survival began to diminish. For many the lack of coordination and federal bureaucracy served to decrease civic trust in the local, state and federal government.

**Table 3: Experience after 2012 flood (n=130)**

| Item | Percent |
|---|---|
| **1. Since 2012 flood disaster, were you in crowded or unhealthy living conditions?** | |
| 1. Strongly agree | 61.5 |
| 2. Agree | 23.1 |
| 3. Neutral | 9.2 |
| 4. Disagree | 6.2 |
| 5. Strongly disagree | ____ |
| **2. Since the 2012 flood, how much difficult did you have in getting information from relevant authorities?** | |
| 1. Never | 53.8 |
| 2. A little | 23.1 |
| 3. sometimes | 15.4 |
| 4. Often | 1.5 |
| 5. Always | 6.2 |
| **3. Did you apply to any of the following organisations for assistance?** | |
| 1. KOSEMA | 15.4 |
| 2. NEMA | 65.4 |
| 3. Any other government programmes | 15.4 |
| 4. Voluntary or religious organisations | 3.8 |
| **4. Taking everything into consideration, how stressful would you say your experience after the 2012 flood disaster has been?** | |
| 1. Average<br>2. Stressful<br>3. Very stressful<br>4. Most stressful | 4.5<br>30.1<br>20.4<br>45.0 |
| **5. How optimistic do you feel about the way things will turn out for you in the future?** | |
| 1. Very optimistic<br>2. Somewhat optimistic<br>3. Not very optimistic<br>4. Not at all optimistic | 5.0<br>50.4<br>50.0<br>40.6 |

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| 6. How much faith do you have that the government will help in rebuilding your house? | | |
|---|---|---|
| 1. | Some | 8.9 |
| 2. | A little | 10 |
| 3. | None | 82.1 |

## IV. CONCLUSION:

The purpose of this study was to examine the lives and experiences of the 2012 flood victims. The findings revealed that those affected by the 2012 flood disaster in Lokoja and Ibaji were not doing well ten years later. The victims are experiencing large unmet needs for housing. The flood disaster imposed stress on their livelihood and they have no faith in the government to help them rebuild their houses. These two regions are dissatisfied with the reconstruction and feel overlooked by federal government, state government and local government. They don't feel hopeful about the future.

Given the above findings, this research offer two policy recommendations. First, building insurance is critical for these victims. Therefore, effort should be made to better educate the policy holders on their rights with regard to insurance companies and their settlement offers.

Second, federal state and local governments must work together to develop post-flood disaster housing and community development initiatives, and these initiatives should be made easily accessible to the victims of flood disaster.

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