

ASSESSMENT OF HOUSING CONDITIONS IN MARARABA, KARU
LOCAL GOVERNMENT AREA, NASARAWA STATE,
NIGERIA.

BY

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NSU/SS/ERM/M.SC/0032/17/18

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MAY, 2021

DECLARATION

hereby declare that this dissertation is written by me, and that it is a report of my research work. All information and quotations derived from the published and unpublished works of others are duly acknowledged by means of references.

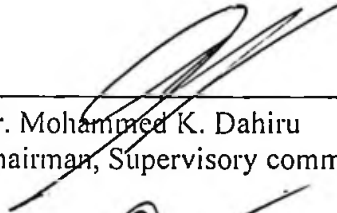
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CERTIFICATION

This dissertation "Assessment of housing conditions in Mararaba, Karu L.G.A., Nasarawa state, Nigeria" meets the regulations governing the award of Master of Science degree in Environmental Resource Management, Faculty of Environmental Sciences of Nasarawa State University, Keffi.



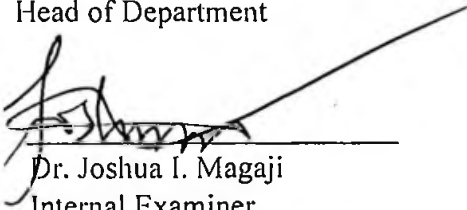
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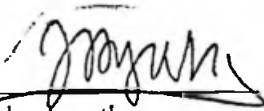


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DEDICATION

This project is dedicated to God Almighty whom by His mercy and grace saw me through, and to my entire family members for their love and support.

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express my sincere gratitude to Almighty God who has given me life and strength to complete this programme.

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ABSTRACT

The study assessed the housing conditions in Mararaba with a view to evolving measures for improving housing situation in the town, examine the socio-economic characteristics of the respondents and the level of urbanization as it affects the housing condition in Mararaba town. Samples of 377 households were taken to represent the population of Mararaba and three instruments namely questionnaire, interview and observation were used concurrently in getting primary data. Simple and systematic random sampling were used based on a sample frame of 15. The collected data were analyzed using descriptive statistics where bar charts, pie charts, histograms, multiple graphs and tables constituted the main instruments of the analyses. It was discovered in the research that housing facilities in most parts of the town were not adequately provided and this has caused rapid decay of existing housing and a plethora of socio-economic challenges among residents of the study area. It was also observed that the decay was in part due to lack of periodic maintenance of existing houses and high cost of living. These were found to have profound implications on rental values of properties, overcrowding and slum upsurge in the study area. It was recommended that Government should rise to the challenges of housing provision and infrastructure for the growing population in the study area. Some form of Public Private Partnership on housing delivery should be encouraged by government to promote access to decent housing.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Recent developments in most cities of the world have revealed a phenomenal growth rate of the urban areas especially in developing countries. For instance, in Latin America, urban growth rate is so high that urban population accounts for 76% of its total population (Listokin and Burchill, 2007). In sub-Saharan Africa, which is largely rural, urban population is 32%. There is a very high urban growth rate of up to 4% in some countries of sub-Saharan Africa (Jiboye, 2006). Urbanization being the process where increasing number of the population move and settle in cities cannot totally be separated from industrialization in the case of developing countries. Africa is witnessing a very fast rate of urbanization of about 67% when compared with other developed and developing nations (Cohen, 2006). Today, Nigeria has been experiencing a great transition from rural to urban oriented economy which has been accompanied by increasing mobility of production factors such as capital, labor, technology and information to urban fringe (Aisha, 2005).

The urban population in Nigeria is growing at a rapid rate, while the Nigerian population is increasing by 2.8% per annum, the rate of urban growth is as high as 5.5% per annum (Iman, Wilson and Cheeseman, 2008). While urban growth can be associated with natural increase, in developing countries like Nigeria, urban growth and expansion lead to rapid population growth and is attributed to migration (Cohen 2006) and this may have dire implications on the quality of housing in affected areas because housing facilities are capital intensive in nature that are not easily affordable by the people.

Housing according to Oladapo 2006 is the most essential necessity of human life and a major asset in the economy of every nation. Being an important component in the social, economic, and health fabric of all the nations in the world, the history of housing cannot be separated from the social, economic, cultural and political development of man (Listokin and Burchill, 2007). In all ramifications, housing is

more than ordinary shelter; it comprises of all the social services and utilities that go to make an environment, a community or neighborhood live-able (Omoniyi and Jiboye, 2009). Uncontrolled urban growth in Nigeria has resulted in situation where towns are growing without adequate planning and millions of people are now living standard and sub-human urban environment, plaque by slum, squalor that are grossly inadequate in social amenities. The result is manifested in growing overcrowding in homes and increasing pressure on housing infrastructure, paving way for rapid deterioration in housing condition. This situation is not peculiar to any particular city in Nigeria as it is a common phenomenon in almost all the urban settlements. Mararaba in Karu local government area is not an exception as the supply of housing in the town is outstripped by demand resulting in severe pressure on existing housing and housing infrastructure. It is therefore imperative to assess the housing conditions in Mararaba town so that proposals can be made to improve housing quality in the town and prevent a situation that may necessitate slum upsurge.

1.2 Statement of Research Problem

Karu Local Government of Nasarawa State is one of the closest Local Government Area bordering the Federal Capital Territory (FCT), Abuja and Mararaba is the biggest town in the Local Government. Aside that, Mararaba is the closest to the city center and therefore constitutes the most accessible town to the Federal Capital Territory (FCT). A strange center-periphery population movement was witnessed in the recent past in F.C.T during the reign of Mallam Nasiru El-Rufai, the then Minister. The period between 2003 and 2007 witnessed aggressive development control and attendant demolition of illegal structures in the city center. This exercise resulted in movement of large number of population out of the city center to the fringes. Mararaba town was one of the destinations for these chunks of urban migrants perhaps due to its location at a convenient commuting distance from the center and abundant opportunities for housing and socio-economic development. This movement has not only increased the population of Mararaba town but has opened a vista for unprecedented development in the town as migrants who hitherto could not see the socio-economic opportunities in the Federal Capital Territory; later became attracted

to the town after the window had been opened by the earlier migrants. With the momentum of urbanization sustained, federal civil servants, staff of multinationals and construction companies who wanted cheap housing began to relocate to Mararaba. While urbanization and urban growth became the order of the day in the town, provision of housing infrastructure could not go apace. This resulted in the deterioration of housing condition in the town. Efforts to address the emerging housing problem led to mass construction of substandard housing in order to keep supply at pace with demand. Overcrowding, housing decay and emergence of slum as well as squatter settlements became issues of concern as the rate of deterioration was fast. Housing condition became so terrible that slum is now imminent in the town. Incidentally, not so much studies have been conducted on the assessment of housing quality and therefore this study will provide a baseline data on housing conditions in the study area.

1.3 Research Questions

- i. What are the socio-economic characteristics of respondents in Mararaba town?
- ii. What are the reasons for the bad housing conditions in the study area?
- iii. How does this affect the respondents in the study area?
- iv. What are the ways out of overcoming these problems?

1.4 Aim

This study assessed the level of housing conditions in Mararaba town with a view to evolving measures for improving housing condition in the study area.

1.5 Objectives

The Specific objectives are to:

- i. Examine the socio-economic characteristics of the respondents in Mararaba town.
- ii. Identify the reasons for the bad housing condition in the study area.
- iii. Assess the effects of bad housing condition on the respondents.

- iv. Proffer solutions to the challenges of inadequate housing facilities in the study area.

1.6 Significance of the Study

The outcome of this study will be useful to policy makers in decision making on matters pertaining to urban renewal, housing gentrification and retrofitting as well as on urban migration, population explosion and their impacts on housing condition. It is a source of secondary data for future researchers who may be interested in studying the impact of urbanization on housing condition. While it remains an academic exercise, the research findings may provide the Ministry of Housing and Urban Development with some salient information that will form the basis of decision making on urban development in similar settlements and Mararaba in particular. In case Karu Local Government decides to embark on Urban Renewal or Housing Improvement Scheme, the Nasarawa State in its major city Urban Renewal Programme. It is likely to constitute a secondary source of data for consultants who may be commissioned to prepare Karu Local Government Master Plan.

Finally, the findings of the study will go a long way in solving the problem of inadequacy of housing facilities in the study area.

1.7 Scope and Limitations of the Study

This research assessed the housing conditions in Mararaba town in Karu Local Government of Nasarawa State. It does not include other infrastructure like roads, education, health and recreation among others. However, in discussing the housing conditions, related variables like water, accessibility, sewer and sewerage, electricity and other housing infrastructure may be mentioned. This does not make them crux of this study.

The research is not likely to be influenced by any seasonal variation. It is not seasonal bound. The rainy season and dry season both suitable for this research study. The study is spatially restricted to Mararaba town which comprises of 15 settlements in the study area.

CHAPTER TWO

LITERATURE REVIEW

2.1: Theoretical Framework

2.1.1 Urban Housing

The concept of urban housing has been given different interpretation based on professional learning and understanding. (Mabogunje, 2001) defined urban housing as a process of human agglomeration in multi-functional settlements of relatively substantial size. This definition posits that urban center consists of large assemblies of people of different walks of life and the process of this assemblage is called urbanization. Similarly, (Okolie, 2001) sees urbanization as a process of concentrating in large number in a location called urban. He also perceives urbanization as a process of social change involving an increase in the proportion of the total population concentrated in towns and cities relative to the proportion in the rural area. This social transformation involves along with it shift in the pattern of population settlement, shift in the locus of power and influence from rural to urban area. From this definition, one can discern that urbanization means much more than movement and or concentration of a relatively large population in a city or town. It is accompanied by socio-cultural, economic and political consequences that subsequently impinge on social organization and processes. One important point to note in this definition is that urbanization is both a product and a tool for development. (Obano, 2001) on the other hand, defined urbanization as the making or transformation of a rural or local setting into a city or the town the process of which include the establishment or provision of artifacts and values symbolizing modernity or improved civilization.

Urbanization according to (Igbo, 2001) is the process of population concentration in which the ratio of urban people to the total population in a territory increases over time. In other words, he sees urbanization as an increase in a country's population living in cities or urban areas. Urbanization involves much more than the concentration and growth of population in cities, (Burgess, 1957) on the other hand observes that, in addition to the concentration and growth of population, urbanization

includes commercialization of activities, specialization of vocation and interest, development of new devices of communication such as Telephones, Telegraph, Motion picture, Radio and Daily newspapers and Magazines and Mass circulation. According to Federal Ministry of Housing and Urban Development (FMHUD, 2006) urbanization is a process by which a population becomes concentrated in urban areas, or increase in proportion of people residing in urban areas or to an increase in land area occupied by urban settlements. A social, demographic, economic and physical phenomenon characterized by the concentration and convergence of a country's population into its major towns and cities.

The dynamism of this movement is increased by economic factors. Increment in productivity such as agricultural and other natural resources need to be sustained by the development in urban areas, while the urban areas in turn develop due to creation of industrial activities and importation of goods to serve rural areas. With increased mechanization of agriculture and development of industries and job opportunities in the cities, the world is becoming increasingly urban (Aisha, 2013).

Globally, some 3 billion people now live in towns and cities and the world is set for accelerated urbanization. Great Britain and some European countries were among the first countries to become urbanized. Although their urbanization was relatively slow, it is premeditated to allow government enough time to plan and provide for the increasing urban population. In the 16th century, London had a population of about 45,000 and was largely a collection of insanitary hovels grouped along the river. By 1600, the population of London rose to 200,000, it reached 1 million in 1800, 6.5 million by 1900 and by 1995, it was estimated at 7 million. By year 2005, precisely ten years afterwards, the population of London rose astronomically to 12 million. This is in spite of the fact that the population of London is put under strict control (FMI-IUD 2006).

