



THE LIVEABILITY OF PUBLIC LOW-INCOME  
HOUSING OF NIGER STATE IN NIGERIA

BY

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## ABSTRACT

This study investigates the state of liveability of the public low-income housing estates through the perception of the residents' experience and evaluation of their housing estates in Minna, Niger State. Based on the literature review, a conceptual framework was developed and a questionnaire survey was designed to achieve the study aim and objectives. The residents' perception of liveability was assessed through five dimensions- housing unit characteristics, economic vitality, safety situation, neighbourhood facilities and social interaction. The data were collected through a structured questionnaire distributed to household heads in the three selected housing estates. The stratified random sampling technique was used to choose all types of homes, thus, a total of 400 households were sampled out of 1,000 housing units found in the three housing estates. However, a total of 366 questionnaires was retrieved representing a response rate of 91.5 percent. The data elicited from the questionnaire survey were analyzed with descriptive statistics, factor analysis and structural equation modelling (SEM). The descriptive statistics revealed the perception of the residents' of the liveability of their housing estates. The second analysis conducted focusing on the hypothesized model fitting of the liveability dimensions and attributes as extracted from the extant literature. The result of the CFA validates the theoretical model in this study. Multiple regression analysis was used to examine and identify the significant predictors of the liveability of public low-income housing as perceived by the respondents. The study findings revealed that residents of the selected three housing estates were satisfied with housing unit characteristics and economic vitality, but dissatisfied with neighbourhood facilities and safety situation. Further, results showed that there is a lack of social interaction among the residents of the selected housing estates. However, the regression analysis result shows that the major predictor of liveability satisfaction of public low-income housing is neighbourhood facilities. Also, housing affordability index analysis based on the Niger State mean salary scale revealed a grave housing affordability problem. In view of the above findings, the study recommends the rehabilitation of the neighbourhood facilities and to put in place by the government, the neighbourhood facilities management strategy in collaboration with the residents of the housing estate. However, without prejudice to the government capability to provide management strategy required, corporate sector can collaborate to provide services required in these housing estates. Furthermore, the study advocates for better financing mortgage plans.

## خلاصة البحث

تبحث هذه الدراسة عن الأحوال المعيشية الإسكانية للموظفين ذوي الدخل المنخفض من خلال تصور تجربة السكان وتقييم المناطق السكنية في مدينة مينا بولاية النيجر، نيجيريا. وبناء على الدراسات السابقة، تم وضع إطار المفاهيم واستخدام تصميم الاستبيانية للبحوث المسحية لتحقيق غاية الدراسة وأهدافها. تم تقييم إدراك السكان بأحوال المعيشية من خلال خمسة خصائص وهي؛ بعد وحدة سكنية، وحيوية اقتصادية، وحالة السلامة، ومرافق الحي، والتفاعل الاجتماعي. وقد تم جمع بيانات هذه الدراسة من خلال الاستبيان المنظم الذي تم وزعه على أرباب الأسر في المناطق السكنية الثلاث المختارة. استخدمت الدراسة تقنية عينة عشوائية لاختيار جميع أنواع المنازل، وبالتالي، أخذت مجموعة 400 أسرة بوصفها عينة من أصل 1000 وحدة سكنية وجدت في المناطق السكنية الثلاثة. ومع ذلك، تم استرجاع مجموعة 366 استبيانات تمثل معدل استجابة 91.5%. وقد تم تحليل البيانات المستنبطة من الاستبيانات باستخدام الإحصاء الوصفي، وتحليل العوامل والمعادلة الهيكلية النموذجية (SEM). كشفت الإحصاءات الوصفية موقف السكان بأحوال المعيشية في المناطق السكنية الخاصة بهم. ويركز التحليل الثاني على النموذج المناسب المفترضة لأبعاد أحوال المعيشية والصفات وفق ما استخرج من الدراسات السابقة. ونتيجة CFA تحقق صحة النموذج النظري في هذه الدراسة. وإضافة إلى ذلك، تم استخدام تحليل الانحدار المتعدد لدراسة وتحديد مسببات الأحوال المعيشية الإسكانية لذوي الدخل المنخفض العام من وجهة نظر المجيبين منهم. وكشفت نتائج الدراسة أن سكان مجتمعات سكنية الثلاثة المختارة كانوا راضين مع خصائص وحدة سكنية وحيوية اقتصادية، ولكن غير راضين بالتسهيلات المجاورة وحالة السلامة. وبالإضافة، أظهرت النتائج أن هناك عدم التفاعل الاجتماعي بين سكان المناطق السكنية المختارة. ومع ذلك، فإن نتيجة تحليل الانحدار تبين أن مؤشرا رئيسيا للرضا بالأحوال المعيشية لإسكان ذوي الدخل المنخفض العام هو التسهيلات المجاورة. وأيضاً، تحليل مؤشر القدرة على تحمل التكاليف السكنية على مستوى المرتبات المتوسطة في ولاية النيجر أظهر مشكلة خطيرة وهي قدرة تحمل التكاليف السكن. وأخيراً، في ضوء النتائج الواردة أعلاه، توصي الدراسة بإعادة تأهيل التسهيلات المجاورة وأن تضع الحكومة استراتيجية إدارة التسهيلات المجاورة بالتعاون مع سكان هذه المناطق. ومع ذلك، من دون المساس بقدرة الحكومة على توفير استراتيجية إدارة المطلوبة ورجال الأعمال للشركات أو كيان المهنية، يمكن أن تتعاون لتقديم الخدمات في هذه المناطق السكنية. وبالإضافة، توصي الدراسة بوضع أفضل خطط للتمويل العقاري.

