



Assessment of Housing Condition among the Low Income Working Class in Gombe Metropolis, Nigeria

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Article Info

ISSN (online): 2582-7138

Volume: 05

Issue: 06

Novembar-December 2024

Received: 20-09-2024

Accepted: 23-10-2024

Page No: 63-67

Abstract

The provision of housing stands as a pivotal indicator of a Nation's development, constituting both an economic and a social responsibility aimed at ensuring adequate shelter for all members of a society. In Gombe metropolis, there is a dearth of affordable housing particularly within the low-income working class, this shortage of housing is exacerbated by the massive exodus of Boko haram victims in the north eastern Nigeria that rendered many people homeless forcing them to seek for shelters in the neighbouring States, this phenomenon if left unchecked could lead to the proliferation of slums. The approach used in this research is a quantitative method, data was collected with a survey questionnaire and analysed with SPSS and Excel. The findings underscore the prevalent challenge of housing affordability, with a mere 24.2% which is equivalent to 15 out of 62 respondents reporting to have a dwelling of their own. The primary determinant that influence housing choice among the respondents in the study area encompassed rental pricing (affordability), proximity to infrastructure, and security parameters within the study area. The present spike in the cost of traditional building materials and commodities makes the problem of house affordability unsolvable, to sufficiently address the housing affordability crisis and environmental difficulties in the study area, it is imperative for locals, professionals, and the Government to identify alternate policies and sustainable building materials such as straw bale which is often wrongly disposed through burning contributing to the effects of climate change. Rice straw bale hold promises in the region, given its abundance in the area, such measures if implemented effectively can aid in improving the housing affordability challenge within Gombe metropolis. Thus, Gombe State as a significant producer of rice can therefore utilize the straw bales of the harvested rice to provide sustainable and cost-effective mass housing. furthermore, engagement of private sector, improvement of income level, facilitating access to mortgage financing and loans, friendly modalities of Government provided house payments, fostering positive societal attitudes, and effecting policy enhancements by Governmental bodies were also suggested as the ways to mitigate the looming housing in the region.

Keywords: Housing Condition, Low Income, Working Class

1. Introduction

A nation's level of development can be determined in large part by its housing status, which is a social and economic obligation to provide a place for people to live. It is one of the basic social factors that determine the welfare and quality of life for individuals. There is a severe housing scarcity in many parts of the world, particularly in developing countries. Nearly one in five people on the planet lack access to adequate housing. The lack of affordable housing options, urbanisation, and fast population growth are just a few of the factors that have been identified as contributing to the housing crisis with over 9.7 billion people expected to live on Earth by 2050, with the majority of that growth occurring in urban areas. Many cities are experiencing a housing shortage as a result of the pressure from this rapid urbanisation (Albouy *et al.*, 2019) ^[7].

Various housing delivery policies and strategies have been proposed by Nigerian governments to improve housing delivery in the country; however, despite these interventions and significant investments in housing development, the majority of Nigerians still lack access to adequate housing (Nicholas & Patrick, 2015) ^[15]. Gombe metropolis is lacking over 48, 667 dwellings to meet housing demand (Umar *et. al* 2018) ^[25]. The housing scarcity in Gombe State can be attributed to a number of issues, including urbanisation, a rapid increase in population, the exodus of citizens from neighbouring States due to insurgencies, and a lack of investment in the housing sector. Consequently, a significant portion of the populace is currently forced to live in filthy, cramped housing. During the 12-year violent hostilities in the region, Boko Haram terrorists are reported to have destroyed over 500,000 buildings in North Eastern Nigeria leaving to over 2.2 million people including women and children without a place to live (Sahara report, "Insurgency by Boko Haram", 2021) ^[24].

Majority of the residents in the study area engage in farming activities, Gombe State, emerging as a significant player in the rice production industry with an annual production capacity of over 140,107 metric tonnes, stands to leverage rice straw bale as a construction material which is often disposed through burning thereby contributing massively to the effects of climate change, utilization of this material can aid in enhancing housing sustainability and affordability within the region and beyond. Thus, it is critical to find a home provisioning strategy that will minimise expenses while still meeting these needs and preventing a decline in the population's standard of living.

