

**AN ASSESMENT OF THE DISPARITY IN
URBAN HOUSING QUALITY IN BIDA,
NIGER STATE, NIGERIA.**

BY

**SANDA, IBRAHIM UMAR
M.TECH/SSSE/2005/1466**

**DEPARTMENT OF GEOGRAPHY
FEDERAL UNIVERSITY OF
TECHNOLOGY MINNA**

MAY, 2008.

**AN ASSESSMENT OF THE DISPARITY IN URBAN
HOUSING QUALITY IN BIDA, NIGER STATE,
NIGERIA.**

BY

**SANDA, IBRAHIM UMAR
M. TECH/SSSE/2005/1466**

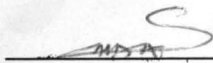
**A THESIS SUBMITTED
TO THE POSTGRADUATE
SCHOOL, FEDERAL UNIVERSITY OF
TECHNOLOGY, MINNA**

**IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE
DEGREE OF MASTER OF TECHNOLOGY (M.TECH)
IN GEOGRAPHY WITH ENVIRONMENTAL
MANAGEMENT (ENVIRONMENTAL
DEVELOPMENT PLANNING).**

MAY 2008.

DECLARATION

This is to certify that I IBRAIM UMAR SANDA with Reg. No. M.TECH/SSSE/1466/2005/1466 carried out this project titled "DISPARITY IN URBAN HOUSING QUALITY IN BIDA AND ITS ENVIRON". It is part of the requirement for the award of the Decree of Master of Technology (M.TECH) in Environmental Development Planning of the Department of Geography School of Science and Science Education, Federal University of Technology Minna.



Ibrahim U. Sanda

2-10-08
Date

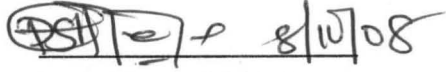
CERTIFICATION

This thesis titled: An Assessment of Disparity in Urban Housing Quality in Bida, Niger State, Nigeria by: Sanda Ibrahim Umar, **M.Tech/SSSE/2005/1466** meet the regulations governing the award of the degree M.Tech of the Federal University of Technology, Minna and is approved for its contribution to scientific knowledge and literary presentation.

Dr. P.S Akinyeye
Name of Major Supervisor


Signature & Date

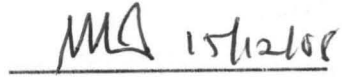
Dr. P.S Akinyeye
Name of Head of Department


Signature & Date

Prof. M. Galadima
Name of Dean, SSSE


Signature & Date

Prof. S.L. Lamai
Name of Dean, Postgraduate School


Signature & Date

DEDICATION

This project is dedicated to my beloved and only wife Hajiya A'ishat Umar and my children Jummai, Abdul, Shu'aibu and Zulai, my father and mother.

D
N

F

F
L

ACKNOWLEDGEMENT

All praise to Almighty Allah for His guidance and protection throughout the duration of the course.

My sincere thanks and appreciations goes to my project supervisor Dr. P.S. Akinyeye for his guidance in seeing to the successful completion of the project, the reading of the manuscript and his point of his corrections and advise where necessary.

My appreciation goes to all the staff of the Geography Department, Federal University of Technology Minna, for their collective efforts in introducing me to development planning. And to my colleagues, it was a wonderful opportunity to share ideas and experience with one another.

Finally, my sincere gratitude goes to my darling wife Hajiya A'ishat, my Father and Mother and my Children for their patience during my absence.

By the pen and what it inscribes, success will always come our way through hard work and grace of Almighty Allay Amin.

ABSTRACT

Provision of housing as a residential environment including the physical structure has been beneficial to man as shelter in encompassing all necessary facilities and requires good living of the inhabitants; this research seeks to assess the Disparity in Urban housing quality in Bida Niger State. For the study, a combination of Secondary and Primary data was collected from the sampled houses in the area. The procedure of data analysis was a multi stage sampling process where the study area was divided into three zones. Low density medium density and high density area, based on building density and location of the area. Based on the findings derived from survey, that Bida is relatively sparsely populated urban area. The housing quality in the area is generally poor due to poor quality of building materials and lack of adequate drainage system and waste collection. There was no significant difference in quality of houses of the high density, medium, and low density areas, practicable recommendations were made such as the need for massive building programme, and government should improve the access of people to quality building materials at reasonable cost.

Different Types of Residential Areas----- 41-42

CHAPTE FIVE

5.0	Conclusion, Summary and Recommendation-----	43
5.1	Recommendations-----	44-46
	References-----	47-49
	Appendix(Questionnaire) -----	50-51

LIST OF TABLE

TABLE	TITLE	PAGE
4.1	Accessibility to the building	26
4.2	Physical Condition of the Building	27
4.3	Building Ownership	28
4.4	Quality of Building Materials	29
4.5	Sources of water supply	30
4.6	Sources of power supply	31
4.7	Provision of toilet facilities	32
4.8	Provision of Parking facilities	33
4.9	Provision of drainage system	34
4.10	Waste collection system	35
4.11	Frequency of Waste collection	36
4.12	Source of finance	38
4.13	Types of Labour	39
4.14	Sources of Building materials	40
4.15	Percentage Distribution of Houses According various indexes of housing Quality and type.	42

CHAPTER ONE

INTRODUCTION

A lot has been written about housing and the problems associated with it. Since shelter comes next after food and clothing in order of importance as one of the basic necessities of life (Mabogunje 1974).

1.1 BACKGROUND

URBAN PLANNING CATANESE defined Housing in its most basic sense as shelter but in the modern world it serves for more needs than only protecting people from the environmental Hazards, also provides spaces for a range of activities cooking, eating and recreation and sleeping. It provides a location that determines relative access to schools, Jobs, parks, retail areas and other amenities. It provides a measure of relative status, insofar as persons are judged by the quality and location of their housing. The oxford Advanced Learner Dictionary of the current English defined housing as "accommodation is houses" while the new universal library Encyclopedia defines housing as the provision of houses, flat, hostels, and other forms of shelter and living spaces.

