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### ANALYSIS OF HOUSING QUALITY IN THE PERIPHERAL AREA OF LAFIA, TOWN

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**ABSTRACT:** Housing supply shortages and the deterioration in the quality of the housing stock have become serious problems that need to be addressed in peripheral area of cities. The non-consideration of relevant socio-economical parameters by organizations responsible for housing provision has been identified as one of the major reasons for the housing inadequacies and poor quality in most urban fringes of developing countries - Lafia inclusive. On this position, the paper examines the influence of socio-economic factors in the determination of housing quality in the peripheral area of Lafia. This study identifies the peripheral area in Lafia, Nasarawa state, Nigeria. The paper examines the causes and characteristics of the peripheral area in the assessment of housing quality. The paper identifies the critical factors causing the formation of urban fringe to: (i) poverty; (ii) rapid urbanization and influx of people into urban areas; (iii) growth of informal sector, (iv) war, natural disasters and earthquakes leading to massive movement of people to places of opportunity and safety; (v) Ineffective Housing Policies; (vi) housing shortage; (vii) inefficient public administration, inappropriate planning and inadequate land administration tools. The paper asserts that the peripheral area have serious adverse effects on the people's health, their built environment and housing quality. The secondary data was obtained from books, journals and seminar papers while the primary data relating to housing quality were obtained by means of structured questionnaire. The study revealed a gap in quality between the low- and medium-income resident. This paper suggests the implementation of policies and planning, physical infrastructural development, social-economic improvement, environment and health improvement. Government, private and communities interventions on the peripheral areas are required in order to check and prevent further decay for sustainable development. Therefore, government is encouraged to see peripheral areas as a solution to new city planning rather than problem to the urban areas.

KEYWORDS: Housing Quality, Housing Affordability, Informal Sectors, Peripheral Areas

## **INTRODUCTION**

In developing countries, a substantial and growing proportion lives in or around metropolitan areas and mega cities, including the zone termed the 'urban fringe', where their livelihoods depend to some extent on natural resources such as land for food, water and fuel, and space for living (Adesina, 2007). Although heterogeneous in its social composition, the urban fringe constitutes the habitat of a diversity of populations, including lower income groups who are particularly vulnerable to negative externalities of both rural and urban systems. These include; risks to health, life and physical hazards related to the occupation of unsuitable sites, lack of access to clean water and basic sanitation and poor housing conditions. Nigeria has been experiencing a great transition from rural to urban oriented economy, which has been accompanied by the increasing mobility of production factors such

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as: capital, labour, technology and information to the urban fringe near these cities such as Ibadan, Lagos, Kano, Benin, Aba, Kaduna, Lafia etc. Consequence to the wide spread beliefs that the urban fringes are fashionable area in urban literature especially in developed countries. Empirical studies have revealed a contrary view regarding the fate of cities in developing countries (Dupont 2005). Because of proximity to the city, and urban bias nature of development policies in Nigeria, the zone experiences much of urbanization processes and serves as buffer for future urban development.

There are forces that shape the urban fringe landscape. One-prominent features in Nigeria, particularly Lafia is the informal sector activities and its attendant problems on urban fringe political economy, these constitute about 65% of the economy. Informal sector response to the failure of urban governance has various dimensions. Such as the informal residential development, incongruous mixed land uses that inadvertently affected the housing quality and the environment in the area.

#### **Problem Statements**

This study identify the peripheral areas, examines the characteristics of the peripheral area with a view to providing explanations on the quality of housing of residential buildings in the peripheral area as measured by the physical, socio-economic and environmental conditions in the town of Lafia-Nigeria.

This paper therefore seek to examine the relationship between the quality of housing, informal sectors and peripheral areas. Social, economic and cultural characteristics as well as environmental issues associated with people living in this area are to be examined so as to impact knowledge that can transform these areas. This is because, it has been observed that little is known about the people living in the peripheral area of Lafia and those that have worked on it have not done much on Lafia fringe but rather on central city slum.