Urbanization is most rapid in third world countries where the world largest cities occur. Tokyo in Japan is the world largest city with a population of over 34 million based on 2005 estimate and was estimated to grow to about 40 million in year 2010 (FMHUD, 2006). Mexico City, the world second largest city had a population of more

than 22.5 million in 2005 and was estimated to grow to over 30 million by the end of year 2010. Seoul in South Korea is the third largest city with estimated population of 22 million in 2005 and was estimated to grow to about 30 million also by the end of 2010. Today, Mega cities are emerging all over the world at a rate faster than human imagination. Sao Paulo in Brazil in 2005 had a population of 20 million, Mumbai in India 20 million, New Delhi also in India 20 million, Los Angeles in USA 18 million, Shanghai in China 18 million, Lagos in Nigeria 12 million. Beijing in China 12 Million, Rio De Janeiro in Brazil 12 million, Paris in France 10 million, Chicago in USA 9.7 million, and Washington DC 8.1 million (FMHUD, 2006). By the beginning of the 21st century, the population of world cities is expected to grow to record levels. Sao Paulo for instance is expected to reach 26 million and New York 23 million (FMHUD, 2006).

Statistics have indicated that as at beginning of the century almost half of the world's population (47%) lives in cities and this figure is ever increasing, with a forecast that by 2030 the world average will be up to 60%. The balance of these is geared towards more developed countries which had about 76% in 2000 with the less developed countries of Africa, Asia and Latin America being about 37%-38% (Kurfi, 2010).

2.1.2 Trends of urbanization on housing conditions in Nigeria

Urbanization is a product of economic, social and political phenomena. The way under which cities grow and develop in different countries change under different circumstances. In Nigeria, urbanization is no longer a new phenomenon, the patterns in Nigeria can be categorized into three groups representing periods in the political history of the country as follows:

Urbanization in Pre-colonial period in Nigeria:

Most of the earliest Nigerian cities and towns were involved in the provision of social and administrative services plus economic facilities (which are non-existent in rural area) in their immediate urban areas. These urban areas were better organized to contain external aggression, and laws/orders highly maintained, (Alagbe, 2006). Some of the earliest cities in Nigeria were associated with the rise of prominent and

powerful empires/kingdoms, coupled with trans-Saharan trade which provided impetus not only to commerce but urban and political development. The city of Kano offered an example as center of commerce. With the emergence of slave trade and manufacture of raw materials, most of the earliest cities in the North were drastically affected and this gave prominence to cities like Lagos, Benin, Abeokuta and Sagamu in the South. The adventurism of Jihadists in the North also led to emergence and fortification of strategic towns like Sokoto (Sokoto Empire) and Maiduguri (Kanem-Bornu Empire) in the North.

Colonial Urbanization

The colonial experience had the most profound effect in terms of contemporary housing system. The impact of colonial rule is apparent in the housing system in Nigeria as well as in the internal spatial structure of individual cities.

- i. Those cities established by colonial administration with large number of the population being indigenous.
- ii. Traditional city which had new suburbs added for foreigners.
- iii. "Settler" cities similar to that of the Europeans but have shanty towns developing around them (Amao, 2012).

However, the purposes of these cities were for convenience of administering the hinterland and also to have major economic center for the collection of raw materials as well as the distribution of imported consumer goods. This gave rise to port cities in most of the colonized countries. The cases of Lagos and Port Harcourt are clear examples of this phenomenon (Khan, 2008). One factor common to all the colonial cities is the development of neighboring shanty houses for the under privileged and disadvantaged local population that provides cheap unskilled labor for the higher class residents in the planned cities (Ejaro, 2009).

The effect of trade and administrative control of the hinterland dictates modes, structure and network of transport. The railways were developed to facilitate movement of export goods and distribution of imported items. Most of the cities thus

had in addition to the settlement mentioned above, an area for the depots of the major trading companies (Aisha, 2013).

The managers of these companies whether as employees or agents lived around these areas and their houses are found to be located close to railway stations or major road networks routes. These areas also became second only to the Government Residential Areas (G.R.A) in terms of layout and infrastructural provisions (Aisha, 2013).

Post-Colonial Period

Early in post-colonial period, import substitution became the main revenue generation for the emerging “self-governments” thus industries started growing up in major cities for the purpose of processing local raw materials rather than exporting them. This gave rise to industrial areas or estates in the cities and of course more rural to urban migration due to increased job opportunities in these cities. The rate of demand for housing in the cities became higher and squatter settlements developing not far away from the industrial areas providing accommodation for the unskilled factory workers. This was the situation in major African (especially Nigeria) cities in the late sixties to early seventies before another trend started to emerge in Nigeria after the civil war and it was occasioned by increase in housing demand. There had been migration of people from rural areas to urban areas, and from semi-urban to well-developed cities. Even up till now, the situation has not been abated (Aisha, 2013).

2.1.3 Urbanization and Housing in Nigeria

Rural-Urban drift is mainly responsible for the high demand for housing in Nigeria. This is as a result of a number of socio-economic factors as well as the action and inaction of government over the years. The rural areas generally lack vital social services and infrastructure such as; water, electricity, roads, telecommunication, education, health, entertainment and marketing. The absence of these amenities constitutes push factors facilitating the migration of rural dwellers into urban centers (Oladipupo, 2007). The rate of urbanization in Nigeria outpaces the rate of economic development. Despite the enormous amount of money proposed for housing investments in the National Development Plan, very limited investments are made on

number and sizes. For example, the number of cities in Nigeria (population of 20, 000 and above) by 2015 would be 840 and the population of Lagos estimated at 23 million by then. The high dependence on government in developing countries continues to make administrative centers the largest attraction for the populace. Cases where attempts were made to relocate capital cities away from the centers of commerce have not yielded much result in turning the trend. These new administrative centers quickly turn into major urban centers with all the attendant problems of housing (United Nation Habitat, 2000).

2.1.5 Challenges Posed by Urbanization

In the cities of developing countries, the need to accommodate rapid growth in population caused by migration and high birth rate, provide adequate infrastructure, solve environmental problem, improve the quality of housing stock is indeed very urgent as highlighted by the UN Habitat. Added to this is the ever increasing crime wave and insecurity, deteriorating health facilities coupled with disease (United Nation Habitat, 2000). What makes these challenges even more serious is the inability to match the problems with adequate planning and forecast. The main cause of most housing problems in Nigeria is the inability to match rapid with effective and timely planning. It is clear that when expansion of infrastructure is planned, at implementation stage it is discovered that the needs have already gone beyond what was planned for. We sometimes blame some housing problems on behavior of residents in third world cities as the case is in Nigerian Cities. To some extent this may be so. However, when one considers some of the most serious housing problems, that is filth, and overcrowding, it will be noticed that it is not so serious in villages where the same Nigerians live. A contributing factor is therefore the fact that, many Urban Areas just spring up without any plans and in most cases the plans do not provide all the needs of a standard house. The facilities of adequate housing include, open spaces, waste dump provision and so on. In other cases, where implemented; the plans made are not properly implemented (Aisha; 2013).

2.2: Review of Previous Studies

2.2.1: Housing

Housing has been universally acknowledged as one of the most essential necessities of human life and is a major economic asset in every nation. Adequate housing provides the foundation for stable communities and social inclusion (Oladapo, 2006). Having a safe place to live in is one of the fundamental elements of human dignity and this enhances human development (Osuide, 2004). People's right to shelter is thus a basic one and the provision of decent housing to all should be the guarantee of every civilized society and one of the criteria for gauging development (Osuide, 2004).

However, the provision of adequate housing in Nigeria and other developing nations alike still remains one of the most intractable challenges facing human and national development. Previous attempts by all stakeholders, including government agencies, planners and developers to provide necessary recipe for solving the housing problem have yielded little or no success. Thus, for the past few decades, access to adequate housing has remained one of the most unattainable expectations of the majority of urban dwellers in Nigeria (Jiboye, 2010).

2.2.2 The Housing Situation in Nigeria

The housing situation in Nigeria is characterized by some inadequacies, which are qualitative and quantitative in nature (Oladapo, 2006). While the quantitative housing problem could be solved by increasing the number of existing stock, the qualitative inadequacies are enormous and complex. Despite Federal Government access to factors of housing production, the country could at best expect 4.2% of the annual requirement. Market failure to provide affordable housing has created problems for households living below the poverty level by forcing them to occupy low-quality and overcrowded dwellings located either in decayed areas within the central city or in informal settlements located at the urban fringe (Meng, Hall, and Roberts, 2006). Inadequate housing affects a large proportion, perhaps more than 50%, of all urban residents in the developing world (World Bank, 2013).

2.2.3 Housing Quality

A normative definition of housing quality or quantity standards generally refers to the grade or level of acceptability of dwelling units and their associated and immediate residential environment, including the design and functionality of housing structures, building materials used, the amount of internal and external space pertaining to the dwelling, housing utilities, and basic service provision (Menget. al, 2006). Housing quality standards are often used as norms or measures that are applicable in legal cases where there are some questions as to the acceptability of construction relative to prevailing laws or conventions that operate within the residential building industry (Fumilayo et al, 2013).

The definition of housing quality embraces many factors which include the physical condition of the building and other facilities and services that make living in a particular area conducive. The quality of housing within any neighborhood should be such that satisfies minimum health standards and good living standard, but should also be affordable to all categories of households (Okewole and Aribigbola, 2006). Housing quality is a rather more complex concept with wider social and economic meaning. It accounts for both quantitative and qualitative dimensions of residential units, their immediate surroundings, and the needs of the occupants. Moreover, the concept of housing quality is relative as it relates to local standards and conditions. What is considered to be reasonable quality in one context may be considered poor quality in another context and vice versa (Fumilayo et al, 2013),

The quantitative dimension of housing quality refers primarily to objective structural, material, social and economic constituents of housing products or outcomes that can be measured and that result from the performance of the housing sector. These factors include considerations such as price, quantity, tenure, economic impacts, environmental impacts, and structural norms of housing standards. On the other hand, the qualitative dimension is much more subjective and difficult to measure. It represents the perceived meanings and values of factors such as the 'comfort' or 'quality of life' that are afforded by different dwelling types, lifestyles, and the preferences and expectations of the inhabitants. Obviously, because of the high local

and regional variations in the quantitative and qualitative dimensions of housing quality it is not possible to define one standardized set of criteria and indicators that apply equally to all areas at all times (Fumilayo et al, 2013).

2.3 Theoretical Framework

2.3.1 Housing Quality Criteria

Four criteria provide the basis for identifying indicators to produce a meaningful Housing Quality Indicator, namely; objective criteria, scientific/technical criteria, management criteria and social and cultural criteria (Menger. Et al, 2006). Each class of criteria has its own considerations that govern the selection of specific indicators from available data resources, as noted below:

(i) Objective criteria indicators should:

- Represent the local environment and should be comprehensive enough to address issues that include poverty and inequity in the housing sector;
- Be sensitive to changes between different socio-economic classes, especially in terms of economic status indicators such as accumulated wealth and income.

(ii) Scientific/technical criteria indicators should:

- Be separated into geographically localized components and should be based on household-level data so that they can be measured both locally and globally as well as spatially in order to identify statistical and spatial distributions of the housing quality indicator (HQI) within a study area;
- Be technically feasible to measure.

(iii) Management criteria indicators should:

- Be easy to obtain from available data and subsequent calculations;
- Be easy to understand, and cost-effective so that the analysis of housing quality and housing segregation can be effectively utilized by policy makers;
- Be consistent and comparable so that housing quality and housing segregation can be monitored over time and can be compared between cities.

(iv) Social and cultural criteria should:

- Include the preferences and priorities of the community in the housing programs.
- Enable local participants to evaluate indicators selected from the above criteria to make housing improvement proposals acceptable relative to local norms and expectations (Funmilayo et al, 2013).

2.4 Summary on Urbanization and Housing Quality

As a result of the pull and the push factors, people tend to move to the cities. They move to the cities that are already facing overcrowding, decaying infrastructure and high cost of living. This forces them to seek shelter in slums and urban fringe. (United Nation Habitat, 2006) found that 90% of slum residents are in the developing countries with struggling economies. In addition, cities were not meant to handle millions of people streaming in when designed. This impact the availability and affordability of housing, forcing millions to live in substandard dwellings with poor housing quality (Amao, 2012). This is mainly because substandard accommodation there is very cheap. Sub-standard housing is the type of housing that does not meet the standards for living by people. These standards are usually set by governments and deal with how safe the dwelling is for people to live (United Nation Habitat, 2006).