Viewing the above three definitions we can see similarity in perspective. This is to say the definition of housing is the same world wide. It is associated with provision of shelter and houses.

Housing is recognized as areas of house. Like food and clothing and is also increasingly considered to be a matter of public as well as private concern. (20 universal Library, 1957 - 1969). This stand, coupled with the new slogan has been the source of hope for the low-income urban workers. However, low income housing programme in most cases has benefited the wrong people, the top civil, supposedly, servants. It is common nowadays to find expensive cars parked in the garages of the low-income houses. However, where most facilities are provided such houses are seen to be private houses owned by organization and advertised to be let.

The problem of housing quality can be attributed to a combination of social economic, demographic and technological factors. An example of this can be illustrated or seen in the Africa situation.

There has been evidence that urban dwellings are over crowded and lack most elementary amenities and surrounded

by deplorable urban landscape situation. This situation is getting worse due to land acquisition in some urban areas, and rapid development. Infact, undeveloped plots within the built up areas of most cities are commonly used as conveniences. The kind of housing quality required varies with sizes and types of family, income, taste change in family cycle and changes in the pattern of family living.

The distance of houses to each other and to other buildings as well as facilities can have an impact on the amount of light, air noise and odour in the houses and through these it affects physical and mental health.

The quality housing that have been achieved though the automation of equipment, improvements in plumbing, heating, cooking, lighting and food storage and preparation equipment always made housing more sanitary, healthful and comfortable and greatly reduced the labour of running a house.

The problem of urban land in some parts of the country has less effect in terms of housing quality, but that of ill-management and lack of development control. However, zoning in Nigeria is not regarded as a legal instrument for land development control but uses within the urban limit. In

contrast, zoning and sub-division regulations are two powerful tools for urban land development control in advanced countries rule (1982).

A house is not a house if it does not guarantee the minimum of privacy, protection and access to essential facilities, no matter its degree of aesthetic quality. Housing therefore is not only about the shell (physical structure) but what it does to the life of the people or in other words " the quality of its response to the life situation of the person in the family and in the local community" (Turner, 1971).

1.2 STATEMENT OF RESEARCH PROBLEM

Housing problems in most urban area relate not only in the inadequacy of the number of house programmes, however, had not paid adequate attention to quality and other aspects of housing needs. The focus of our housing programmes, particularly the low income housing has not adopted the broad interpretation of housing need.

In Nigeria the hard fact concerning housing quality has never been taken seriously by urban development policy decision (Ayeni 1976). In 1976, the Federal Ministry of National Planning Commissioned a firm to conduct a comprehensive

study on urban housing needs in Nigeria's urban centers. The study depended heavily on secondary data; it did not undertake a field study of urban housing conditions in any part of Nigeria. The sources of information for the study were secondary and no effort was made to supplement the data.

There were three studies which are closer to be called a comprehensive study of urban housing in Nigeria.

The first was a study commissioned by the Federal Government in 1974. The study treated housing tangentially and did not collect any primary data on housing in the cities covered.

Besides, the study was a generalized survey of the findings and conclusion of which could not form a good basis for formulating housing policies and programmes for Nigeria cities.

The dearth of primary and reliable data on urban housing contributed immensely to the inability of the country to formulate an appropriate housing policy to meet the different facets of the urban housing problems. Moreover most of these studies did not go beyond presenting the problems of low quality housing. Questions such as why the problem persist;

that factors contribute to the low quality of housing etc. have not been looked into.

This present study therefore is an effort to bridge the gap for such information. Specially, the central questions which the study attempt to address in research question are:

1. Whether basic facilities such as water, electricity, toilet facilities etc. are available in the houses?
2. What strategies can be identified to improve the quality of housing?
3. What forms of government assistance should be made available to the areas?

It is my opinion that the findings of this study should provide a basis for formulating more realistic guide lines on how urban housing conditions may be improved.

1.3 AIM AND OBJECTIVES OF THE STUDY

AIM: To assess the disparity and quality of housing in Bida and to suggest possible solution to the problems.

OBJECTIVES OF THE STUDY

1. To evaluate the disparity of the existing houses in terms of their basic facilities and quality of building materials.

2. To determine the factors contributing to low housing quality production
3. To compare the quality of housing in residential area of Bida.
4. To suggest possible solution to the problems identified.

1.4 SCOPE AND LIMITAION

The research was faced with some limitations. The first problem emerged from the respondents themselves, the level of literacy of most land lords is quite low and this caused some family members in the houses to stand on behalf of their father or caretaker.

The second problem was that of finance. It was with much difficulty that the survey was successfully accomplished. Field surveys of this type are generally very costly especially as assistance was needed to administer questionnaires in various streets in the densities selected.

It was due to inadequate finance that assistants could not be obtained to do more than 14 streets in the town.

It is hoped that in future a wider study may attempt to cover the whole area of the town.

1.5 STUDY AREA

Bida is one of the indigenous towns in Niger State and one of the fastest growing cities in the state.

The Urban Centre has taken a number of modern functions and the most important for its rapid growth in population is its status as local government headquarters.

Bida city is located in the west central Nigeria, located in Niger State at latitude 9.0833 and longitude 6.0167. Bida produces rice, cotton and cocoa and is famous for its glass and metalwork. Glass production was made possible by the availability of quartz surrounding the City. Other traditional industries and handcrafts include brass work, cloth weaving, grass weaving and metalworking. Geologist believes that potential oil reserves exist in the Bida area.

Bida is seen as the center of educational investment having several educational institutions such as the Federal Polytechnic Bida, Government Colleges and Government Junior Secondary Schools.

There are many Primary Schools with an estimated population of 60,000 pupils. About 40% of the populations are literate while 60% are illiterate.

Bida has health facilities such as Federal Medical Centre, with a Government owned basic health center and many private clinics other infrastructural facilities available in the area include electricity. The study area also contain some shopping facilities which are cooperative consumers shops located in strategic positions, and super market, also numerous local shops continue to spring up in addition to the existing ones.