## **APPROVAL PAGE**

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## DECLARATION

I hereby declare that this thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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# CHAPTER ONE

## INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

The word “liveability” is a relative term that describes a neighbourhood or residential environment’s facility to offer a sustainable quality of life to the residents. Liveability explains the conditions that promote healthy living in terms of utility services, which include good roads, portable water supply, and supply of electricity. It also encompasses well-located shopping centers, recreation spaces, children's neighborhood schools, and other infrastructural facilities. These play a significant role in making an area liveable.

Over the years the living conditions in Nigeria have worsened due to the population pressure on the few available facilities and this result to the development of ‘squatter settlements’, congested surroundings, unauthorized waste dumping sites, scarcity of water, inadequate electricity supply and degraded environmental situation (Asiyanbola *et al.*, 2012). Evidence from public housing in Enugu and Imo states, southeast Nigeria and also in Benin, Edo State, South-South Nigeria showed poor construction. The neighbourhood and environmental facilities do not meet the minimum standards. This is attributed to the inability of the contractors to provide good construction services as well as the ineptitude of government representatives to make sure good construction works are delivered (Waziri *et al.*, 2013).

The federal government and state governments in Nigeria undertake public housing projects to ensure access to decent, adequate, safe, healthy and inexpensive housing in

Nigeria. According to Olayiwola et al., (2005) the efforts of the Nigerian government in developing low-income housing commenced with the First National Development Plan (1962 - 1968) and since then public low-income housing provisions have been on increase to solve housing problems that manifest both in quantity and quality. Public low-income housing provisions is therefore viewed as a policy concept; well designed, planned, articulated, and implemented to ameliorate the problem of housing shortage in terms of quantity and quality in order to improve on social condition. Thus, it aims at providing subsidized housing that is decent in order to enhance the living standards of the people and restore the aesthetic value of the physical environment. Many studies have reported the failure of the Nigeria Government on housing policies such as the inability to deliver adequate housing units (Olotuah and Bobadoye, 2009; Aribigbola, 2008; Ademiluyi and Raji, 2008; Ibem and Aduwo, 2012; Makinde, 2013) which has accumulated to seventeen million housing unit deficits in the country (Akuffo, 2009; Chike-obi, 2013; Yari, 2013). Nevertheless, certain successes were recorded in the provision of public low-income housing estates throughout the length and breadth of the country; this was during the Second Republic (Aribigbola, 2008; Olotuah and Bobadoye, 2009; Ifesanya, 2012). Given the Nigeria housing unit deficits, which spread across the thirty-six (36) states and Abuja, Capital Territory of Nigeria, various state governments are making frantic effort to solve the housing problem in their various states. A study conducted by the Ministry of Land and Housing Niger State shows the backlog of housing units for Minna alone the State Capital, is about 120,000 units (Salome, 2007). Thus, Niger State Government sworn into action of developing low-income housing estates across the cities of Niger state. However, there is the need to assess the liveability or living environment of these housing estates that have been constructed and occupied in the state in order to have feedback from

the occupiers so that they can serve as an input into the policy of the government since the housing programmes in the state is an ongoing. To the best of available knowledge, such a study has not been carried out to investigate the liveability of these housing estates of Niger State. Considering the above scenario, this study investigates the liveability of the selected public low-income housing estates in Niger State of Nigeria.

## **1.2 STATEMENT OF THE PROBLEM**

According to World Health Organization (1991) housing is described “as a residential environment that includes, in addition to the physical structure that man uses for shelter, all necessary services, facilities, equipment and devices needed or desired for the physical and mental health and social well-being of the family and individual”. Therefore, housing transcends commonplace shelter and so encompasses all the societal services that links man to the larger sphere. The housing components include; bedrooms and conveniences, other community facilities such as open space, drainage, water supply, refuse disposal, good road networks, recreation parks and hospital. The availability of some or most of these facilities, by and large, affects the liveability of a particular area or housing estate. Therefore, basically the success of any housing programmes in any country cannot be measured only on the number of housing units constructed or provided, but also there is the need to consider the liveability of such housing environment. Despite the Niger State Government efforts in providing adequate, affordable and liveable housing estates across the state; two main housing problems evolved in the state. Foremost, units of houses so far developed are far below the demands of low-income groups in the state (Musa and Usman, 2013).