According to (Funmilayo, 2012), despite the provision and availability of some basic infrastructures like water, electricity, telecommunication and road networks in Oshogbo town, the level and condition of these facilities are still very inadequate as a result of the rapid rate of urbanization and population growth witnessed in the town in recent times. The quality of housing amenities and infrastructure is generally poor and falls below the expected standard. The situation is not any better as presented by (Olotua , 2005) who opined that housing condition in Akure keeps deteriorating due to rapid urbanization in the town. He added that population growth in the town outstrips housing development.

According to (Mukiibi, 2008), "Owing to rapid urbanization, access to land for housing development has become an almost insurmountable challenge in Kampala. In

recent years, the price of land has risen exponentially, making it unaffordable to many low and middle-income earners. The situation has been further aggravated by the multiple complex systems of land tenure in the city and land speculation”

Rapid urban population growth has led to increase in housing demand that cannot be met by the existing housing delivery system. As the growth of the economy lags behind, population growth has resulted in less funds being available for development and maintenance of infrastructure increased unemployment, and in people being less able to afford basic housing services. Kampala’s housing needs have been growing over the years. In 1991, it was estimated that the city had a housing backlog of 44,228 housing units to house its population. It was also estimated that the public and private formal sector provides between 50 and 70 units, while the informal sector provides 200—300 units per year (Government of Uganda, 1992b). It was expected that, by 2006, the city’s population would rise to 1,607,000 persons, with 244,400 housing units needed to house this population (Government of Uganda, 1992b).

Kampala city has a 1.5 million night population and about 2.5 million during the day, yet it was planned for 350,000 people (Oketch, 2010). This means that without interventions to improve housing supply or contain migration to the city, the housing situation in the city would considerably worsen in the coming years.

Owing to rapid urbanization in the country, there is a tendency for large numbers of people to move and settle in urban areas, especially of Kampala, leading to exponential expansion of the urban centres. As a result, such centres develop as unplanned settlements without adequate basic services. In addition, urbanization has led to rising housing demand and housing shortage in the city, and urban poverty especially among low-income earners, resulting in decreased housing affordability for decent, shelter, and generally worsening housing conditions. In Uganda, the rapid urbanization and poor performance of the economy have facilitated the formation of Slums in areas, such as Kampala, with increased demand for housing (Stephen Mubiki, 2017). (Osuide and Dimuna, 2005) noted that the process in many developing countries particularly Nigeria, has not been accompanied with a corresponding supply of adequate houses, basic amenities and infrastructures. These have created demand

on housing stocks leading to high rents, overcrowding and development of slums settlements (Onibokun, 1972; Olotuah, 2005) and also have serious impact on the built environment and serious consequences on health of city residents. Another problem of the Nigerian urban built environment is non-compliance with building bye -laws and regulations. The major areas of default are in the area of zoning, setbacks, building along utility lines and non-adherence to provision of adequate ventilation (Osuide and Dimuna, 2005).

According to Funmilayo (2012), the rapid increase in the population of the urban centres has resulted in an increase in the cost of living, because of higher demand on housing that are getting shorter in supply by the day. Thus, there is a dearth and high cost of urban land, and high cost of housing, which is often in short supply and out of the economic reach of the majority of the urban households who incidentally fall into the low-income category. The greater percentage of the poor in the urban area lives in the slum area of the city. This is mainly because substandard accommodation there is very cheap and the neighborhoods are in close proximity to their work places. All of these scholars allude to the fact that all over the world, rapid urbanization has impacts on housing condition.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 The Study Area

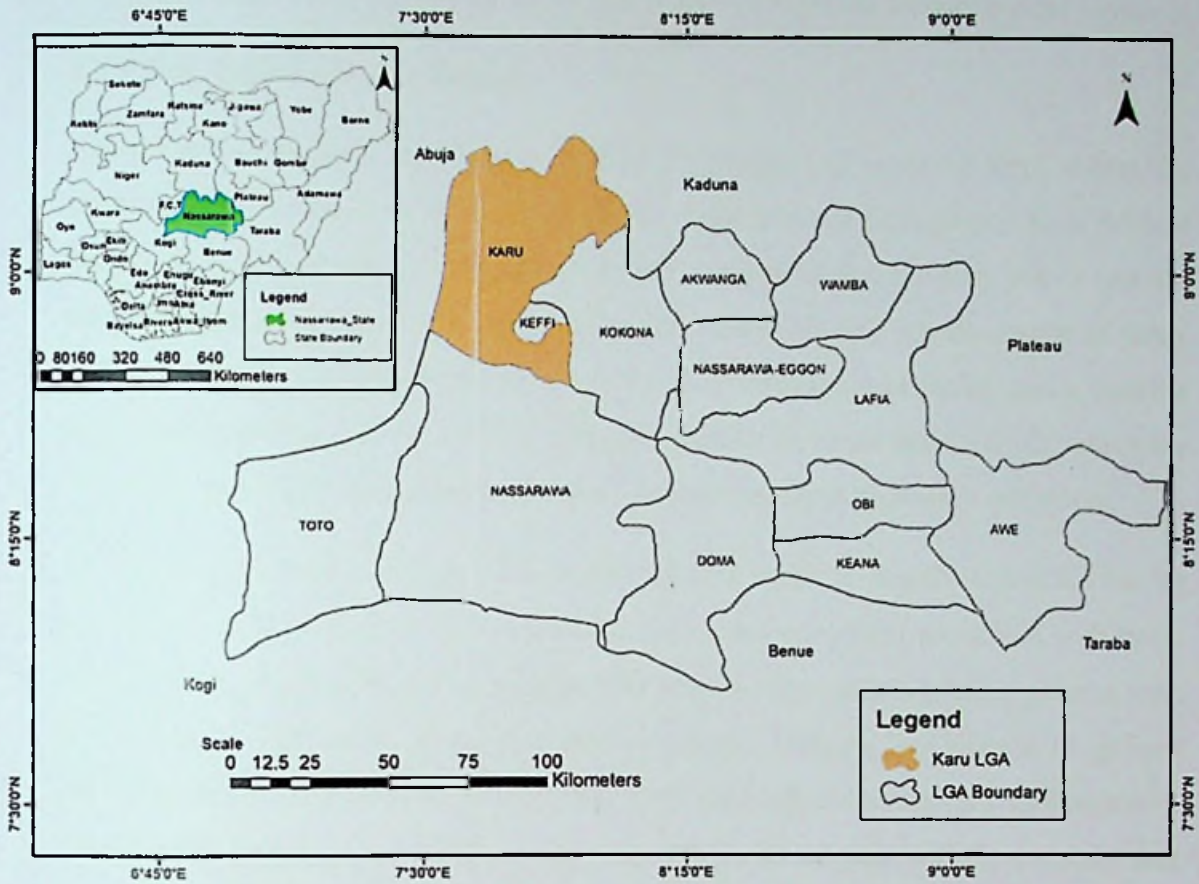
3.1.1 Brief history of Mararaba

Karu Local Government is a Local Government Area in Nasarawa State, central Nigeria. It is in close proximity to the Federal Capital Territory of Nigeria. It has an area of 2,640 kilometer square. Karu Local Government has its headquarters in New Karu town. It was originally built to house the indigenes of Old Karu and lower income families but had no running water or good sanitation system. It is one of the fastest growing areas in Nigeria with a growth rate of 40% recorded annually. It consists of towns that developed as a result of urban sprawl from Abuja. From west to east, the urban areas includes towns like Koroduma, New Nyanya, Mararaba, New Karu, Ado, Masaka and newer fast growing towns such as One man village and Gidan Zakara.

3.1.2 Location of Mararaba.

Karu Local Government Area is located 13.4km ESE off Nigeria's capital Abuja, FCT. The study area is located between latitudes 7°30'0"E and a longitudes of 8°25'05"N respectively with an area of 2,640 kilometer square. Karu is bordered to the north by Kaduna State, to the east by Kokona and Keffi local Government Area, to the south by Nasarawa Local Government Area and to the west by the Federal Capital Territory, (NAGIS).

MAP OF NASARAWA SHOWING KARU LGA



Source: NUDB 2019

3.1.3 Climate of Nasarawa state

Karu Local Government Area has the tropical savannah climate of central Nigeria, with alternating rainy and dry seasons. The rainy season begins in April and ends in November. Rainfall in the area is high owing to its location on the windward side of the Jos Plateau and the zone of rising air masses. The annual total rainfall is in the range of 1100mm- 1600mm. The rainy period for the year lasts for 8.1 months from March 10 to November 13, with a sliding 31 day rainfall of at least 0.5 inches. The rainless period of the year lasts for 3.9 months from November 13 to March 10.

In Karu, the wet season is warm, oppressive and overcast and the dry season is hot and partly cloudy. Over the course of the year, the temperature typically varies from 62°F to 95°F and is rarely below 56°F or above 102°F. The hot season lasts for 2.5 months

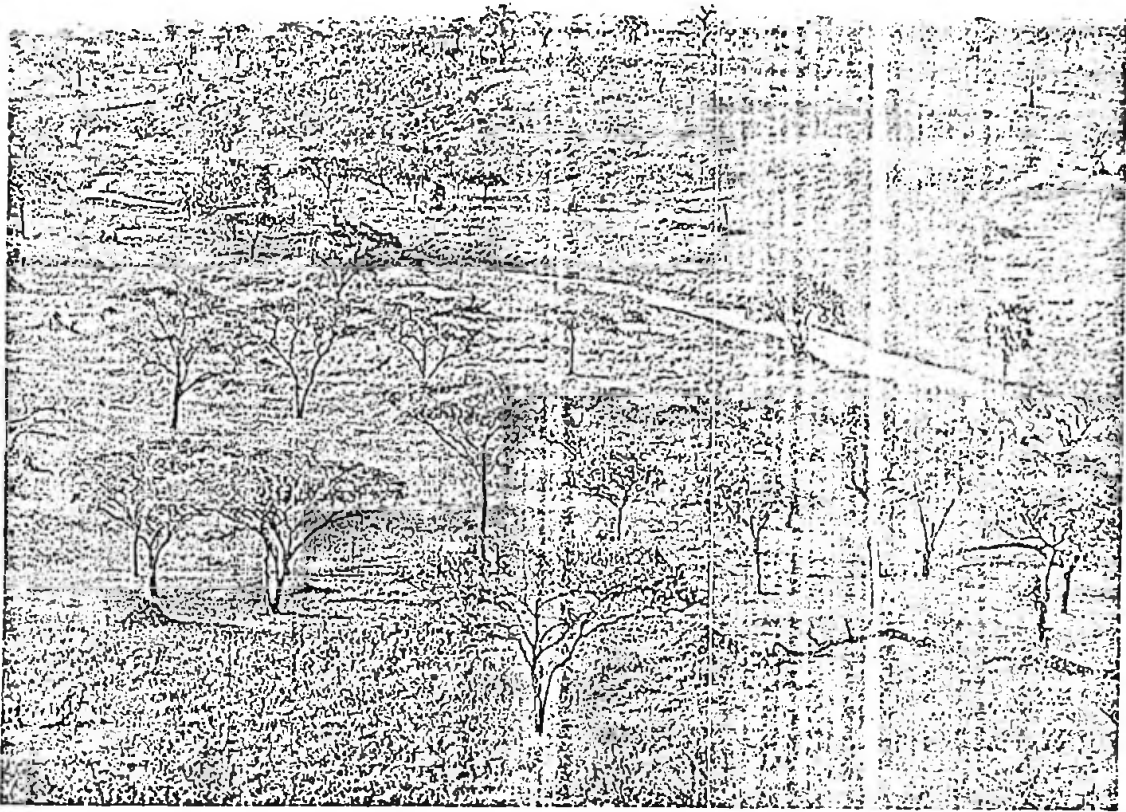
from January 28 to April 13 with an average daily high temperature above 92°F. The cool season on the other hand lasts for about 3.6 months from June 21 to October 8, with an average daily high temperature below 84°F, (Nigerian Meteorological Center).