#### **Research Aim and Objectives:**

The aim of the study is to assess the influence of Socio-economic factors on the quality of housing in the peripheral areas of Lafia. The specific objectives of the study were to:

- To identify the peripheral areas in Lafia
- To examine the causes of peripheral areas
- To examine the socio-economic characteristics of the residents in the study areas
- To evaluate the physical characteristics of residential buildings in the study areas

## METHODOLOGY

In order to achieve the objectives, secondary data was used, land use maps of Lafia from previous publications and Nasarawa State Ministry of Land to demarcate peripheral areas of Lafia. The National Population Commission, NPC census figure was used for projecting population of the area and determination of sample size, official documents and other relevant secondary literature.

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In addition, the assessment was based on existing information from reports, such as the most recent UN-HABITAT Global Reports on Human Settlements and State of the World Cities Reports. The analysis drawn on comparative evaluations on the topic carried out by major international organizations such as UN-HABITAT, the World Bank (ECA), UNHCR, international research institutes, the UNECE Country Housing Profiles and Land Administration Reviews, as well as statistics from officially published sources of information and international databases.

Primary data relating to the quality of housing were obtained by means of structured questionnaire administered on a systematic sample size of 500 household heads, from a sampling frame of 5000 housing units. The primary data includes five hundred household questionnaires, this was used to elicit information on the socio-economic characteristics of respondents of the peripheral area, physical and neighbourhood characteristics and the quality of housing in the selected six communities of Azuba Bashayi, Shabu, Umbi I, Kwandere, Bukan Sidi and Maraba of Lafia town.

### LITERATURE REVIEW

### 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). Konadu (1994) have established a strong correlation between housing, good health, productivity and socio-economic development. Furthermore, Gilbertson (2008) have observed that there is a significant association between housing conditions and physical and mental health of an individual.

Osuide (2004) suggests that: "Having a safe place to live in is one of the fundamental elements of human dignity and this enhances human development". People's right to shelter is thus a basic one and the provision of decent housing to all requiring them should be the guarantee of every civilized society and one of the criteria for measuring development.

Furthermore, So and Leung (2004) have also established a significant correlation between the housing quality and the comfort, convenience and visual acceptability of the house. Therefore the significance of adequate housing to the social well-being of the people in any society cannot be overemphasized. 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).

#### 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

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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, & Roberts, 2006). Inadequate housing affects a large proportion, perhaps more than 50%, of all urban residents in the developing world (World Bank, 2000). Moreover, poor urban infrastructure and deficient services, the absence of formal land titles, and generally poor local environmental conditions are now common characteristics of cities in developing countries.

The social and financial distance between the urban poor and the economically better-off classes are reflected in the limited opportunities for the former to obtain housing through informal means. This limitation has produced a highly uneven and segregated distribution of housing quality across socio-economic classes and also over space (UNCHS, 2001; Meng., 2006). The most negative effect of housing supply shortages and housing inequities in Nigeria is the formation of slum areas at the fringes of virtually all urban areas. These areas are typically occupied by recent rural in-migrants and other low-income groups, and are often abandoned in terms of political and economic support (UN-HABITAT, 2003). High population and dwelling unit densities, poor housing conditions, limited services, high levels of pollution, and a lack of opportunity to obtain jobs, education, and accessible health care has contributed to entrenching a complicated poverty cycle that places great stresses on the health, livelihoods and overall well-being of the urban fringe poor (Andersen, 2003). Effective housing policies are needed to help remediate some of these problems and to close the gaps created by market-based housing shortages.

## **Peripheral area**

The term 'urban' and 'rural' is not new in literature. There is no confusion in the concepts and differences between these two. The sharp distinction between urban and rural settlements generally assumes that the livelihood of rural area is agriculture based whereas the urban area is manufacture and service based. But the recent research suggests that at certain part of the city there is simultaneous existence of two sectors – rural and urban which are neither totally urban nor rural in character. Rather, combination of both, which is often known as 'peripheral area'.