2. Literature Review

Housing in Gombe State and Government's efforts of solving Housing crises

The housing deficit in Gombe state is increasing the absence of basic infrastructure, sanitation, and social service, leading to the proliferation of squatter slums, and informal communities (Othman, 2021) ^[23]. The State administration has implemented several measures in an attempt to address the housing situation. The Gombe State Rural and Urban homes and Land Development Programme (RUHLDP) was established in 2016 with the intention of providing affordable homes for the people living in the state ("what you need", 2016). A water supply, power, and road networks were among the amenities provided to the housing estates established as part of the plan. The state administration also unveiled the Gombe Goes Green (3G) housing projects in 2019, a public-private partnership that intends to provide inhabitants of the state with access to affordable and environmentally friendly dwellings. The project's goal is to construct 1,000 dwellings with the use of renewable energy sources including solar energy and rainwater collection. Additionally, the state government and the Federal Mortgage Bank of Nigeria (FMBN) have cooperated to provide low-income state residents with access to affordable mortgage financing.

2.1. Mass Housing problems in Nigeria

The Nigerian government places a high premium on providing homes for its residents. Collaboration with the private sector in the design, development, and implementation of housing projects around the country has been one of the most significant undertakings. The housing

situation in Nigeria is complicated by a number of problems. It consists of: poor security, affordability, accessibility, lack of supporting infrastructure, housing and low-quality level. Others include location of homes and poor housing options.

1. Affordability: The Nigerian mass housing sector still faces substantial challenges with regard to housing affordability. The Nigerian government has been the main source of funding for the mass housing sector although its capacity to do so has been constrained by corruption and tight budgets, consequently, there is little private sector participation in the housing market, and housing costs are still high. The difficulties of housing have also been exacerbated by building materials and the nation's reliance on imported goods. The cost of construction materials is also increased by high shipping costs, tariffs, and taxes, since these costs are transferred to the consumer (Adegoke & Agbola 2020) ^[2]. Nigerians have restricted access to mortgage financing because of the country's underdeveloped capital market and weak legal and regulatory system. For people making low and moderate incomes, these present difficulties (Akanbi & Alagbe, 2017) ^[4]. The Nigerian land tenure structure also contributes to the issue of home affordability. Land is owned collectively and getting a personal land title can be a time and money consuming process, because of this, it might be difficult for developers to find land for large-scale housing projects.

2. Accessibility: Another problem with housing in Nigeria is the proximity of the housing zones to infrastructure and supporting amenities. Due to the high cost of living in the major urban centers, many go to the city's outskirts in search of more inexpensive housing. Many of these areas are often isolated from the city's business district and only have one road connecting them. To access places of employment, educational institutions, and medical services, residents of these districts must go all the way into the inner city. As a result, the daily expenses of those with low incomes rise, and at particular hours of the day, traffic on these roads gets heavier.

3. Lack of infrastructure and supporting services: According to the Nigerian Institute of Social and Economic Research (NISER), many mass housing developments in Nigeria lack essential services including water, electricity, sanitation, and roads, making living conditions for people intolerable (Osinubi & Akanbi, 2016) ^[21]. The Nigerian Building and Road Research Institute (NBRI) also observes that many mass housing projects in Nigeria are built using inferior building materials and methods, resulting in the deterioration of structures and harmful living conditions for people. Additionally, the Nigerian government's mass housing projects are overcrowded with families living in close quarters, according to the United Nations Office for the Coordination of Humanitarian Affairs (OCHA), has resulted in a number of health issues, including the spread of infectious diseases (Devi, 2022) ^[9]. Access to high-quality healthcare is frequently constrained in mass housing developments in Nigeria, which results in a variety of untreated health problems.

4. Housing Quality: Housing quality is a serious issue in Nigerian mass housing, as it has a substantial impact on the occupants' health and wellbeing. Due to the lack of privacy and inadequate ventilation caused by this, infectious diseases may spread (Osinubi & Akanbi, 2016) ^[21]. Furthermore, a lack of sanitary facilities can result in bad hygiene and the spread of diseases. According to Ilozue and Umeokafor

(2018) ^[14], Nigerian mass housing estates have serious issues of inadequate sanitation facilities, also the restricted availability of portable water in Nigeria's mass housing contributes to poor hygiene and the spread of waterborne infections (Osinubi & Akanbi, 2016) ^[21]. Poor maintenance procedures in mass housing projects in Nigeria can cause buildings to deteriorate and make living conditions for occupants' unsafe.