3.1.4 Soil, Vegetation and Geology

According to (Samaila and Ezeaku, 2007), the major soil units of Karu where the study area is located belong to the category of the tropical ferruginous soils derived mainly from the basement complex formation and older sedimentary rocks and are classified into three broad soil types. These are: Arenosols soil which consist of sandy and loamy soils. Lithosols made up of ferruginised fragments of rocks, and a variable amount of quartz gravel and stones overlying weathered rocks and Lixisols which are soils with subsurface accumulation of low activity clays and high base saturation.

The natural vegetation in Karu Local Government Area is largely characterized by Northern Guinea Savannah or Park Savannah with dense tropical woodland with trees, shrubs and brushes, grasses and legumes that provide dry season grazing grasses with interspersions of thickets, grassland, tree savannah, fringing woodlands or gallery forest common along major streams, valleys and prolonged depression (Habitat,2003). The wildlife population in bushes in the area comprises of grasscutters, monkeys and antelopes; though the number and composition is now being threatened by mainly deforestation and hunting. (Funmilayo, 2013). The geological feature is founded on basement complex structure that characterizes much of the country; with the major formation being a combination of different metamorphic, igneous and sedimentary rocks including alluvial deposits found mainly in the stream beds and consisting largely of sands, gravels and clay. The soils derived from this bedrock structure are generally deep and well drained with high fertility rating and variable run-off potential, with variations mainly along the stream beds where the soils are higher in clay content. (Yari et al, 2002).

GUINEA SAVANNAH VEGETATION



Source: NAGIS 2019

3.1.5 People of Mararaba.

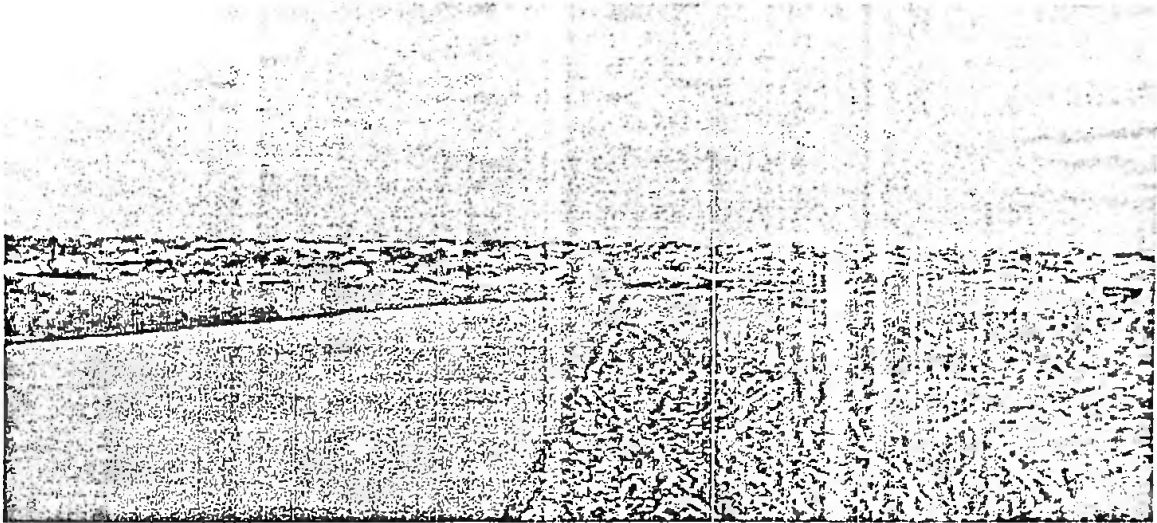
The population of the study area is heterogeneous in nature. The people comprises of the original inhabitants of the area, the Gbagi, and several other settlers such as the Tiv, Hausa, Nupe, Igbo, Yoruba, Fulani, Koro, Gada and Gwandara. The study area is made up of workers in the Federal Capital Territory, artisans, businessmen and women and the indigenous people who chiefly engage in crop production both for subsistence and livelihood. The population of Karu Local Government Area is 205,477 (National Population Commission, 2006).

3.1.6 Infrastructure and Facilities

Karu Local Government Area is one of the most developed urban areas in Nasarawa state. The town boasts of some constructed road network and other infrastructure such as electricity and water. The study area houses a cluster of commercial banks, shopping malls, Muhammadu Buhari International Market and the popular orange market and cottage industries to boost the commercial activities of the area. The study area housing a cluster of government offices such as a magistrate court, Nasarawa geographical information system (NAGIS), Nasarawa state urban development and the host of others. Furthermore, Mararaba Gurku is a residential area for a significant population of the workforce of the Federal Capital Territory. In addition, institutions of academic learning (primary and secondary schools, both public and private, City college of education, vocational study centers) are located in the study area.

These with other factors listed above have impacted on the city in terms of increase in population and consequently expansion in the housing needs of the town and its environs (Nasarawa Urban Development Board.).

AERIAL PHOTOGRAPH OF MARARABA



Source: NAGIS 2019

MAP OF NIGERIA SHOWING NASARAWA



Source: NAGIS 2019

3.2 Population, sample and sampling techniques

3.2.1 Population

The household is the target population for this study. This comprises of the total of 15 settlements that make up Mararaba Town. According to the population distribution by sex and class of household published by the National Population Commission (2006), the population of Karu Local Government Area Council was 227,216 persons and the population of Mararaba Town was put at 20,354 and the number of household in Mararaba Town was 13,414. This population was further projected to 2016 at 299,482 persons for Karu Local Government Area Council and 26,830 for Mararaba Town. The household population of Mararaba Town was also projected at a growth rate of 2.8 percentage (%) to arrive at 17,680 following the World Bank Declaration (2013).

3.2.2 Sample Frame

The study area like most largely settlement in Nigeria has several streets. From the map and personal field observation, sample frame of the street was made in the absence of a record containing the complete list of the entire household in Mararaba town. The population figure of 2006 was 20,354 persons and the household population for 2006 was 13,414. The figure was projected to arrive at 26,830 persons with a projected household population of 17,680.

Using the Krejcie table for determining sample size for research work, the most appropriate number to be sampled was 377 households meaning only a calculated fraction of 2.8% of the total number of households were investigated. But only 357 households returned the questionnaire duly answered. This implies that, 357 copies of questionnaires were analyzed for this research. The sample is however proportional to the household size in the town.

Table 3.1 Summary of sample frame

S/N	Settlements	Number of persons 2006 NPC	No of House Holds at 2006	Number of persons 2019 at (2.8%)	No of household at 2019	Number of Questionnaires or Sample Size
1.	Abacha Road Estate	484	242	638	319	9
2.	Sharp Corner	660	330	870	435	12.18
3.	Kabayi	9,752	4,876	12,854	6,427	180
4.	Aso	916	458	1,207	603.5	17
5.	Aso Pada	1,621	811	2,137	1,069	30
6.	Aku Village	1,107	553.3	1,459	729.5	20.4
7.	Tundun Wada	415	207.5	547	273	8
8.	Angwa Fulani	1,273	637	1,678	839	23.4
9.	Ruga Juli	642	321	846	423	12
10.	Angwa Shakara	708	354	933	466.5	13
11.	Angwa Madaki	725	362.5	955	477.5	13.3
12.	Mararaba Centre	472	236	622	311	9
13.	Battalion 3	629	314.5	829	414.5	12

14.	Gwagwalape	353	176.5	466	233	7
15.	Agwan Albakar	598	299	789	394.5	11
	Total	20,354	10,178.5	26,830	13,414	377

Source: Author's Field Survey 2019

3.2.3 Sampling Technique

Systematic sampling technique was used in administering the 377 Questionnaires in which a regular of every third house was selected in each of the (15) settlements in such a way that every household had the same chance and equal right of being included in the sample. In the case where the next household was restricted or unavailable, the next was selected for sample.

3.3 Methods of data collection

3.3.1 Types of Data

(i) *Quantitative data*: This data was used to express numbers or quantified features in a study area. This data was applied to explain the physical features in terms of scores on achievement tests, number of features, weight or sizes of subject. It is also represented by ordinal interval, ratio, scales and lend themselves to most statistical manipulations.

(ii) *Qualitative data*: This data cannot be expressed as numbers. It was used to represent nominal scales such as gender, socio-economic, religion, educational and facilities status of a study area.

Both types of data are valid types of measurement and are used in educational journals. Only quantitative data can be analyzed statistically, and thus more rigorous assessment of the data is in the area of user interviews, card sorting, eye trading tests and usability testing.

3.3.2 Sources of data

(i) Primary Sources of Data

The primary data were collected using three methods namely: administration of questionnaires to respondents, conducting Interviews and Personal Observations. The questionnaire was divided into four sections. Section one covers the socio economic data of the respondents, section two provides information on and its trend, section three covers housing facilities and section four covers problems of as it relates to housing quality and the role of the Households and the Government. In order to generate qualitative data on the quality of housing in the study area, direct interview was employed. The respondents were asked questions about their opinions, problems and possible solutions to the various housing problems. Respondents were randomly selected from the study area to constitute the interviewee and participation is based on respondent's willingness. Personal observation was also an important tool for collection of primary data for this study. The number of persons per household, the structure of the houses, the roads, the water supply system, the waste disposal system and the electricity supply system were all noted and used as basis interpolation, analysis and presentation of results as well as recommendations.

(ii) Secondary Sources of Data

The secondary data used for the research; demographic data collected from National Population Commission (NPC) Karu Local Government, Nasarawa State geographical information system (NAGIS), and all the items retrieved form published and unpublished literature. Secondary data were collected from review of text books, journals, magazines and newspaper articles and internet among others.

3.4 Techniques for data analysis

3.4.1 *Sampling Techniques*

Systematic sampling techniques was used in administering the 377 questionnaires in which a regular of every third house was selected in each of the (15) settlement in such a way that every household had the same chance and equal right of being included in the sample. In the case where the next household was restricted or unavailable, the next one was selected for the sample.

3.4.2 *Methods of Data Analysis*

Descriptive statistics were used for analysis of primary data generated from the respondents and were presented in Tables, Charts and Percentages. Statistical package for social science (SPSS) formed the basis of the analysis. The data will be analyzed from the questionnaires administered.

3.5 Justification of Methods

The methods used to collect primary data like questionnaire, interviews and personal observation were very effective in gathering data in the study location. Since most part of the study is rural, a direct means of obtaining first hand data is necessary. An accurate overview of the urbanization trend and its impact on housing conditions was also obtained through direct communication with respondents. It proved to be a very useful tool in obtaining qualitative data for this research.

The use of textbooks, journals, magazines, newspaper articles and the internet also helped in getting data that can hitherto not be gotten through primary sources. Technical data like demographic data, maps and co-ordinates proved to be helpful in the study. The aforementioned methods also gave a wide range of information on the recent housing trend in the study area and how urbanization has impacted on its quality.

The systematic sampling techniques used in administering questionnaires widened the spread of the sample of the target area. In the case where the next household is

restricted or unavailable, the next was selected the technique ensured that every household had the same chance and equal right of being included in the sample.

Descriptive statistics was useful in analyzing data from the questionnaires administered to respondents. The use of tables, chart and percentages gave a graphical representation of the numerical interpretation of the questionnaire values. Statistical packages for social science (SPSS) were also important in proper evaluation of statistics gathered from different sources of data used and also made the analysis process easier.