Bida shares boundary with Lavun, Katcha, Bosso and Agaie Local government areas.




-  Minor road.shp
-  Minor road.shp
-  Minor road.shp
-  Footpath.shp
-  Proposed Dualise Carriage way
-  Lg boundary.shp

Fig 1.1 Locational Map of Bida

CHAPTER TWO

LITERATURE REVIEW

Housing has been related to man from the beginning of man's existence.

Housing, according to Mabogunje (1974) is one of the important needs for the physical survival of man in the environment after the provision of food and clothing from nature.

Among these necessities of life, shelter has the most visible impact on the built environment, while at the natural environment by consumption of natural resources, adding physical objects to the environment, and also acting as an intermediary between man and nature.

In Nigeria the hard fact concerning housing quality has never been taken seriously by urban development policy decision (Ayeni, 1978).

In effect both old and new housing environment in most Nigerian urban centers, large or medium-size, suffer from an inadequate supply of water, rudimentary system of sewage refuse and storm drainage disposal, and lack of parks, play

ground land scraping over crowded house and poor vehicular access.

Lack of sewage disposal, as well as being an aesthetic nuisance is also dangerous to the pervasive nature of some communicable diseases and high infant mortality rate. Dysentery is endemic and malaria has become a pathological disease in most urban area (Prothero 1965) in many respect the quality of toilet amenities available in a residential neighborhood affects not only the quality of individual houses as per value added but also the quality of entire environment where the units are located, this is because (Abraham 1970) good quality houses lead to the proper environmental neatness.

Whichever position one chooses to take, one thing is evident; where the implications of squatting have been ignored it has tended to mushroom and has asserted its own chain culminating in poor urban environmental quality. The solution of this problem is one of the issues confronting many of the developing nations in the World today.

Housing constitutes the most pressing of the poor and average Nigeria (Sule, 1981 and 1992 Onibokun 1983). This is

because the effluents get their housing rents subsidized, the low income earners who are under private or live poor, dilapidated houses in the midst of modern well served shelter for the affluent.

There is lack of consensus in the literature as the exact meaning or definition of housing. Turner (1971) explained that a house is not a house if it does not guarantee the minimum of privacy. Protecting and access to essentials facilities no matter its degree of aesthetic quality. Housing therefore is not only about the physical structure but what it does to the life of the people or in other words the quality of its response to the life situation of the person in the family and in the Local Community Turner (1971).

In the cities as commented by Oninbokun (1973), the majority of the citizens are masses themselves in the unkept and often squalid hearts of the cities, living under conditions that are at times sub-human and sharing sub-standard houses in areas which by any standard are slums. The environmental dimension of these problems has reached an alarming stage.

The problem has been aggravated because most of the housing stocks are being provided by developers most of whom

have no regard to building laws, edicts or any other development control.

During the first three years of the plan period, (1962-68) the construction of residential building undertaken by household oscillated around 89.7 Million year. The figure rose rather steeply to 10.3 in 1965-66. As a result of national crises the level of dwelling construction by household dropped to about 9.2 million in 1967 but picked up again in 1968-70.

The significant consequences of the civil war was the destruction of physical assets notably residential dwellings. A number of large and medium size towns, particularly in the four states most affected by the war, suffered physical damages. The need to make good, such damage and facilitates resettlement and rehabilitation will exert a strong upward pressure on building activities during the present plan period.

In addition, most of the dwellings in the Urban centers in the country were already sub-standard and suffered further from poor maintenance during the war. The rising cost of building and the increasing difficulty of obtaining building materials also meant that many building decisions or

operations were postponed during the war. A part from this pent up demand, there is the additional need to build more houses to take care of the growth in population, in the Urban Areas is compounded by the Rural-Urban migration. All these factors are bound to give rise to a building boom in the house hold sector during the plan period, starting from a base of 10.5 million in 1970-71, dwelling construction is expected to rise of £120.0 million in 1973-74. Over the plan period, a total of 45 million would have been disbursed by households in building new houses and upgrading old ones. (Second National Development plans 1970-74).

Sule (1981) has pointed out that apart from their structural defects in terms of ventilation, aesthetic and soundness most of the houses are poorly located and are lacking community facilities. These, not only limiting the occupants access to opportunities such as pipe born water, electricity, education, health, fire service but leading to poor unhygienic or in short, degraded environment that is highly susceptible to epidemics.

Housing quality problems have been linked by Onibokun (1973) to the rapid growth of population leading to the spread

of the cities and the decline in the standard of the environment in the emerging nations.

Rapid population growth and urbanization are the major factors contributing to the increase in demand for housing in urban areas. Along with urbanization; there is an increase in the number of professional administrative and technical people as a result of improvement in educational standards which lead to people demanding for quality houses. In Urban Areas, housing problem is qualitative and quantitative that is, a problem of finding the means to provide houses which are relatively cheap and within the means of the Urban folk and yet of sufficiently high quality to satisfy certain basic requirement (Acquaye 1980).

Despite the seriousness of the housing problem, it is evident that the combine effort of the public and private sectors over successive development plans has continued to fall far short of need. The Government has traditionally tended to leave the field also wholly to private effort, restricting itself to the provision of limited number of residential quarters for its Officers. The late 1950s and early 1960 said increased, but still rather limited intervention by Government in the provision

of housing. This took the form of the development of few middle class housing estates (using the newly created regional housing co-operation), the introduction of lending through the establishment of the Nigeria Building Society and the Staff Housing Loan Scheme designed to promote owner occupation by Civil Servants. Until very recently the government did not deem it necessary to participate actively in housing programmes, apart from re-housing scheme necessitated by occasional slum clearance activities. Private investment in housing on the other hand has been growing too slowly to be able to meet because of well-known problem and bottle necks such as insufficiency of private savings, inadequate credit facilities, the high cost and difficulties of obtaining land in some urban centers, and the recent sharp increase in cost of building materials. (Third national development plan 1975-1980).