5. Housing Diversity: Many mass housing projects in Nigeria are created with little regard for the demands of other income levels in order to serve a narrow range of income groups. This may result in the exclusion of lower income groups because they may not be able to afford the available housing options. Due to the segregation of income groups into distinct areas and the resulting lack of social cohesion, the absence of housing options can also result in inequality and the marginalization of lower income groups (Unegbu, Yawas, & Dan-asabe, 2023) ^[27] Creating housing diversity however could be the gateway of bridging the space between different income levels (Ademiluyi, 2021) ^[1].

3. Materials and Method

3.1. Materials

The medium for the administration of the survey is a random technique and the data collected from the online google form were analysed with the aid of SPSS and Microsoft excel.

3.2. Method

The research method used is a quantitative approach and the sampling frame for this research focused on residents of some Public estates Viz; (20 participants in Orji housing estate and 20 in Fashola Housing estate) Gombe State. It also includes, 16 Architects, 7 Civil Engineers, 4 Builders, and 3 Quantity Surveyors in the study area, 20 farmers and 10 other participants were involved in conducting the research. The sampling technique used is a random technique whereby each member of the population has an equal chance of being selected. The Questionnaires were issued to the respondents and was retrieved over a period of one month. A total of 100 questionnaires were distributed, 62% were retrieved and analyzed. Qualtrics ^{XM} formula was used for this research to determine the sample size.

Sample size= (confidence level of 95% with a Z score 1.96)² x (Standard deviation of 0.25 [which helps in determining

variation of responses]) x (1 x Standard deviation (0.25))/ (margin of error or confidence interval of 5%)².

$(1.96)^2 \times 0.25 \times (1 \times 0.25) / (5/100)^2 = 3.84 \times (0.25 \times 0.25) / (0.05)^2 = (3.84 \times 0.0625) / 0.0025 = 96$ sample size.

The data collected were then analysed with the aid of SPSS and excel and presented in tables.

4. Result/ Data Presentation

Table 1: Housing Status

S/N	Housing Status	Percentage of Respondents
1	Renting	48.4%
2	Own house/ Apartment	24.2%
3	Living with Family/ Relatives	27.4%
4	Widowed	0%

According to table 1, 48.4% of the total respondents are living on rent, this report has shown the grossly inadequate owners of houses especially among the Civil Servants in the study area, this is followed by 27.4% of the respondents living with Family/ relatives, while 24.2% of the respondents owned a house. However, A research conducted among the general masses by (Umar *et.al* 2018) ^[25] has shown, out of 396 people he conducted a survey, 333 claims to have houses of their own which were largely acquired through inheritance with only 63 people claiming to be living on rent. This has shown the lack of housing ownership is majorly among the Civil Servants/ low income Government workers than within the general masses with other sources of livelihood.

Table 2: Affordable housing

S/N	Housing Affordability	Percentage of Respondents
1	Very expensive	37.1%
2	Somewhat expensive	43.5%
3	affordable	19.4%
4	Very affordable	0%

According to table 2, 43.5% of the respondents claimed the houses they stay in are somewhat expensive and 37.1% of the respondents are of the opinion of living in very expensive houses while 19.4% of the respondents said to be living in affordable housing. From there, we can deduce that most of the respondents are living in expensive houses.

Table 3: Factors that influence choice of housing

S/N	Factors that influence choosing a house	Percentage of Respondent's selection	Number of entries from the respondents
1	Rental/ Purchase price	60.7%	37 entries
2	Proximity to work/ school	39.3%	24 entries
3	Safety and Security	45.9%	28 entries
4	Proximity to neighbourhood amenities	23%	14 entries
5	Size and layout of the housing	24.6%	15 entries
6	Access to public transportation	18%	11 entries
7	Availability of necessary infrastructure (water, power, roads)	45.9%	28 entries
8	Availability of social/community services	18%	11 entries
8	Other factors	3.3%	2 entries

Note: Table 3 above allows the respondent to select more than one option

Table 3 has highlighted some reasons that influence the decision to choose affordable housing options with 60.7% selections of the respondents choosing rental/ purchase price as the number one yardstick for choosing affordable housing, followed by 45.9% choices went with safety and security,

another 45.9% of the respondents went with availability of necessary Infrastructure. 39.3% went with proximity to work or school, 23% choices went with neighbor-hood amenities, 24.6% went with size and layout of the housing, 18% went with access to public transportation, another 18% choices

went with availability of social/community services and 3.3% selections went with other factors. These criteria shall

therefore be taking into cognizance when designing the proposed mass housing.