CHAPTER FOUR

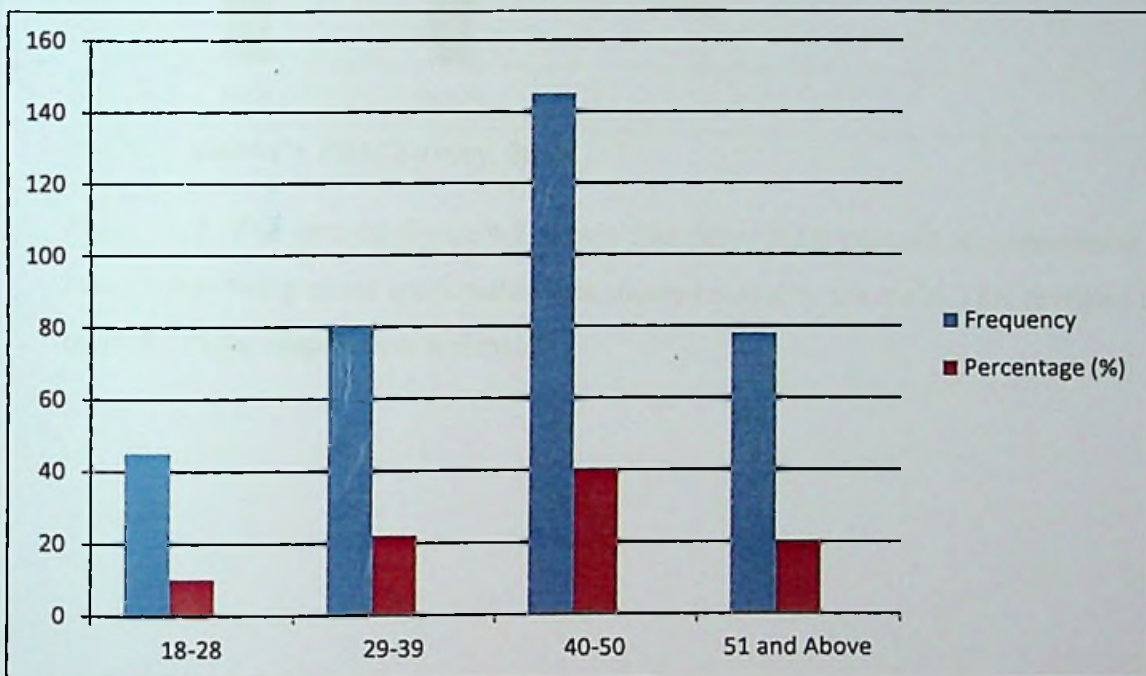
DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

This chapter presents the results and discussion of data collected for this study. The data ranges from the socio-economic characteristics of the people, causes of urbanization and conditions of housing in Mararaba town.

4.2 Data Analysis and Result

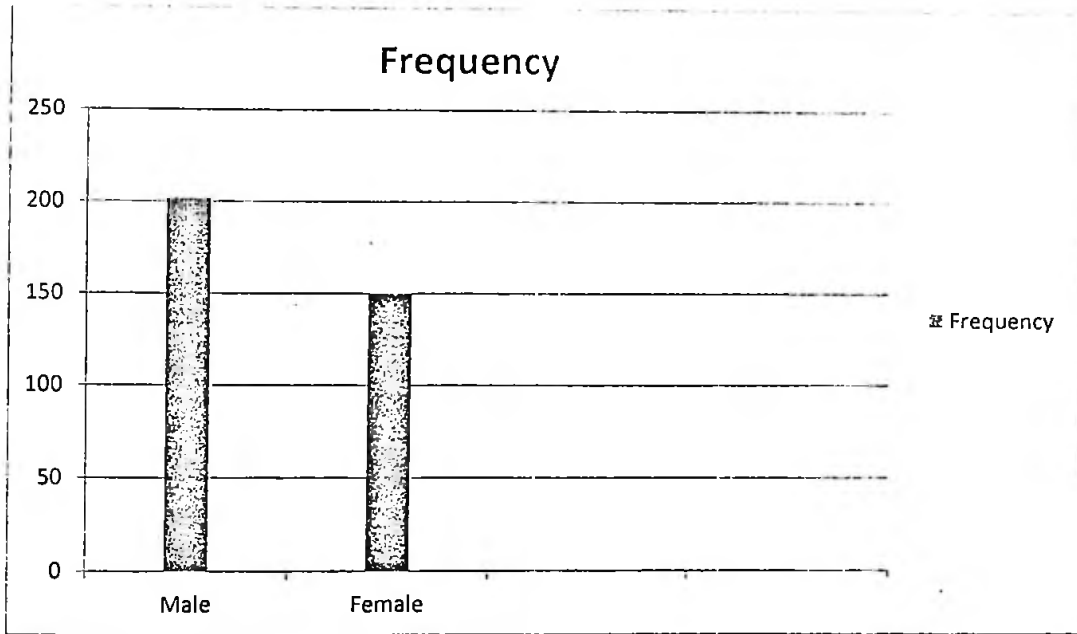
Figure 4.2.1: Age Structure of Respondents.



Source: Author's Field Survey, 2019

Figure 4.1: The data on Figure 4.1 shows that about fifty-two percent (52%) of respondents are aged between 18-28 years, twenty-three percent (23%) are aged between 29 to 39 years, 41 percent are aged 40 to 50 years while 22 percent are aged 51 and above. .Majority of the respondents are therefore between the aged 40-50 years and above.

4.2.2: Gender Characteristics of Respondents

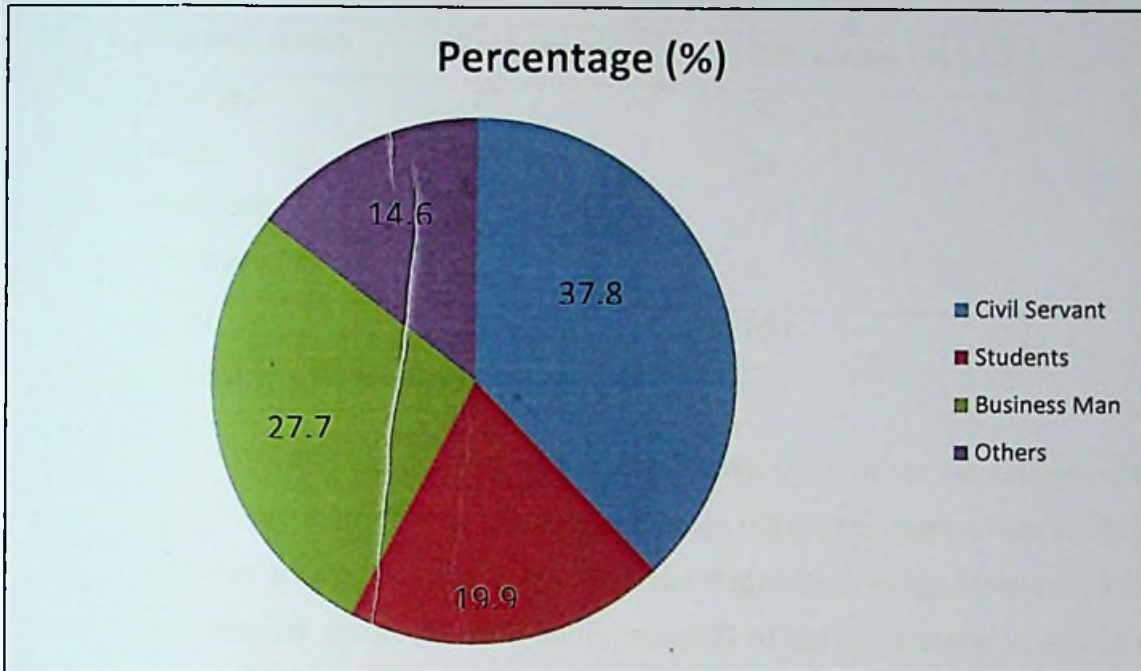


Source: Author's Field Survey, 2019

Figure 4.2: The data on figure 4.2 shows that fifty- eight percent of respondents are male, forty- two percent are female. This showed majority are male. This revealed that majority of the respondents are males.

4.2.3: Occupational structure of the Respondents.

Figure 4.3



Source: Author's Field Survey, 2019

Figure 4.3 shows that one hundred and thirty-five (135) respondents which represent 38% of the sample size are civil servants, seventy-one (71) of the respondents at 20% of the sample size are students, ninety-nine (99) respondents which represent 28% are business men or women and (52) fifty-two respondents which represent 15% are respondents whose occupation is not stated on the questionnaire. This implies that the majority of the household heads are either traders or civil servants.

4.2.4: Marital status of respondents

Table 4.1

Marital status	Frequency	Percentage (%)
Married	177	50
Single	103	29
Divorced	45	13
Widow/widower	32	9
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.1 shows that one hundred and seventy- seven (177) of the respondents which represent 50% are married; one hundred and three (103) of the respondents at 29% of the sample size are single, forty- five (45) of the respondents which represent 13% of the sample size are divorced, while thirty two (32) of the respondents at 9% of the sample size are either widows or widower. This implies that majority of the respondents in the study areas are married.

4.2.5 Educational levels of respondents

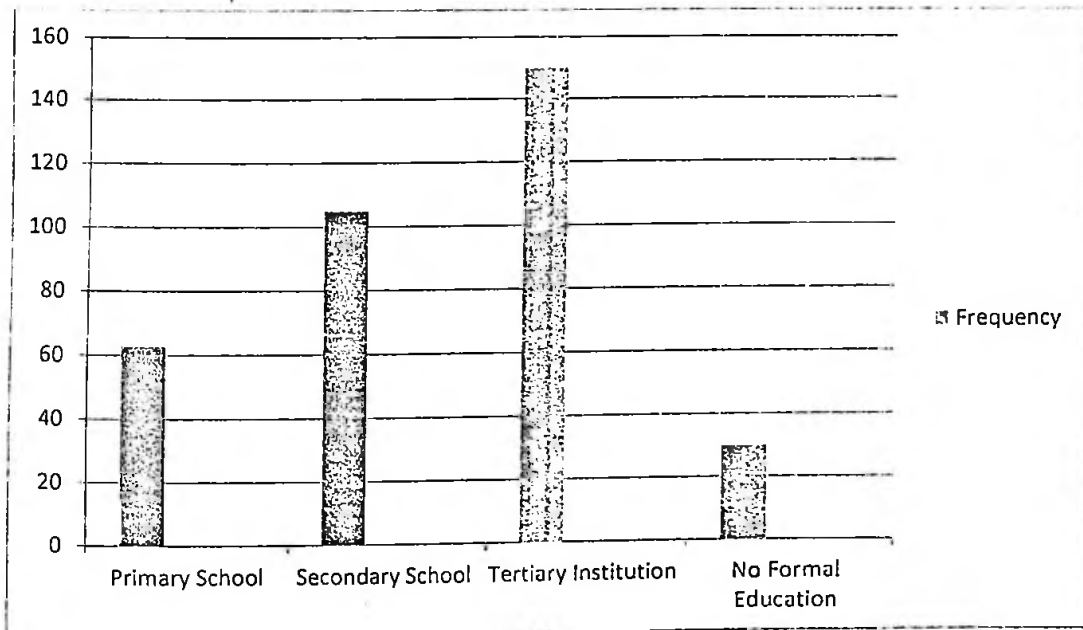


Figure: 4.5 Source: Author's Field Survey, 2019

Figure 4.5 revealed that in the Study Area, sixty-seven (67) respondents which represent 19% of the sample size are primary school holders, while one hundred and eight (108) respondents representing 32.% have secondary school certificates as their highest qualification, one hundred and fifty- two (152) respondents which represent 43% of the sample size attended tertiary instruction while thirty (30) of the respondents at 8.% did not have any formal education. This implies that there are more educated persons in the study area.

Table 4.2: Residence Status of Respondents .

Residence Status	Frequency	Percentage (%)
Migrant	201	56
Indigene	156	44
Total	357	100.

Source: Author’s Field Survey, 2019

Table 4.2 shows that most of the household in the study area are migrants as a result of the pull factors in the study area. Two hundred and one (201) respondents at 56.% are migrants while one hundred and fifty-six respondents are indigenes and it represent 44% of the sample size.

Table 4.3: Monthly Income of Respondents in the Study Area

Monthly Income (Naira)	Frequency	Percentage (%)
Below 8,000	67	19
9,000-15,000	50	14
16,000-22,000	60	17
23,000-29,000	77	22
Above 30,000	103	29
Total	357	100.