The term peripheral area has many different indicators in the literature in terms of its definition and characteristics. A study of available literature reveals that the term peripheral area was introduced by Smith (1937) to describe built up area just outside the corporate limit of the city. Later the concept of the 'rural-urban fringe' was formulated by George Wehrwein in 1942 as the area of transition, between well recognized urban land uses and the area devoted to agriculture. After the notable scope of study on peripheral area the term urbanization was introduced by Balk in 1945.

According to Pasquini and Maconachie (2005) studies on peripheral area have been influenced by the optimistic or the pessimistic schools. The optimistic school view peripheral area as capable to evolving in a sustainable way promoting urban and rural livelihoods and coping with the pressures and dynamics of population and land use changes. The pessimists however argue otherwise. Using Malthusian gloom and doom analysis, they argue that

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peripheral area lead to progressive degradation of the environment, collapse of institutions and put unnecessary pressure on natural and human resources. The varying views expressed by different authors above, show the difficulties in defining the concept of peripheral area. It should be noted that although peripheral area may exhibit similar characteristics, they tend to be quite different in origin, history and functions.

Peripheral area development is not only a process of transition of land from its rural use to urban use; rather, it is a complex process that involves many concerns such as change in landownership pattern, land transfer process, types of development, regulatory measures and their enforcement.

### **Causes of Peripheral area**

The critical factors causing the formation of peripheral areas are notably related to several major interrelated changes: (i) poverty; (ii) rapid urbanization and influx of people into urban areas; (iii) war, natural disasters and earthquakes leading to massive movement of people to places of opportunity and safety; (iv) Ineffective Housing Policies; (v) inefficient public administration, inappropriate planning and inadequate land administration tools. Manifestations of informality are attributed to the lack of effective planning, effective land management system and zoning regulations for urban development. According to the United Nations Economic Commission for Europe (UNECE), poverty and social ostracism are the primary causes of peripheral area in most nations.

Rapid urbanization and influx of people into urban areas is another major cause of peripheral area. Rapid industrialization and urbanization have brought an increase in the number of people living in urban areas.

## **Characteristics of Peripheral area**

Peripheral areas are often studied in the context of informal and formal housing, recognizing the fact that they incorporate predominantly informal housing developments. Peripheral areas are mainly characterized by inadequate access to basic services, both social and physical infrastructure and housing finance (Vienna, 2004). Other characteristics of Peripheral area include: (i) lack of secure tenure; (ii) housing that contradicts city by-laws; (iii) housing built on land not owned by the housing owner; (iv) lack or inadequate access to basic public services; (v) substandard housing and inadequate building structures; (vi) illegal subdivision of buildings; (vii) poverty, criminality and social exclusion; and (viii) unhealthy living conditions and hazardous locations (UN-HABITAT, 2003 and Payne and Majale, 2004).

USAID has described Peripheral area, as areas characterized by uncertain land tenure, inferior infrastructure, low incomes and lack of recognition by formal governments. It is observed that third world cities are made of two distinct elements, the formal and informal; with the Peripheral area constituting the informal section where planning and control of development is outside formal public institutions, but where traditions institutions are still strong. Ayorinde who examined urban fringe in Ibadan, Nigeria points out that the areas contain substantial but continuous areas of urban development's mixed with stretches of more extensive and traditional rural areas utilized for agriculture and forestry.

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# **Quality of Housing**

A normative definition of quality of housing or housing quality 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 (Meng and Hall, 2006). Quality of Housing standards are often used as norms or measures that are applicable in legal cases where there is some question as to the acceptability of construction relative to prevailing laws or conventions that operate within the residential building industry.

The definition of quality of housing 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).

However, the quality of housing is a rather more complex concept with broader 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 the quality of housing 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.

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.

## **Indicators for Evaluating Quality of Housing**

The need to appreciate the relevance of a habitable (qualitative) housing therefore, requires an understanding of the concept of 'quality 'which according to Afon, 2000, is a mental or moral attribute of thing which can be used when describing the nature, condition or property of that particular thing. Jiboye, 2004, noted that getting a definition of quality depends not only on the user but also on the product being considered.