2.1 HOUSING FACILITY IN NIGERIA

In Nigeria, the fact concerning housing facility and environmental quality has never been taken seriously by urban development policy decision. In fact both old and new housing environment in most of Nigeria's urban centers, large or medium size, suffer inadequate supply of water, rudimentary

system of sewage, refuse and stone drainage disposal and lack of pack, over crowded houses and poor vehicular access (margin 1967).

Generally, the housing related environmental problem in Nigeria has an adverse effect on members of the urban community for example. Lack of sewage disposal, as well as being an aesthetic nuisance is also a dangerous contributor to the pervasive nature of some communicable disease and also infant mortality rate (prothern 1965).

In many, the quality of toilet amenities available in a residential neighborhood affect not only the quality of individual houses as per value added but also the quality of the entire environment where the units are located (Onibokun 1969, sule 1981).

Adedeji (1971) has noted that the basic standard in housing and planning are arrived at not only from consideration of cost, but also consideration of physical environment necessary for healthy growth of the individual and the country. Such standards have been established by various committee and technical commission recommending the two roomed facilities as the minimum if the normal as privation of healthy

living is to be achieved. These standards cannot be lowered, whatever the community, whatever be the location and whatever the economic situation in the country. Sub-standard housing is but a step toward slums.

2.2 THE NATURE AND SCOPE OF HOUSING DEVELOPMENT IN DEVELOPING COUNTRIES

In respect of the technological variable, Rosser (1972) points out that so far the main thrust of research on housing in the developing countries has been very much directed towards the "super structure" that is the building itself, its layout and overall layout of the town. Very little has been done on devising appropriate utility systems. There is yet no corresponding choice of materials, components and technical solution as far as the driving itself. For human waste disposal for example, the choice is limited to archaic traditional systems, such as which are clearly unsatisfactory for Urban population, while fully modern systems such as water born, sewage collection and treatment plants are too expensive, (Adedeji 1972)

In terms of cost of housing heaviest burdens are placed on the lower income earner who are forced to live under

crowded conditions in inferior dwellings which are badly maintained and where sanitary facilities, light air and privacy are at a premium (Sule 1972) such conditions are pervasive in cities. They constitute slums and blighted areas, affecting the community as a whole. These are the areas where the poor, the unemployed, the destitute, and the racial and religious minorities are concentrated. Such areas are characterized by high death sickness rate, high incidence of juvenile delinquency and crime, high city-cost and low tax collection.

Similar studies that have been carried out by Onibokun (1970) in some of the Nigeria Urban Centres indicate the poor state of housing conditions in selected Nigerian towns.

In 1970/71, the study revealed that about 35.5 percent of the houses in Lagos had flush toilet, in Benin City it was only 4.0 percent and in Kano a mere 1.8 percent of the houses had flush toilet. In Ilorin Capital of Kwara State, only 28.4 percent of the houses had electricity and in the same city 30.7 percent of the houses had tap water. The situation was worse in Benin where only 24.9 percent of the houses have tap water.

The vast majority of the respondents of the cities surveyed relied on pipe-borne water supply. However, a lot of

these residents also have a share with others as their houses do not have internal tap water and have to rely on public water supply. Often there may be one tap for a whole neighborhood (Onibokun 1971).

As Bourne once puts it, housing is all. Once a physical entity, social artifacts, an economic good, a Capital stock, a status symbol, and at times a political "hot potato". The most important lesson here is that our conceptions of housing must transcend its physical dimension. In this vein, the world Health Organization defines housing as residential environment which includes, in addition to the physical structure that man uses as shelter, all necessary services facilities equipment and devices are needed or desired for the physical social well-being of the family and individual (Onibokun 1971).

2.3 HOUSING QUALITY

It has been established that the satisfaction people derived from housing depends on the degree or availability of essentials social services and infrastructural facilities.

The study also indicated the poor sanitary problems facing Nigeria Urban Centers. The collection and disposal of sewage

liquid and solid waste is a major public health problem and vital factor affecting the quality of the Urban Environment.

Waste disposal is a major in the resident perception of the quality of urban neighborhood and it also affects the value of properties. Some areas in the cities such as the Victoria Island and Ikoyi in Lagos, Bodija in Ibadan, Ikaoda Hill in Benin City, are fashionable and regarded as prestigious neighborhood relate not only to the type of houses found there but also the clean environment. The facts that while some area are receiving more attention in terms of refuse collection and disposal services other area are served intermittently or not at all.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This section shows the procedure used in the collection of data and types of data collected it also shows the sampling techniques used as well as how the data collected was processed analyzed and interpreted.

3.2 Two major source of data were explored for this research work: the primary sources and the secondary sources.

The primary source is in the form of prepared questionnaires administered to the sampled population by the researcher.

The secondary sources used were in the form of journals, other research works, pamphlets, workshops and conference papers and other relevant literature. These were used in the preliminary chapters and literature review o the research work.

3.3 SAMPLING PROCEDURES

The procedure adopted in this study was a multistage sampling process:

The study area was divided into three zones low density, medium density, and high density area based on building

density and location of the area. Listing of enumeration at the area and listing of building obtained during the 1991 census exercise were used as a sampling frame.

A total number of 15 enumeration areas were selected randomly, five enumeration area in each zone.

Finally, houses to be interviewed were selected randomly from the 1991 census list of building approximately 10% of the total number of houses in each of the zone selected using systematic random sampling.

The numbers of houses selected in each of the zones were 100, 90, and 82, for high medium and low densities, respectively.

Students of government senior secondary school were recruited and trained on how to administer questionnaires to the respondents.

A standard questionnaire was used to collect information from respondents. Two types of questionnaires were prepared.

The first questionnaire covers a comprehensive question on housing conditions in terms of the basic facilities and quality of building materials. Questions were asked on the type of problems the occupants are facing in their houses.