Source: Author’s Field Survey, 2019

Table 4.3 is the result of the income level of the respondents in the study area. The table revealed that sixty- seven (67) or (19%) of the respondents earned N8,000 and

below, fifty (50) or (14%) of the respondents earned between N16,000-N22,000, seventy seven (77) or (22%) of the respondents earned between N23,000-N29,000, while the remaining one hundred and three (103) or (29%) of the respondents earned 30,000 and Above. There are more high income earners among the respondents in the study area as a result of their educational level and occupation.

Table 4.4: Household Size of Respondents in the study area.

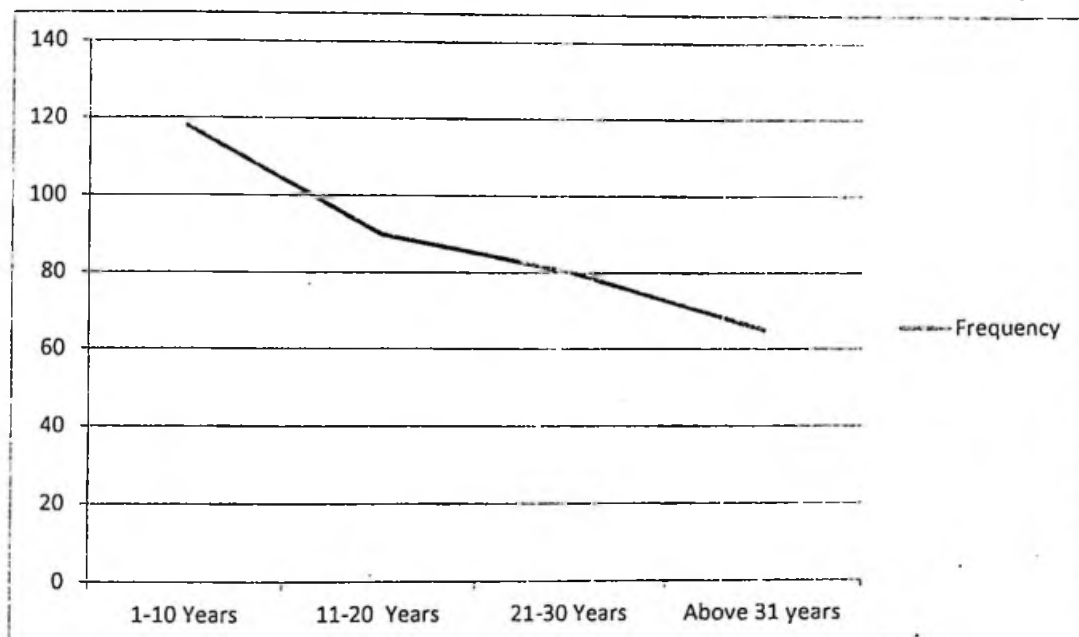
House Hold Size	Frequency	Percentage (%)
1-5 Persons	115	32
6-10 Persons	168	47
11-15 Persons	50	14
Above 15 Persons	24	7
Total	357	100.0

Source: Author's Field Survey, 2019

Table 4.4 is the Household size in the study area. The table shows that 115 respondents which represent 32.% of the sample size have 1-5 persons as household size, 168 respondents at 47% have 6-10 persons as household size, while thirty (30) respondents at 14% have household size of between 11-15 persons and twenty-four (24) respondents which represent 7% of the total sample size have above 15 persons as their household size. This means that majority of the household have between 6-10 persons.

4.2.2 Length of stay of the respondents in the study area

Figure 4.7: Length of Stay of Respondents in the Study area.



Source: Author's Field Survey, 2019

Figure 4.7 shows that one hundred and sixteen (116) respondents representing (33%) have stayed in the study area between 1-10 years. Ninety one (91) respondents which represent (26%) of the sample size have been in the study area between 11-20 years eighty (80) respondents representing 22.% have stayed in the study area between 21-30 years while the other seventy (70) respondents representing 19.6% have stayed been living in the study area between 31 years and above. This implies that migration of people into the study area is high in recent times as a result of various pull factors such as quality education, business and job opportunities.

Table 4.5: Respondent's Reasons for Migration into the Study Area.

Status	Frequency	Percentage (%)
School	52	15
Business	129	36.
Farming	24	7
Employment	152	43
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.5 revealed that 52 respondent's at 15% came to the study area for schooling purpose, 129 respondent's or 36.% of the respondents came to the study area for business, 24 respondents or 7% of the sample size came to the study area for farming activities while the remaining 152 respondents or 43% of the respondents came to the study area because they were offered job opportunity. This implies that majority of the migrants in the study area came because of business and employment opportunity.

Table 4.6 Congestion of Respondents' Houses .

Congestion Status	Frequency	Percentage (%)
Yes	187	52
No	170	50
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.6 is the analysis of the congestion of respondents' houses in the study area. One hundred and eighty seven (187) respondents which represent 52.% have the opinion that their houses are congested while one hundred and seventy (170) respondent's represents 48% are of the opinion that their houses are not congested. This shows that there is a balance between congestion of houses.

Table 4.7 Planning Status of Respondent's Area.

Planned Area	Residential	Frequency	Percentage (%)
Planned		167	47
Unplanned		190	53.
Total		357	100.

Source: Author's Field Survey, 2019

Table 4.7 shows the planning status of the respondents' area. The table reveals that (167) representing (47%) of the respondents are of the opinion that their area is planned; (190) or (53%) of the respondents believed that their area is not planned or not well planned. This suggests that most parts of the study area are not well planned.

Table 4.8 Assessment of Road in Respondents Area.

Status	Frequency	Percentage (%)
Good	90	25.
Average	62	17.
Poor	165	46.
None	40	11.
Total	357	100.

Source: Author's Field Survey, 2019.

Table 4.8 is the analysis of roads in the study area, the table reveals that ninety (90) respondents representing 25.% have the opinion that the roads in the study area are good, sixty two (62) respondents or 17% of the sample size says their roads are average, one hundred and sixty five (165) respondents representing 46.% have the opinion that the roads in the study area are poor while the other forty (40) respondents or 11.% insist that there is no road in the study area. This shows that the roads in the study area are poor.

Table 4.9 Respondent's Perception of the Standard of Living in the Study Area.

Status	Frequency	Percentage (%)
Good	190	53.
Poor	167	46.
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.9 is the analysis of the standard of living in the study area. The table shows that one hundred and ninety (190) respondent's or 53.% are of the opinion that, there have been improvements in their life since they came into the study area; one hundred and sixty seven (167) respondents representing 47% are of the opinion that there has been no improvement in their standard of living. This implies that majority of respondents have improved their standard of living ever since they came to or have been living in the study area.

Table 4.10 Assessment of the Method of the House Acquisitions

Status	Frequency	Percentage (%)
Rent	121	34
Self-Construction	107	30
Purchase	78	22
Inheritance	51	14.
Total	357	100.

Source: Author's Field Survey, 2019.

Table 4.10 is the analysis of how respondents acquired their houses in the study area. The table reveals that one hundred and twenty- one (121) of the respondents or 33.% of the sample size are living in rented houses, one hundred and seven (107) of the respondents or 30% constructed their houses by themselves, (78) seventy eight of the respondents or 22% purchased their houses while the other (51) fifty one respondents or 14.% of the sample size are living in houses they inherited. This implies that most of the households in the study area are living in rented houses.

4.2.3 Facilities within the House

Table 4.11 Types of Houses in the Study Area

Status	Frequency	Percentage (%)
Apartment	138	39
Bungalow	125	35
Multi Store	64	18
Mud House	30	8.
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.11 shows that one hundred and thirty-eight (138) persons, equivalent to 39% of the total respondents are living in an apartment, (125) respondents or 35% are living in bungalow, sixty four (64) of the respondents or 18% of the sample size are living in multi-stores, while the other (30) or 8% are living in mud houses in the study area. This shows that majority of the respondents in the study area live in apartments.

Table 4.12 Number of Respondents Rooms

Number of Rooms	Frequency	Percentage (%)
1	79	22.
2	82	23
3	127	35.
4	50	14
5 and Above	19	5.
Total	357	100.

Source: Author's Field Survey, 2019.

Table 4.12 shows the number of rooms in the respondents' houses. The table shows that 79 respondents or 22.% live in 1 room, 82 respondents or 23% of the study area are living in 2 rooms, 127 of the respondents or 36% are staying in 3 rooms, 50 of the respondents (14%) live in a 4 rooms while the other 19 respondents or 5.% live in 5

rooms and above. This implies that majority of the respondents live in 3 rooms and below in the study area.

Table 4:13 Assessment of Materials used for Roofing in the Study Area.

Roofing Material	Frequency	Percentage (%)
Thatch	41	12
Zinc	130	36.
Aluminum	106	30
Asbestos	80	22.
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.13 is the assessment of the material used for roofing in the study area. The table reveals that (41) or (12%) of the respondents' houses is roofed with thatch, 130 of the respondents or 36.4% used zinc in roofing, 106 respondents representing 30% used aluminum for roofing and asbestos was used for roofing in 80 respondents representing 22.% houses. This shows that majority of the houses in the study area used zinc for their roofing.

Table 4.14 Respondents Wall Type.

Congestion Status	Frequency	Percentage (%)
Mud	15	4.
Bricks	70	20
Cement block	272	76.
Total	357	100.

Source: Author's Field Survey. 2019

Table 4.14 shows the type of wall in respondents' houses. The table shows that 15 respondents or 4.% have mud as their wall type, 70 respondents which represent 20% have bricks as their wall type, 272 respondents which represent 78.% have cement block as their wall type. This implies that majority of the houses in the study area are built with cement block.

Table 4.15 Respondents Window Type

Window Type	Frequency	Percentage (%)
Wood	73	20.
Metal	123	35
Glass	161	45.
Total	357	100.

Source: Author's Field Survey, 2019.

Table 4.15 shows that majority of the houses in the study area have glass as their windows, 73 respondents which represent 20% have wood as window, 123 respondents or 35% have metal as windows while the remaining 161 respondents or 45% have glass as their windows.

Table 4:16 Assessment of Material used for Foundation in the Study Area

Status	Frequency	Percentage (%)
Platform of Wood	80	22.
Mud	102	29
Concrete	175	49
Total	357	100.

Source: Author's Field Survey, 2019.

Table 4.16 shows that concrete is used for foundation in majority of the houses in the study area. The table shows that 80 respondents representing 22.% used platform of wood for foundation, 102 (29%) respondents used mud for foundation while the other 175 or (49%) used concrete for foundation.

Table 4:17 Assessment of Respondents Bathrooms System

Status	Frequency	Percentage (%)
Good	96	27
Fair	92	26
Poor	117	33
None	52	15
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.17 is an assessment of respondents' bathroom systems in the study area. The table shows that 96 respondents representing 27% of the sample size are of the opinion that their bathroom system is good, 92 respondents representing 26% of the sample size are of the opinion that their bathroom system is fair, 117 respondents or 33% have poor bathroom system while the other 52 respondents representing 15% do not have bathroom systems. The bathroom in the study area is poor.

Table 4.18: Respondents Refuse Disposal System

Status	Frequency	Percentage (%)
Good	54	15.
Fair	69	19.
Poor	127	32
None	107	30.
Total	357	100.

Source: Author's Field Survey, 2019

Table 4.18 is an assessment of respondents' refuse disposal system in the study area. The table shows that 54 respondents representing 15% of the sample size are of the opinion that their refuse disposal system is good, 69 respondents representing 19.% of the respondents are of the opinion that their refuse disposal system is fair, 127 respondents representing 32% have poor refuse disposal system while the other 109 respondents or 30% do not have refuse disposal system. This implies that refuse disposal is poor in the study area and causes pollution.

Table 4.19: Assessment of Respondents Kitchen Facility.

Status	Frequency	Percentage (%)
Good Kitchen	95	27
Fair “	121	34
Poor “	86	24.
None “	55	15.
Total	357	100.