In essence, quality is a product of subjective judgment which arises from the overall perception which the individual holds towards what is seen as the significant elements at a particular point in time (Anantharajan, 1983 and Olayiwola, 2006). In assessing the quality of housing, qualitative studies have identified some criteria as relevant indicators for quality evaluation in residential development. Among such is (Ebong, 1983) acknowledged aesthetics, ornamentation, sanitation, drainage, age of building, access to basic housing

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facilities, burglary, spatial adequacy, noise level within neighbourhood, sewage and waste disposal and ease of movement among others, as relevant quality determinants in housing.

However, Hanmer (2000) concluded that qualitative housing involves the provision of infrastructural services which could bring about sustainable growth and development through improved environmental conditions and improved livelihood. In determining the quality of residential development, Neilson (2004) stipulates five basic criteria which provide that housing must be in compliance with tolerable standard, free from serious disrepair, energy efficient, provided with modern facilities and services, and that it must be healthy, safe and secure.

These indicators consist of variables such as; access to basic housing and community facilities, the quality of infrastructural amenities, spatial adequacy and quality of design, fixtures and fittings, building layout and landscaping, noise and pollution control as well as security. There are however indications from these various studies that a single variable may not be sufficient to assess the qualitative nature of residential development; therefore, housing acceptability and qualitative assessment should also take into account type of constructions, materials used, services, spatial arrangement and facilities within dwellings, function and aesthetics, among others (Olu-Sule and Gur, noted in Jiboye, 2004).

Previous studies have indicated that a more appropriate method of evaluating the quality of the built environment is through the affective responses based on the user's assessment (Weldemann and Anderson, 1985; Ilesanmi, 2005). In this study therefore, qualitative evaluation was used based on user's assessment of the physical criterion of housing.

#### **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 (Hall and Meng, 2006). Each class of criteria has its own considerations that govern the selection of specific indicators from available data sources, as noted below:

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.

Scientific/technical criteria indicators should:

- be separable into geographically localized components and should be based on householdlevel 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 HQI within a study area;
- be technically feasible to measure.

Management criteria indicators should:

• be easy to obtain from available data and subsequent calculations;

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- 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.

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.

### Urbanization in Nigeria

The phenomenon of urbanization is a consequence of population increase and migration from rural to urban areas and growth-centres. The urban growth rate in Nigeria today is put at 5.8% per annum (Draft NUDP, 2004). Rural economy is principally agricultural. But, under conditions of increasing population and diminishing rural resources, some contingent of rural population migrates to urban areas for helpful job security, higher education, higher income, better health and better life. The result usually is disappointed and disillusion as the poor in some cities have a better life than those in rural areas. Old settlements are congested and crowded, new formations emerge without preliminary design and planning, and without infrastructure. The problem of uncontrolled urbanization in Nigeria is already with us in all our cities. The Draft National Urban Development Policy (NUDP, 2004) notes that, Nigeria towns are growing without adequate planning. Millions of Nigerians live in sub-standard and sub-human environment, plagued by slum, squalor and grossly inadequate social amenities (Amao, 2012a). The result is manifested in growing overcrowding in homes and increasing pressure on infra-structural facilities and rapid deteriorating environment.

## Urbanization, Urban Growth and Urban Fringe in Nigeria

Rapid urbanization has changed the urban landscape of most Nigerian cities. There have been the processes of concentration and congestion in inner cities and the opposite process of dispersal at the urban fringes. The process of growth was stimulated during the colonial period as new towns were planted adjacent to traditional cities to avoid direct contact with the indigenous people based on the policy of indirect rule and residential segregation. Urban growth had led to even higher densities of population and physical developments in the urban fringe.

## **Urbanization and Housing Quality**

As a result of urbanization and lack of economic opportunities in rural areas, many people move to the cities. They move to the cities that are already dealing with issues of overcrowding, infrastructure and high cost of living. This forces them to seek shelter in slums and urban fringe. United Nation Habitat in 2006 found that 90% of slum residents are in the developing countries with struggling economies. In addition, cities were not design to handle millions of people. This impact the availability and affordability of housing, forcing millions to live in substandard dwellings with poor housing quality (Amao, 2012b). This is mainly because substandard accommodation there is very cheap. Substandard housing is the type of

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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.

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