The second questionnaire deals on factors that determine the low housing quality production. Questions were asked on the types and sources of building financing and materials used. The respondent of the first questionnaire was the head of each selected houses, while the respondent of the second questionnaire was landlord.

3.2 DATA ANALYSIS

Various statistical techniques were used for the analysis. The mean, percentages etc were among those used. The project also used Tables graphs and other methods in the discussion part of the work.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF RESULTS

This chapter present and analyses the data collected from the sampled population of respondents to the questionnaires administered.

4.1 CONDITIONS OF BUILDINGS

Bida like many other towns in Niger state is an un-planned city. The most striking feature of the city is the poor layout of the existing roads. As a result of the poorly defined street system in the town, the existing buildings are extremely cramped in space and inter-street vehicle traffic is almost impossible, most especially some areas like Sarkin Bello, U.K. Bello and Abdullahi streets where the only access to many buildings is through foot path. About 58 percent of the buildings in this study area have access to road through footpath and only 42 percent are accessible through motorable roads.

TABLE 4.1 ACCESSIBILITY TO THE RESIDENTIAL AREAS

ACCESSIBILITY TO BUILDING	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
FOOTPATH	76	76.00	54	60.00	28	34.15	158	58.1
MOTORABLE	24	24.00	36	40.00	58	65.86	115	41.9
	100	100.00	90	100.00	82	100.00	272	100

Source: Compiled by the author.

The condition of the road network is not encouraging either with the exception of few roads and the expressway which provides access to the town from the West and South respectively, most of the roads are in poor condition. Road within the town especially those that provide access to the inner part of the town especially those that provide access to the inner part of the town remained tartar and many of them are found to have damage by erosion due to inadequate drainage facilities and the little that remain are in most places partially blocked by fences in some residential buildings. As it is expected accessibility in the low-density area is better than the high-density area. The percentage of buildings accessible by motorable road is 65 percent compared to only 24 in the high density area (see Table 4.2) with regards to the physical

condition of the building, most houses in the study area are quite recently built (within the past 10 years) and they are still in good state only few are in bad condition either (cracking or dilapidated) Houses in high density area are slightly in a better condition than those in low density areas.

TABLE 4.2 PHYSICAL CONDITIONS OF THE BUILDING IN PERCENTAGES

	RESIDENTIAL AREAS			
CONDITIONS	HIGH DENSITY	MEDIUM DENSITY	LOW DENSITY	TOTAL
POOR	24.0	23.3	18.3	22.0
FLOOR AVERAGE	57.0	51.1	48.8	52.6
GOOD	19.0	25.6	32.9	25.4
POOR	28.0	16.7	17.1	21.0
WALL AVERAGE	54.0	60.0	52.4	55.5
GOOD	18.0	23.3	30.5	23.5
ROOF	25.0	22.2	17.1	21.7
AVERAGE	55.0	60.0	50.0	55.1
GOOD	20.0	17.8	32.9	23.2
AGE 5 YEARS				
5 – 10 YEARS				
10 YEARS				
	100	90	82	272

Source: Compiled by the author.

Apart from the age of the buildings the relatively good physical condition of buildings in Bida may not be unrelated to the fact that most of the houses are owned by the occupants (see Tables 4.3) it is expected that maintenance of owner is higher than tenancy.

TABLE 4.3 BUILDING OWNERSHIP

	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
OWNED	72	74.00	26	28.29	42	41.23	166	23.9
RENTED FROM PRIVATE	17	17.00	10	11.11	22	26.83	65	8.5
GOVT. QUARTS	0	0.00	4	4.44	13	15.85	23	8.5
OTHERS	9	9.00	90	100.00	5	6.10	18	6.6
	100	100.00	130	143.84	82	100.00	272	100.0

Source: Compiled by the author.

4.3 QUALITY OF BUILDING MATERIALS

It is apparent from the findings of this study that low quality of building materials is widely used with the exception of the material for ceiling in which asbestos is commonly used both in low and high density areas, other building materials for wall, doors and windows are of low quality. However, cement

blocks are equally important (accounted for about 44.1% of the total sample). The use of cement blocks is more apparent in the low-density area than in the high-density area. Wood is the common material used for windows and doors. There is no significant difference in the quality of materials for windows and doors between the low and high-density areas.

TABLE 4.4 QULITY OF BUILDING MATERIALS IN PERCENTAGES

MATERIALS	RESIDENTIAL AREAS			
	HIGH DENSITY	MEDIUM DENSITY	LOW DENSITY	TOTAL
MUD	57	37.8	24.4	40.4
WALL CEMENT	34	88	51.2	44.1
BLOCK	9.0	13.4	24.4	15.1
BURN BRICK	34.0	22.2	22.0	25.3
WINDOW	19.0	17.8	14.6	21.0
METAL	28.0	25.6	25.6	17.3
CLASS	14.0	12.2	6.2	26.4
COMBINATION	3.0	2.2	1.2	12.7
NONE	22.0	15.6	9.8	16.2
CEILING MAT	45.0	48.9	75.6	55.5
WOOD	16.0	21.1	7.3	15.7
ASBESTOS	34.0	34.4	37.8	55.6
COMBINATION	19.0	20.2	35.4	36.6
WOOD	19.0	17.2	24.4	21.7
DOOR IRON	28.0	25.6	18.3	18.3
COMBINATION			21.9	25.4
	(100)	(90)	(82)	(272)

Source: Compiled by the author.

4.4 BASIC FACILITIES WITH THE BUILDING

The survey revealed that there are not much changes in the provision of housing facilities in the study area.

In most cases, majority of the urban residents rely on public pipe borne water supply and others have to share as their houses do not have internal water tap.

TABLE 4.5 SOURCES OF WATER SUPPLY.