Source: Author’s Field Survey, 2019

Table 4.19 is an assessment of respondents’ kitchen facilities in the study area. The table shows that 95 respondents representing 27% of the sample size are of the opinion that their kitchen facilities are good, 121 respondents representing 34% of the sample are of the opinion that their kitchen facilities are fair, 86 respondents which is 24.% have poor kitchen facilities while the other 55 respondents representing 15.% do not have kitchen facilities. This shows that kitchen facilities in the study area are fairly good.

Table 4.20: Sewage Disposal System.

Status	Frequency	Percentage (%)
Good Sewage	81	23
Fair “	94	26.
Poor “	124	35
None “	58	16.
Total	357	100.

Source: Author’s Field Survey 2019

Table 4.20 is an assessment of respondents’ sewage disposal systems in the study area. The table shows that 81 respondents which is 23% of the sample size are of the opinion that their sewage disposal system is good, 94 respondents which is 26.% of the sample size are of the opinion that their sewage disposal system is fair, 124 respondents at 35% have poor sewage disposal system while the other 58 respondents

representing 16.% do not have sewage disposal system. This shows that sewage disposal system in the study area is poor.

Table 4.21: Household Electricity Supply.

Status	Frequency	Percentage (%)
Good Electricity	87	24.
Fair “	104	29.
Poor “	94	26.
None “	72	20.
Total	357	100.

Source: Author’s Field Survey, 2019

Table 4.21 is an assessment of respondents’ electricity supply in the study area. The table shows that 87 respondents or is 24.% of the sample size of the opinion that, electricity supply is good, 104 respondents or 29.% of the sample size are of the opinion that electricity supply is fair, 94 respondents or 26.% have poor electricity supply while the other 72 respondents representing 20.% do not have electricity supply. Electricity supply in the study area is fairly good.

Table 4:22: Household Water Supply.

Status	Frequency	Percentage (%)
Good Water supply	72	20.
Fair “ “	83	23.
Poor “ “	108	30.
None “ “	94	26.
Total	357	100.

Source: Author’s Field Survey, 2019

Table 4.22 is an assessment of respondents’ water supply in the study area. The table shows that 72 respondents or 20.% of the sample size are of the opinion that water

supply is good, 108 respondents or 30.% of the sample size are of the opinion that water supply is fair, 83 respondents which is 23.% have poor water supply while the other 94 respondents representing 26.% do not have water supply. This shows that water supply in the study area is fair.

Table 4.23: General Housing Facilities.

Status	Frequency	Percentage (%)
Good housing fac.	73	21
Fair “ “	55	15.
Poor “ “	219	61.
None “ “	10	3
Total	357	100.

Source: Author’s Field Survey, 2019

Table 4.23 is an assessment of respondents’ housing facilities in the study area. The table shows that 73 respondents or 21% of the sample size are of the opinion that their housing facilities are good, 55 respondents or 15.% of the sample are of the opinion that their housing facilities are fair, 219 respondents which is 61.% have poor housing facilities while the other 10 respondents or 3% do not have housing facilities. This shows that housing facilities in the study area are poor and could be as a result of inadequate renovation.

Table 4.24: Compound Sanitation.

Status	Frequency	Percentage (%)
Good Sanitation	114	32
Fair “	132	37
Poor “	101	28.
None “	10	3
Total	357	100.

Source: Author’s Field Survey 2019

Table 4.24 is an assessment of respondents' compound sanitation in the study area. The table shows that 114 respondents or 32% of the sample size are of the opinion that their compound sanitation is good, 132 respondents or 37% of the sample size are of the opinion that their compound sanitation is fair, 101 respondents representing 28.3% have poor compound sanitation while the other 10 respondents or 3% do not have compound sanitation. This shows that compound sanitation in the study area is fairly good.

Table 4.25 Flush Toilet System

Status	Frequency	Percentage (%)
Good Toilet syst	71	20
Fair “ “	81	23
Poor “ “	115	32.
None “ “	90	25.
Total	357	100.

Source: Author's Field Survey 2019

Table 4.25 is an assessment of respondents' flush toilet system in the study area. The table shows that 71 respondents representing 20% of the sample size are of the opinion that their flush toilet system is good, 81 respondents which is 23% of the sample size are of the opinion that their flush toilet system is fair, 115 respondents represents 32.% have poor flush toilet system while the other 90 respondent representing 25.% do not have flush toilet system. This shows that flush toilet system in the area is low.

4.2.4 Reasons for Poor Housing Conditions In Mararaba

The causes of poor housing conditions in the study area were identified and found out to be:

- (a) Rural-urban migration
- (b) Natural growth
- (c) Combination of natural growth and migration

(d) Population displacement in the Federal Capital Territory (FCT), Abuja

(e) Availability of infrastructure and investment opportunities

Rural urban migration was the first variable used to determine the cause of the poor housing situation in Mararaba town. Seventy- four percent of respondents strongly agreed that it is responsible for poor housing in Mararaba while the percentage of respondents who agreed was just 13. There was no single respondent out of the one hundred and sixty- eight persons interviewed who strongly disagreed with the position that rural urban migration is responsible for the poor housing condition in the town. The geographical location of Mararaba in close proximity to the Federal Capital city makes it a centripetal force that attracts migrants to the town. Other pull forces include the political and social stability, availability of infrastructure such as good road, water, educational and health institutions among others. Some of the respondents were quick to add that the Boko Haram militancy and others crisis in the country as well the strict development control in Federal Capital City which led to demolition of some properties in the city have made Mararaba a sanctuary for urban migrants. The second question in this segment was whether or not natural population growth is a cause of bad housing in the town. Of the 357 questionnaires administered, 76% of the respondents strongly agreed that natural population growth is a cause of urbanization in the town. Eighteen percent (18%) agreed while 0.6% of the respondents strongly disagreed. This suggests that increasing fertility and declining mortality play crucial role in population agglomeration which in all is reflective of urbanization.

Combination of natural population growth and rural-urban migration was considered as a possible cause of poor housing situation in the town. Eighty- two percent (82%) of the respondents strongly agreed while 16% agreed. Only about 0.6% strongly disagreed while the same numbers were indifferent.

The fourth point considered was population displacement. This could be as a result of disaster, temporary relocation for development project, mass resettlement, and spontaneous movement in neighboring states and a local government is a cause of poor housing condition in the town. Twenty-one percent agreed, 30% were indifferent, 2% disagreed and only 1% strongly disagreed. The FCT 2006-2009 demolition

exercise had displaced hundreds of people from the Federal Capital City (Abuja) and Mararaba was among the towns where asylum was readily available to the displaced persons.

Lastly, availability of infrastructure and opportunities for investments was considered as a cause of poor housing in the town. Urban infrastructure such as water and electricity are relatively steady in the town and the town's strategic location as a nodal settlement is an additional attraction. Its climatic as well as topographic nature makes it a sanctuary for urban migrants. The town plays host to health institutions and large scale private estates. Others include cheaper rental housing apartments (in comparison with Abuja), cheaper transport cost and general cost of living. In response to this question, 87.5% of respondents strongly agreed, 18.5% agreed, 1.8% was indifferent, 1.2% disagreed and nobody strongly disagreed.

These were ranked in order of their importance with the aid of the 5-point Linker scale stated thus using the following parameters: Agreed, Strongly Agreed, Indifferent, Disagreed and Strongly Disagreed.

All possible cause of poor housing conditions was analyzed and responses were gathered to arrive at the following results as shown in table 4.26.

Table 4.26 Causes of Urbanization in Mararaba Town

S/N	Possible Causes of Urbanization	Responses										
		SA	%	AG	%	IDF	%	DA	%	SDA	%	Total
1	Rural-urban migration	263	74	46	13	24	6.5	24	6.5	-	0	357
2	Natural Growth	272	76	64	18	15	4.2	4	1.2	2	0.6	357
3	Combination of Natural	293	82	56	16	2	0.6	4	1.2	2	0.6	357

	Growth and Migration											
4	Population	261	73	75	21	11	3.0	7	2.0	3	1.0	357
	Displacement											
5	Availability	280	78.5	66	18.5	6	1.8	5	1.2	-	0	357
	of Infrastructure and Investment opportunities											

Source: Author's Field Survey, 2019

LEGEND

- SA = Strongly Agreed
- AG = Agreed
- IDF = Indifference
- DA = Disagreed
- SDA = Strongly Disagreed



Plate 4.1: A Typical Poor Housing Condition



Plate 4.2: A Typical Fair Housing Condition



Plate 4.3: A Typical Good Housing Condition

4.2.5 Impact of Urbanization

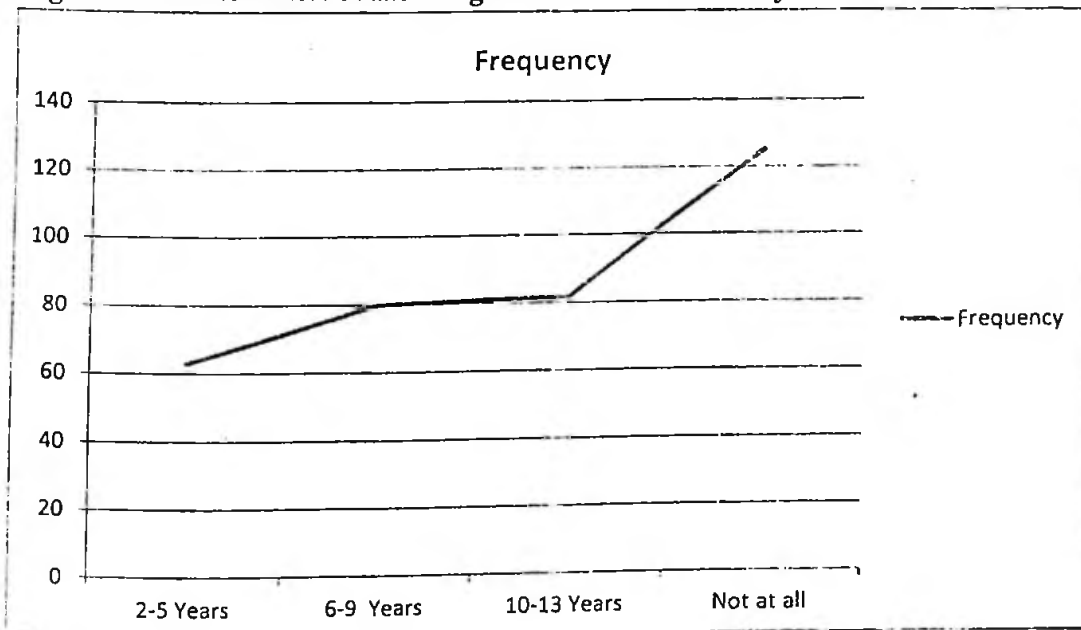
Table 4.27: Effects of Urbanization on Housing Facilities.

Impact	Frequency	Percentage (%)
Positive Effect	137	38.
Negative “	220	62
Total	357	100

Source: Author's Field Survey, 2019

Table 4.27 is the result of the effect of urbanization on housing facilities in the study area. The table reveals that two hundred and twenty (220) or (62%) of the respondents are of the opinion that housing facilities have been affected by urbanization and pressure while one hundred and thirty seven (137) or (38.%) of the respondents holds that urbanization has no effect on the present housing facilities. This proves that urbanization has greatly affected the present housing facilities in the study area.

Figure 4.8 Renovation of Housing Facilities in the Study Area



Source: Author's Field Survey, 2019

Figure 4.27: is the frequency of renovation of housing facilities in the study area. The figure reveals that sixty six (66) or (19%) of the respondents is of the opinion that housing facilities are being renovated in 2-5 years, eighty one (81) or (23%) of the respondents are of the opinion that housing facilities are being renovated in 6-9 years, eighty four (84) or (24%) of the respondents agreed on 10-13 years interval, one hundred and twenty six (126) or (36%) of the respondents holds that the housing facilities are not renovated at all. This proves that the housing facilities in the study area are not well managed and renovated which leads to dilapidation of the housing facilities in the study area.