Table 4: Private sector's involvement towards solving housing deficit in the study area

S/N	Do you believe private sector's involvement is important for increasing housing affordability?	Percentage of Respondents
1	Yes	83.9%
2	No	6.4%
3	Not sure	9.7%

Table 5: Private sector's efforts towards solving housing deficit in the study area

S/N	How is private sector's involvement in providing affordable housing?	Percentage of Respondents
1	Very involved	27.4%
2	Somewhat Involved	29%
3	Minimally Involved	32.3%
4	Not involved at all	11.3%

Table 6: Awareness of straw bale as a construction material

S/N	Have you heard of straw bale as a building construction material?	Percentage of Respondents
1	Yes, I am familiar with it	19%
2	I have heard of it but don't have much information about it	20.6%
3	No, I am not aware of it	60.3%

Table 7: Feasibility of using straw bale as a building material

S/N	How feasible is it to build a shelter using straw bale in the region?	Percentage of Respondents
1	Extremely feasible	15.5%
2	feasible	72.4%
3	Not feasible	12.1%

Table 8: Willingness to live in a straw bale house

S/N	How willing will you be to stay in a straw bale house?	Percentage of Respondents
1	Very willing	39.7%
2	Somewhat willing	29.3%
3	Not willing	17.2%
4	Not sure	13.8%

Table 9: Reasons to stay in straw bale house

S/N	Factors that influence decision to stay in a straw bale house	No. of entries/ percentage
1	Cost savings	37 entries (63.8%)
2	Environmental health	35 entries (60.3%)
3	Aesthetics	22 entries (37.9%)
4	Health of the occupants	28 entries (48.3%)
5	Availability of the straw bale houses	16 entries (27.6%)
6	Supportive government policies	10 entries (17.2%)
7	Others	02 entries (3.4%)

Note: Table 9 above allows the respondent to select more than one option

5. Findings and Discussion

Result has shown housing is expensive in the study area with only 19.2% of the respondents claiming to be living in affordable housing and 24.2% to own a house of their own. Rental price (affordability), availability and proximity to infrastructure and security were found to be the major reasons that influence the decision of the respondent's housing choice in the study area. Findings have also shown that 83.9% are of the opinion that involvement of private sectors can aid massively in solving housing deficit in the study area. Although 60.3% are not aware of straw bale as a construction material, 87.9% think it is feasible to construct a shelter using straw bale as a walling material and 69% are willing to stay in straw bale house specially to ensure improvement of environmental health and cost saving of using the conventional building materials.

6. Conclusion

Housing in the study area are found to be quite expensive with majority of the low income working class living with their family members or living on rent and a few owning a house of their own. However, A research conducted among the general masses by (Umar *et.al* 2018) [25] has shown, out of 396 people he conducted a survey, 333 claimed to have house of their own which were largely acquired through inheritance with only 63 people claiming to be living on rent. This has shown the lack of housing ownership in the study area is prevalent among the Civil Servants more than within the general masses with other forms of livelihood.

7. Recommendation

There is the need to encourage the involvement of private sectors in the study area, improvement of income level

especially among the low-income earners, ensuring that estates in the study area are not only restricted to the housing but also the need to create a holistic environment that integrate vital infrastructures within the neighbourhood, improving access to mortgage financing, attitude, friendly modalities of house payment and improvement in Government policies are suggested as the means to improve housing affordability in the study area. Furthermore, there is the need for professionals in the building industry and the stakeholders to explore the use of sustainable building materials such as straw bale which is very cheap and improperly disposed through burning which can aid massively in improving the health of the environment and reducing the carbon print through discouraging open burning of the bales after harvest. Additionally, Academicians can also improve on the curriculum by introducing students in the construction industry to the practical use of sustainable building materials through implementation of live projects in schemes such as; student work experience program (SWEP) and Student industrial work experience scheme (SIWES) can allow the student Architects to be exposed to these sustainable materials even prior to joining the field.

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