SOURCE OF WATER SUPPLY	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
TAP	68	68.00	49	54.44	52	63.41	169	62.13
BORE-HOLE	32	32.00	25	7.78	19	23.12	76	27.24
STREAM	0.0	0.00	16	17.70	11	13.14	27	9.93
	100	100.00	130	143.84	82	100.00	272	100.0

Source: Compiled by author

However, it was observed that, there was no residential area that has less than 50 percent of its houses supplied with pipe-borne water. The reason here could be the introduction of water rate, which might have discouraged people who could not pay for the rate, instead they prefer public pipe borne water supply.

Although Bida is still experiencing frequent power interruption most of the houses in Bida enjoy electricity as source of power.

TABLE 4.6 SOURCES OF POWER SUPPLY

SOURCE OF POWER SUPPLY	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
KEROSINE LAMP	18	18.00	14	15.50	26	31.17	58	21.32
GENERATOR	9	9.00	13	14.44	17	20.73	39	14.34
ELECTRICITY	73	73.00	63	70.00	39	47.56	175	64.34
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

Similarly, the supply of electricity had become ubiquitous in most houses in the study area. About 70 percent of houses in the study area have electricity. (Table 4.6). However, 60 percent of the sample houses have electricity supply because the electricity is supplied from the national grid. The situation with regards to the provision of toilet facilities is less encouraging. Only about one quarter of the houses in the sample area are provided with water system. Majority of the houses use pit latrines.

The use of pit latrines is common in the high and medium density area. It is however, to be noted that in the low-density area are still found houses which neither have pit latrine nor water system facilities.

This implies that the quality of houses in Bida with respect to the provision of toilet facilities is still very poor as can be seen in Table 4.7

TABLE 4.7 PROVISIONS OF TOILET FACILITIES

TOILET FACILITIES	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
NEAR BY BUSHI	8	8.00	12	13.33	19	23.17	39	14.34
PIT LATRINE	67	67.00	58	64.00	41	50.00	166	61.03
WATER SYSTEM	27	27.00	20	22.22	22	26.83	69	25.37
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

As observation of the study areas shows that most of the residential houses have no proper parking facility or spaces due to unplanned nature of the study area. However, almost half of the houses in the sample, have no provision of garage, they still have an open space which can be used as parking facilities.

Only 20% of the houses do not have parking facilities at all. The situation is worse in the low-density areas (see Table 4.8)

In most areas, there were no significant differences in percentage distribution of house sample in the area, in view of the fact that hardly could one find area with less than 40 percent of its houses without open spaces to park cars in the high density compared to 20 and 7.32 percent in the medium and low density respectively.

TABLE 4.8 PROVISIONS OF PARKING FACILITIES

PARKING FACILITIES	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
GARAGE	20	20.00	30	33.33	34	41.46	84	54.88
OPEN SPACE	28	48.00	42	46.67	42	51.22	32	48.53
NOT AVAILABLE	31	31.00	18	20.00	6	9.32	55	20.22
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

4.5 BASIC FACILITIES OUTSIDE THE BUILDING

Among the various facilities in the study areas which are grossly inadequate and inefficient are the drainage system and waste collection system. It is apparent from the findings of

study that has exceptions even in the town as a whole. Many road surfaces and building foundation have been partially washed away due to menacing effect to controlled and unchannelled storm-water which has seriously affected the quality and durability of the concerned roads and building and in addition causing major flooding and public health problem source streets like Abdullahi Street, and Yorubua street etc.

TABLE 4.9 PROVISION OF DRAINAGE SYSTEM

DRAINAGE SYSTEM	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
DRAINAGE COVERED	36	36.00	29	32.22	33	40.29	98	36.03
DRAINAGE NONE	29	29.00	28	31.11	19	23.17	76	27.94
	35	35.00	33	36.67	30	36.39	90	33.09
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

It is however surprising that the percentages of houses with open drainage in the low density area (40.24%) is higher than those in the high and medium density respectively). The reason that could be advanced for this is because areas like Dnapapi, Gbadna Musuya are sloppily settled, the as a result

there is no arrangement for the provisions of covered drainage system to enhanced or channel the flood.

In terms of waste collection, Bida is virtually lacking. The majority of the population does not enjoy waste collection service from their local Government. Only 29% of houses in the study area enjoy such services.

TABLE 4.10 WASTE COLLECTION SYSTEM

COLLECTION SYSTEM	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
COLLECTION BY PRIVATE	43	43.00	33	36.67	19	23.17	95	34.93
COLLECTION BY LOCAL GOV'T	39	39.00	27	30.00	14	17.07	50	29.41
DISPOSAL BY SELF	18	18.00	30	33.33	49	59.76	97	35.66
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

Majority of the residents in Bida area make private arrangements for the disposal of household waste (see table 4.10). Generally, residents in the high-density areas enjoy waste collection service from their local government more than their counter parts in the low-density areas.

In general the level of sanitation in the town is very low. There is no doubt that since the number of houses with proper attention of waste collection very low the number of houses with frequency of waste collection will also be very low.

Most of the residents reported that refuse collection does not exist at all in their environment, and even where it existed, the services were made only once in a month.

TABLE 4.11 FREQUENCY OF WASTE COLLECTION

FREQUENCY	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
TWICE A WEEK	16	16.00	5	5.56	3	3.67	24	8.82
ONCE A WEEK	21	21.00	18	20.000	8	9.76	46	16.91
TWICE A MONTH	24	24.00	24	26.83	22	26.83	70	25.74
ONE A MONTH	39	39.00	43	59.77	49	59.77	131	48.16
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

This tendency is clearly indicated in table 4.11. The table shows that the frequency of waste collection is more in the high-density areas. The percentage of houses with frequency of waste collection of once a week is 16% in high-density areas as contrasted to only 3.6% in the low-density areas. Similarly,

the percentage of houses with frequency of waste collection of once a month is 39% in the high-density areas as compared to 59% in the low-density areas.