Secondly, the condition of the living environment in public low-income housing estates is paramount for housing program to be regarded as being successful. Whereas, many past studies focused on the quantitative aspect of the housing problem in the country and their studies have shown that the problem is not yet averted, given the fact that the residential home ownership in Nigeria is reported to be less than 25%, which is below the international benchmark of 75% (Chike-obi, 2013; Akuffo, 2009; Yari, 2013). In addition, three states of the Southwest zone of Nigeria- Lagos State; Ogun State, and Ondo State governments have tried to tackle the shortage of housing in their various states through various policies but no significant results have been achieved. The clog in the wheels is reported as lack of access to land, inadequate funds, inadequacy of administrative and legislative framework as well as a few supply of unaffordable housing units by low income earners (Aribigbola, 2008; Ademiluyi and Raji, 2008; Ibem and Aduwo, 2012; Makinde, 2013). However, no city of Nigeria was found in the top 100 liveable cities based on two globally recognized liveability ranking reports (Mercer Human Resource Consulting, 2011; Economists Liveability Report, 2012). Salome (2007) and Musa and Usman (2013) have reported that Niger State, though, has a high deficit of housing units like other states of Nigeria, nevertheless, the Niger State Government has recorded a number of successes in terms of the number of public low-income housing estate development. However, no studies have been carried out to investigate the liveability of public low-income housing provided to the residents of Niger State. It is against this backdrop that this study intends to investigate the liveability of public low-income housing provided in Niger State, Nigeria.

### **1.3 AIM OF THE RESEARCH**

This study main aim is to investigate the liveability or living environment of public low-income housing estates in Minna, Niger State with a view to contribute inputs into the housing policy of the state and to identify the liveability indicators that need to be improved so as to make the public low-income housing estates successful and more liveable.

### **1.4 OBJECTIVES OF THE RESEARCH**

The study specific objectives are:

- 1- To identify and develop liveability dimensions and indicators through empirical review which can be used to assess low-income housing.
- 2- To investigate the conditions of basic amenities in the selected low-income housing estates
- 3- To assess the residents' perceptions on different dimensions of the liveability of low-income housing estates and affordability.
- 4- To validate the assessment framework developed for measuring the liveability of public low-income housing.
- 5- To provide recommendations that will help to improve the liveability of the study areas and which can act as planning guidance/policies for future low-income housing development.

## **1.5 RESEARCH QUESTIONS**

The questions arise from the study set objectives are:

1. What are the liveability dimensions and indicators that could be used for the investigation of public low-income housing of Niger State?
2. What is the condition of basic amenities in the public low-income housing estates of Niger State?
3. How do the residents perceive the liveability and affordability of their housing estates?
4. What are the priori assumptions for model validation that can be used to validate assessment framework developed for measuring liveability of public low-income housing?
5. How to improve the liveability of public low-income housing estates of Niger State?

## **1.6 RESEARCH HYPOTHESES**

The hypothesis tests in this study were set to uncover the moderating effect of the socio-economic characteristics of the respondents on their perception of the liveability of their housing estates. The second aspect was to compare the provisions of infrastructural facilities in the selected housing estates. This can only be achieved by setting hypotheses, which could be verified using appropriate statistical tools. Hence, the following null and alternative hypotheses were set to uncover the significant factors in the liveability assessment indicators of the public low-income housing.

**Hypothesis: 1**

H<sub>0</sub>: There is no significant relationship between the respondents' socio-economic characteristics and liveability perception.

H<sub>1</sub>: There is a significant relationship between the respondents' socio-economic characteristics and liveability perception.

**Hypothesis: 2**

H<sub>0</sub>: There is no significant difference in infrastructural facilities provision/available in the three selected housing estates.

H<sub>1</sub>: There is a significant difference in infrastructural facilities provision/available in the three selected housing estates.

**1.7 SCOPE OF THE STUDY**

This study is essentially concerned with the liveability condition of public low-income housing in the context of Niger State, Nigeria. Thus, it is confined to the formal housing sector and most concerned with the state capital. Therefore, within this study, high-income and middle-income housing were not within the scope. The research is relevant to the conditions of living in most of the other low-income housing of Niger State and other cities in Nigeria.

The study is confined to the residents of public low-income housing estates in Minna, the Capital of Niger State. The choice is based on the fact that over 70% of public low-income housing estates in Niger state are situated in Minna. Based on the background of this study, it will within its scope, assess the liveability of the public low-income housing in the state through six major liveability dimensions and over forty indicators.