Table 4.28 Assessment of the Major Housing Problems in the Study Area

Major Problems	Frequency	Percentage %
High Cost of Land	41	12
Inadequate Water Supply	35	10
Inadequate Flush Toilet System	40	11.
Inadequate Refuse Disposal	37	10.
Inadequate Compound Sanitation	30	8.
Inadequate Sewage Disposal	38	11
High cost of Rental	45	13
Inadequate Bathroom System	31	9
Inadequate Electricity Supply	30	8.
Inadequate Physical Accessibility	30	8.
Total	357	100

Source: Author's Field Survey, 2019.

Table 4.28 is the result on major housing problems in the study Area. The table shows that 41 respondents which represent 12% feel that high cost of land is the major problem of housing in the study area. 35 respondents representing 10% are of the opinion that Inadequate water supply is the major problem, 40 respondents (11%) see inadequate flush system as the major housing problem in the study area, 37 or (10.%)

are of the opinion that inadequate refuse disposal system is the major problem, 30 or (8.%) respondents feel inadequate compound sanitation is the major problem, 38 respondents or (11%) choose inadequate sewage disposal as major problem, 45 or (13%) respondents are of the opinion that high cost of rent is the major problem in the study area, 31 or (9%) respondents are of the opinion that the major housing problem in the study area is inadequate bathroom system, 30 or (8.%) respondents choose inadequate electricity supply to be the major problem in the study area, the other 30 or (8.%) respondents are of the opinion that Inadequate physical accessibility is the major problem of housing in the study area. This implies that housing in the study area is characterized with various problems. According to the respondents, the major problem of housing in the study area is high cost of rent.

4.3 Discussions of Findings

The survey in the study area showed that majority of respondents was between the ages of 40 to 50 years and were mostly males. This may have an impact on production in the long run as majority of the population have attained age 40 and above. Majority of household heads are either traders or civil servants with a high number of educated people. Consequently, it was discovered that there are more high income earners among respondents as a result of their educational level and occupations. The migration of people into the study area has been high in recent times as a result of various pull factors such as quality education, business and job opportunities. Due to this, the average size of each household of the sample of respondents consists of 6-10 persons.

Furthermore, it was discovered that most parts of the study area are not well-planned, but there is a balance in the congestion of houses. Most of the households live in rented houses with majority living in apartments containing 3 rooms and below. The vast majority of the houses in the study area were built with cement, bricks, zinc roofing and glass windows. The refuse and sewage disposal system were discovered to be poor which has given rise to pollution and flooding. The electricity and water supply is fairly good but housing facilities are poor due to a lack of or inadequate renovation. Majority of respondents all strongly agreed that rural-urban migration,

natural growth (high rate of fertility and low mortality rate), population displacement availability of infrastructures, low cost of rent and investment opportunities, all played a major role in population growth in the study area. According to respondents, the major problem of housing in the study area is high cost of rent.

CHAPTER FIVE

SUMMARY, CONCLUSION, RECOMMENDATIONS, LIMITATIONS AND SUGGESTIONS FOR FURTHER STUDIES

5.1 Summary

Rapid urbanization and consequent Development Control activities in Federal Capital City, Abuja resulted to strange demographic changes in the city and population displacement of the fringes. Mararaba town is among the beneficiaries of this population displacement. Thus the study assesses the housing quality in housing quality in Mararaba town with a view to evolving measures for improving housing condition in the town.

The Major Findings of the Study Area:

It was discovered that majority of the people resident in Mararaba fall in the middle age bracket as about 41% of the population falls between the ages of 40-50 years.

The study reveals that majority of the residents of the study area are male and mostly heads of their households as male population accounts for about 58% of the study area.

It was observed during the study that Civil service and trading are the highest employers of labour in Mararaba town as 66% of the population is employed by these two employment outfits.

The study also indicates that 51% of the population earn an average monthly income of between 23,000 and above N30,000.

The study shows that employment and business opportunities account for the highest reasons for migration. These two account for 79% for the reason for migration.

The study reveals a high level of overcrowding in the houses of the study area. It was found that 52.% of houses are congested.

The commonest methods of housing acquisition are rent, self-construction and purchase. These account for 65% of the methods of housing acquisition.

The study reveals that 74% of increase in population is caused by urbanization which makes Mararaba town congested.

Apartment housing accounts for the highest housing types followed by bungalow. It was found that 38.9% of the housing types are apartment housing.

It was found that about 32.% of people in Mararaba do not have flush toilet. This shows that flush toilet system in the area is poor.

No adequate provision for both solid and liquid waste disposal as cases of indiscriminate disposal abound.

The study shows that 65% of poor housing condition in the study area is caused by migration rather than natural growth.

The study reveals that rapid growth in population affect housing both positively and negatively, however the negative impacts are preponderant and 57% associated with housing in the study area are traceable to urbanization.

The increase in population over the years has made it difficult for the people to obtain adequate and good houses in the study area. In other words, this has contributed to the increase in the rent payable for the houses.

5.2 Conclusion

Consequent upon the findings of this study, it is concluded that population displacement in Abuja resulted in rapid population growth in Mararaba town. This growth consequently has had profound impacts on housing condition in Mararaba town resulting in rapid deterioration of housing facilities and upsurge of slum condition in some parts of the town. The short and long term implications of this development include increase in rental values of properties, high cost of land, socio-economic hardship among Mararaba residents and the development of squalor.

5.3 Recommendations

Based on the analysis of the data and major findings of the study, the following recommendations are put forward for effective management of population increase in Mararaba town:

- i. Government should stand up to the challenges of being responsible to her citizens' needs by providing quality and affordable housing for the growing population in the urban areas.
- ii. Government should also make mortgage financing and house refurbishing loans readily available and accessible to interested individuals.
- iii. The provision of infrastructural facilities such as roads, education, water supply, electricity and among others should be taken as priority in the urban areas as well as the rural areas to reduce rural-urban drift.
- iv. Adequate attention should be given by both the government and non-governmental organizations to the improvement of the living condition of the people in the study area.
- v. Government should make provision for adequate waste disposal system and sewage disposal system so as to improve the hygiene of people living in the urban centers.
- vi. The residents of the study area should also improve their compound sanitation.
- vii. Generally, there is need to improve the quality, quantity and standard of housing facilities with regards to water supply, electricity supply, flush toilet system, sewage disposal system, waste disposal, kitchen facilities, compound sanitation, reduction of house rent among others.

5.4 Limitations of the Study

There were so many constraints in the course of carrying out this study. Firstly, the response of people to questions was skeptical. Most respondents were difficult to be convinced that the research questions were not meant to implicate anyone. In addition, accessibility to most houses proved difficult as the streets were not to allow easy flow

of human and vehicular traffic. Accessibility to most houses was difficult because of different cultural and religious beliefs.

Furthermore, the response of government officials in the records department visited was lackadaisical. There was reluctance on their parts to share relevant data that would have gone a long way in providing information necessary for the study.

5.5 Suggestion for Further Studies

It is suggested that further researches should be conducted in a way that covers areas that were not covered during this survey due to time and security constraints in order to validate this very important study. There is a need to improve the general quality, quantity and standard of housing facilities with regards to water and power supply, flush toilet system, sewage disposal system, compound sanitation and waste recycling in line with global best practices. This will go a long way in improving the standard of low income earners as well as their productive capacity.

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APPENDIX A

QUESTIONNAIRE

The researcher is an M.Sc Student of Geography department of Nasarawa State University, Keffi who is engaged in a research titled "Assessment of housing conditions in Mararaba town". Kindly and sincerely respond to all the questions asked in the questionnaire by ticking accordingly. You are assured of strict confidentiality in handling your responses and all the responses shall be strictly used for academic purpose.

Please tick [√] in the space provided

Section a: Socio-Demographic Data

1. Age:

[a] 18-28.....[b]29-39.....[c]40-50.....[d]51 and above.....

2. Sex:

[a] Male.....[b] Female.....

3. Marital Status:

[a]Married..... [b]Single..... [c]Divorced..... [d]Widow/
Widower

4. What is the size of your household?

[a] 1-5 persons... [b] 6-10 persons [c] 11-15 persons... [d] 15 persons & above

Section b: Socio-Demographic Data

5. Occupation:

[a] Civil Servant.....[b]Student.....[c]Business Man...../Women.....
[d] Others

6. **Educational Level:**

- [a] Primary School.....[b] Secondary School... [c] Tertiary.....
 [d] No Formal Education

7. **Habitation Status: Are you migrant or an indigene?**

- [a] Migrant..... [b] Indigene

8. **Monthly income:**

- [a] Below N8,000..... [b] N9,000-N15,000..... [c] N16,000-N22,000...
 [d] N23,000-N29,000..... (d) N30,000 and Above.....

Section c: Trend of Urbanization

Causes of Urbanization in Mararaba Town (Tick Appropriately)

S/N	Possible Causes of Urbanization in Mararaba	RESPONSES										
		SA	%	AG	%	IDF	%	DA	%	SDA	%	Total
1	Rural-Urban Migration											
2	Natural Growth											
3	Combination of Natural Growth and Migration											
4	Population Displacement											
5	Availability of Infrastructure and Investment Opportunities											

Legend

SA= Strongly Agreed AG= Agreed IDF= Indifference DA= Disagreed
 SDA = Strongly Disagreed

9. **How long have been in Mararaba town?**
 [a] 1-10 Years [b] 11-20 Years [c] 21-30 Years..... [d] 31 and Above
10. **What brought you to Mararaba Town?**
 [a] School..... [b] Business..... [c] Farming.... [d] Employment
11. **Is your house congested?**
 [a] Yes..... [b] No.....
12. **Are you living in a planned residential area?**
 [a] Yes..... [b] No.....
13. **How will you assess the roads in your area?**
 [a] Good..... [b] Average..... [c] Poor..... [d] None.....
14. **Have your standard of living improved since you came to Mararaba town?**
 [a] Yes..... [b] No.....
15. **How did you acquire your house?**
 [a] Rent..... [b] Self-construction [c] Purchase..... [d] Inheritance

SECTION C: Facilities within the House.

16. **What kind of house do you live in?**
 [a] Apartment.... [b] Bungalow [c] Multi store..... [d] Mud house
17. **How many rooms do you have?**
 [a] 1..... [b] 2..... [c] 3..... [d] 4..... [e] 5 and above.....
18. **What kind of material is used for your roofing?**
 [a] Thatch..... [b] Zinc..... [c] Aluminum..... [d] Abettors.....
19. **What is your wall type?**
 [a] Mud..... [b] Bricks..... [c] Cement Blocks.....
20. **What type of window do you have in your house?**
 [a] Woods..... [b] Metal..... [c] Glass.....
21. **What material is used for your foundation?**
 [a] Platform of wood..... [b] Mud..... [c] Concrete.....

22. How will you rate your bathroom system?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
23. How is your refuse disposal system?
 [a] Good..... [b] Fair..... [c] Poor..... [d] none
24. What is the condition of your kitchen facility?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
25. What is the condition of your sewage disposal system?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
26. How will you rate the condition of your house electricity supply?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
27. What is your house water supply condition?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
28. How will you rate your housing facilities condition?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
29. How will rate the sanitation condition of your compound?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None
30. How is your flush toilet system?
 [a] Good..... [b] Fair..... [c] Poor..... [d] None

SECTION D: Impact of population growth on housing condition

31. What is the adequacy of your house?
 [a] Adequate [b] Inadequate [c] Fair [d] Poor
32. What types of effect?
 [a] Positive [b] Negative
33. What is the frequency of renovation of housing facilities in your area?
 [a] 2-5 years..... [b] 6-9 years..... [c] 10-13 years..... [d] not at all

34. What can you say is the major problem you face as regards your housing?

- [a] High Cost of Land
- [b] Inadequate Water Supply.....
- [c] Inadequate Flush Toilet System.....
- [d] Inadequate Refuse Disposal.....
- [e] Inadequate Compound Sanitation.....
- [f] Inadequate Sewage Disposal.....
- [g] High cost of Rental.....
- [h] Inadequate Bathroom System.....
- [i] Inadequate Electricity Supply.....
- [j] Inadequate Physical Accessibility.....

Thank You