4.6 FACTORS CONTRIBUTION TO LOW HOUSING QUALITY

In recognition of the fact that housing involves the consumption of neighborhood services, the survey revealed that most of the factors that constitute the most bottle-neck to housing in the study area, are finance, sources of building materials and labour type. With regard to finance sources, the respondents reported that the government does not make adequate provision for housing loans. As a result majority of the people depend mainly on their personal savings. The respondents also reported that the existing practice and system of granting loans makes it difficult for the really low-income people to benefit from the loan.

TABLE 4.12 SOURCE OF FINANCE

SOURCE OF FINANCE	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
THROUGH PERSONAL SAVING	81	81.00	64	71.11	48	58.55	193	70.96
THROUGH BANKING LOAN	4	4.00	10	11.11	17	20.73	31	11.39
THROUGH PRIVATE LOAN	15	15.00	9	10.00	12	14.63	56	13.24
OTHERS	0	0.00	7	7.78	5	6.10	12	4.41
	100	100.00	130	143.84	82	100.00	272	100.0

Source: Compiled by the author

The result of this survey shows that over two thirds (70.97 percent) of the total sample depend on their personal savings

In terms of the labour used in the construction of building, the data shows that most people no longer prefer skilled labour to build houses, instead they use unskilled workers.

The cursory observation of the houses sampled in the periphery of the town indicates that unskilled workers were prominent.

TABLE 4.13 TYPES OF LABOUR

LABOUR TYPE	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
SKILLED LABOUR	15	15.00	25	27.78	32	39.02	73	26.47
UNSKILLED LABOUR	61	61.00	54	57.78	38	46.38	153	56.25
PERSONAL LABOUR	24	24.00	13	14.44	13	14.63	14.63	18.01
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author

At least, 56.25 percent of the total sample depends on unskilled labour, compared to 26.42 from the total sample) while only 18.08 percent from the total sample built their houses by themselves. The reason that could be advance for this is on the grounds of interest and finance. It was however also found out that some of the residents preferred to live in the houses where their great grand fathers lived in order to uphold tradition.

With the result of this study, it is apparent that majority of the people prefer materials obtained locally.

TABLE 4.14 SOURCE OF BUILDING MATERIALS

SOURCE OF BUILDING MATERIALS	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	NO.	%	NO.	%	NO.	%	NO.	%
WITHIN THE LOCALITY	60	60.00	40	53.33	24	29.27	132	40.87
WITHIN THE STATE	20	20.00	28	31.11	31	37.50	79	29.04
OUTSIDE THE LOCALITY	20	20.00	14	15.56	19	23.17	55	20.22
OUTSIDE THE COUNTRY	0	0.00	0	0.00	0	9.96	8	2.94
	100	100.00	130	143.84	82	100.00	272	100.0

Source: compiled by the author.

Only 2.94% of the houses surveyed used imported building materials. This could be due to the high cost of imported building materials most houses in the high-density area (60% of them) used materials which can be obtained from Bida vicinity as compared to only 29.3% in the low density Areas. Which used mostly materials obtained outside Bida. This explains why the quality of houses in the high-density area is lower than the quality of houses in the low-density areas.

4.7 COMPARISON OF QUALITY OF HOUSING IN DIFFERENT TYPES OF RESIDENTIAL AREAS.

In previous sections the quality of housing in terms of each of building materials, facilities within and outside the building as well as sanitary conditions has been discussed elaborately. However, to have a general picture of the quality of housing between various types of residential areas, the quality of material and facilities has to be observed in totality. To achieve this objective four indices of housing quality have been constructed which can serve as measurement of housing quality the four indices are:-

- (a) Index of quality of housing material
- (b) Index of facilities within the housing
- (c) Index of facilities outside the building
- (d) Index of sanitary facilities

Each of these indexes is composite index, which was constructed by adding values assigned arbitrarily according to its quality. Table 3.15 shows the percent distribution of houses according to various indices of housing quality and types of residential areas. It is clear from the table that in general the quality of houses in terms of their building materials and

facilities are still poor. However, it is encouraging to note that about 30 to 40% of houses can be considered to have medium quality of materials and facilities. It is also apparent that there is no significant difference in the quality of houses between various types of residential areas as shown by the low value of Gamma in the last column of Table 3.15.

TABLE 4.15 PERCENTAGE DISTRIBUTIONS OF HOUSES ACCORDING TO VARIOUS INDEX OF HOUSING QUALITY AND TYPES OF HOUSING QUALITY AND TYPES OF RESIDENTIAL.

INDEX OF HOUSING QUALITY	RESIDENTIAL AREAS				TOTAL NO. %
	HIGH DENSITY NO. %	MEDIUM DENSITY NO. %	LOW DENSITY NO. %		
INDEX OF QUALITY OF HOUSING MATERIALS					
HIGH	10.00	17.78	24.40		
MEDIUM	37.00	37.78	31.78		
LOW	53.00	44.44	43.90	0.15	
	(100)	(90)	(82)		
INDEX OF FACILITY WITHIN THE BUILDING					
HIGH	9.00	"	10.98		
MEDIUM	35.00	44.44	34.15		
LOW	36.00	44.44	43.90		
	(100)	(90)	(82)	0.02	
INDEX OF FACILITY OUTSIDE THE BUILDING					
HIGH	4.00	10.00	7.32		
MEDIUM	42.00	36.67	31.71		
LOW	54.00	53.55	60.98		
	(100)	(90)	(82)	0.09	

Source: compiled by the author.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Based on the findings derived from my survey and what has been discussed earlier in the previous Chapter we can now know that Bida is relatively sparsely populated urban area. The housing quality in the Study area is generally poor. Generally, the findings conform with findings of other studies to other selected Nigeria Urban towns. Onibokun, (1973) Sada (1975, Prother (1965) low quality of building materials is widely used.

1. Poor quality of building facilities is available with most houses enjoying the provision of electricity and using pipe born water as their source of water supply. Bathroom and toilet also have poor facilities.
2. Lack of adequate drainage and waste collection system in most of the area. Private arrangement is made for most disposal of household waste. This is not very effective.
3. The study revealed that there was no significant difference in quality of houses of the High, Medium and low-density areas.

4. The major contributing factor to the low housing quality includes difficulty in obtaining loan. The use of unskilled labour as well as cheap quality materials.

5.1 RECOMMENDATIONS

For the fact that housing involves the consumption of neighborhood services, the following recommendations are important.

1. People complain of high cost of building materials and its maintenance Government should improve the access of the people to building materials at reasonable cost. Though the encouragement of local production of building materials, and creation of building materials, sales depot in all Local Government agencies are sold at Government controlled prices to members of the public.
2. The policy of encouraging the supply of new buildings should be adequately supplemented by a policy of encouraging people to renovate their houses and rehabilitate their neighborhood.
3. it may be advisable that the reduction of the cost of the water cost installation should be a deliberate policy. The use of central septic tanks and effective sewage

disposal may be a factor in the reduction, as the ancillary structures needed for solid waste disposal and consideration to the cost of the system.

4. There is the need for a massive building programme. While the Government should not directly build houses, it should have the responsibility to take necessary steps, to encourage individuals and groups who wish to undertake the dwelling unit's development.
5. Government should assist in providing finance and technical skilled manpower, for the construction of the drainage pattern.
6. All compounds in the residential areas should be serviced by private collection of refuse waste hence feasible legislation be introduced to provide for this and charges made either as part of a rate able system or in some other form. While vehicle accessibility is a problem in public areas such as market places etc. the present method of communal bulk bin container collection from accessible location on properly constructed concretes plate forms should be continued. A numbers of vehicles are required in order to maintain

the desirable standard and more open spaces for communal bin collection.

REFERENCES

- Abiodun, J.O (1985) the provision of Housing and urban environment problems in Nigeria in Abiodun J.O. (1985) edit) Urban and regional planning problems in Nigeria University of Ile press E. T. D Ile –Ife.
- Acquaye E. (1973) a Technological review of the housing problems in developing Countries and International Conference on Housing Ibadan
- Adetibu, A.A. (1980) Housing modernization in Ilorin (the Nigeria Geographical Journal Vol. 23 Nos 1 & 2 people and Housing in Third world Cities
- Agunbiade A.O, (1983) population Growth and Housing in population and Development in Nigeria Institute of social and Economic Research Ibadan.
- Anthony, J. Cataness and James C. Anyder (1979) Introduction of Urban Planning.
- Avyer, D.J. (1979) perspective on the problems of spontaneous settlement.
- Adahusi, S.O. (1985) Fifty years of Housing in Nigeria in Onibokun Poju A book of reading Nigeria, Ibadan.
- Agun, S.B. (1985) Housing finance and funding the Nigeria Experience in Onibokun Poju
- General Nation population census figure. Minna Niger State
- Robert Alan (1982) the Housing of the Urban poor in Gilbert Alan and cities poverty and Urbanization in the third world O.U.D. London.
- Arnby, A.S. (1963) Oxford Advance learners' Dictionary of the current English Oxford universities press.

- Mabogunje, A.L. (1973) Toward an Urban policy in Nigeria, Nigeria Journal of Economic and social Studies Vol. 16 No. 1.
- Muoghalu (1987) the urban and Accessibility to public Housing in Nigerian in Makiwa P.K and Ozo (O.A. Edits) the Urban poor Nigeria, Evans Brothers L.T.D. Ibadan.
- Okpala, D.C.I. (1978) Housing Standard a constraint on Urban Housing production in Nigeria NISSE reprint No. 129.
- Olu Sule, R.A. (1988) A Synopsis on Urban development all planning. Problems plan. Third national development present position and problems plan.
- Ogun Toyinbo, J.E. and Sada P. O. (1978) urban processes and problems in Nigeria Ibadan University press.
- Onoher Haraye, A.G. (1976) the pattern of housing Benin Nigeria Ekistics 242.
- Onokerhoraye G. Andrew (1984) an introduction Social services in Nigeria.
- atchiffe John (1980) an introduction to town and country Planning. Dueling Pp 294 Journey
- ada, P.O. (1975) Urban Housing and the spatial pattern of modernization in Benin City. The Nigeria Geographical Journal Vol 18 No 1

APPENDIX 1
QUESTIONNAIRE

1. What problem do you encountered when building
 - (a) Finance
 - (b) Land acquisition
 - (c) Building Plan approval
 - (d) All of the above
 - (e) None of the above
2. Which labour type do you prefer?
 - (a) Skilled labour
 - (b) Unskilled labour
 - (c) Personal labour
 - (d) All of the above
3. Do you seek advice of professionals before building
 - (a) Yes
 - (b) No
4. What type of advice
 - (a) How to plan building
 - (b) How to secure loan for financial institution
 - (c) On types of materials to be used
 - (d) The environmental problems
 - (e) All of the above
5. Does competitive influence your building programme
 - (a) Yes
 - (b) No

WASTE COLLECTION SYSTEM	FREQUENCY OF WASTE COLLECTION	OWNERSHIP OF BUILDING	PAINTING	INCOME LEVEL
Collection by private firms - Collection by Local Government - Disposal	1. Irregular 2. Twice a week 3. One a week 4. twice a month 5. Once a month	1. Owned 2. Rented 3. Gov't Quarters 4. Others	1. Painted 2. Half 3. Not painted	1. Self employed 2. Less than N1,000 P.A 3. N1,200-2,500 4. N2,401-6,000 5. N6,000-above

TYPE OF BUILDING	USE OF BUILDING	ACCESSIBILITY OF BUILDING SITES	AGE OF BUILDING	WALL MATERIAL
Collection by private firms - Collection by Local Government - Disposal	1. Irregular 2. Twice a week 3. One a week 4. twice a month 5. Once a month	1. Owned 2. Rented 3. Gov't Quarters 4. Others	1. Painted 2. Half 3. Not painted	1. Self employed 2. Less than N1,000 P.A 3. N1,200-2,500 4. N2,401-6,000 5. N6,000-above