

**URBAN HOUSING AND THE
NEIGHBOURHOOD IN PAIKO**

BY

**ELLAMS MUSA UMOGANE
(PGD/GEO/2001/2002/243)**

**DEPARTMENT OF GEOGRAPHY
FUT MINNA**

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PAIKO**

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**A PROJECT SUBMITTED TO
THE DEPARTMENT OF GEOGRAPHY, SCHOOL OF SCIENCE
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**IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
AWARD OF PGD CERTIFICATE IN ENVIRONMENTAL
MANAGEMENT.**


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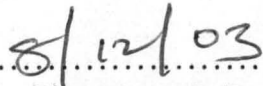
CERTIFICATION

This project is submitted to the Department of Geography, School of Science and Science Education, Federal University of Technology Minna in partial fulfillment of the requirement for the award of Post Graduate Diploma in Environmental Management.

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DEDICATION.

This project is specially dedicated to my beloved wife and children
and the entire members of Umogane's family.

ACKNOWLEDGEMENT.

I wish to first of all, register my profound gratitude to God Almighty by whose grace I am able to complete this project work. My special thanks go to my Project Supervisor, Dr. P.S Akinyeye, whose assistance to the completion of this project was immeasurable. Not forgetting my employer, the Area Council Service Commission in conjunction with Kuje Area Council for their consistent commitment to staff training and development. I own them a lot of gratitude in this regard.

My unalloyed appreciation also goes to my family especially to my darling wife for her moral and material support to me and the entire family throughout the study period.

My appreciation will be short-lived if I fail to acknowledge the contribution of my lecturers who spared their talent, energy and time to expose me to a wider perception on the environment. I also wish to finally express my gratitude to my colleagues in the class with whom the sharing of ideas during class discussion has helped me tremendously.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background

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).

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, 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 in houses” while the new universal library Encyclopedia defines housing as the provision of houses, flats, 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 need. 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, couple 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 servants. It is common nowadays to find expensive cars parked in the garages of the supposedly low income houses. However, where much facilities are provided such houses are seen to be private houses owned by organization and advertised to be let.

Generally, the housing quality relates the problems in Nigeria. 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 centres, 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 houses, 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 areas (Prothero 1965) in many respect the quality of toilet amenities available in a residential neighbourhood 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) i.e good quality houses lead to the proper environmental neatness.

Whichever position one chooses to take, one thing is evident, where the implication 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 most issues confronting many of the developing nations in the world today.

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 conviniences. The kind of housing quality required varies with sizes and type of family,

income, taste change in the 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 high, air noise and odour in the houses and through these it affects physical and mental health.

The quality housing that have been achieved through 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 part of the country has less effect in terms of housing quality, but that of ill-management and lack of development control. Both the built-up area suffer seriously instrument such as zoning exist it is so blunt that it perform no function instructing system of land use. However, zoning in Nigeria is not regard 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 (1981 and 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 areas relate not only in the inadequacy of the number of houses but also in terms of the quality of houses. The past and current housing 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 1978, the Federal Ministry of National Planning commissioned a firm to conduct a comprehensive study on urban housing in Nigeria with a view to coming up with strategies for meeting housing needs in Nigeria's urban centres. 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 more close to being called a comprehensive study of urban housing in Nigeria.

The first was a study commissioned by the Federal Government in 1974. In the problem facing 12 major urban Centres in Nigeria. 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.

Another study on housing was prepared in 1975 by Romania institute consulting. It was referred to as a study concerning A two-year federal Housing Development programme during the 1976 – 85 period. The study focused on housing problems in Nigeria. Using secondary data and the 1963 controversial census and projections of quality housing needs. The study became out of date soon after it was completed as many of the assumptions on which the study findings and recommendations were based became untenable and unreliable, especially as a result of new States creation in 1976. However, it was the realization of the inadequacy of the study as basis for policy during the third plan period that led the Ministry of National Planning to commission another study in 1978 on Nigeria's urban housing

problems. The study report does not provide a quality information which could form a sound basis for urban housing policy in Nigeria.

The dearth of primary and reliable data on urban housing contributed immensely to the inability of the country to formulate 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; what factors contribute to the low quality of housing e.t.c have not been looked into.

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

1. Whether basic facilities such as water, electricity, toilet facilities e.t.c. 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 finding of the 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 quality of housing in Paiko and to suggest possible solutions to the problems identified.

OBJECTIVES OF THE STUDY

- (1) To evaluate the quality 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 different types of residential areas.
- (4) To suggest possible solution to the problems identified.

1.4 SCOPE AND LIMITATION

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 care-taker.

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 assistances were 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 15 streets out of about 18 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

Paiko is one of the indigenous towns in Niger State and one of the fastest growing in the State. It had a total of 96,759 people of 1976 census population with 49,523 male and 47,236 female and a total population of 107,691 of the 1991 Census with male and female population of 55,025 and 52,666 respectively.

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

The predominant occupation of the people in the study area is farming. This is because the settlement is in the lower valley of basin. Paiko is seen as the centre of educational investment having several educational institutions such as the Government Teachers College and

Government Junior Secondary School (recently emerged to form Government Senior Secondary School) with additional 5 other junior Secondary Schools and a Government Girls College. There are also 33 Primary Schools with an estimated population of 60,000 pupils. About 40% of the population are literate while 60% are illiterate.

Paiko has health facilities, with a Government owned basic health Centre and many private Clinics other infrastructural facilities available in the area include electricity supply. 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 old market, a new permanent market has been constructed by the Paiko Local Government at a cost of ₦57,067.00.

The Paiko town has two Banks in operation namely the Union Bank and Bank of the North. In terms of religion Islam is the most predominant religion of the people having about 35 percent of the total population and Christians constitute 25% while animists constitute 20% (Paiko Master Plan).

CHAPTER TWO

2.0 LITERATURE REVIEW

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

Housing, according to Mabegunge (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.

Housing constitutes the most pressing of the poor and average Nigeria (Sule, 1981 and 1992 Onibokun 1983). This is because the affluents get their housing rents subsidized, the low income earners who are under private or live poor dilapidated and deteriorated houses in the midst of modern well serviced shelter for the affluents.

There is lack of consensus in the literature as to 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 Onibokun (1973), the majority of the citizens are massing 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 first plan period, (1962 – 68) the construction of residential building undertaken by house hold oscillated around 89.7 Million a year. This figure rose rather steeply to 10.3 in 1965 – 66. As a result of the national crisis, the level of dwelling construction by house hold dropped to about 9.2 Million in 1967 but picked up again in 1968 – 69.

One of 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 damages 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 centres 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 or suspended 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 populations, 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 steadily to £12.0 million in 1973 – 74. Over the plan period, a total of £45 million would have been disbursed by house holds in building new houses and upgrading old ones. (Second National Development Plan 1970 – 74).

Sule (1981) has point 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 living and 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 combined 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 1960s said increased, but still rather limited, intervention by Government in the provision of housing. This took the form of the development of a few middle class housing estates (using the newly created regional housing co-operation), the introduction of lending through the establishment of the Nigerian 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 rehousing 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 hand 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 storm drainage disposal

and lack of park, over crowded houses and poor vehicular access (Mangin 1967).

Generally, the housing related environmental problems in Nigeria have 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 (prothem 1965).

In many, 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 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 committees and technical commission recommending the two -roomed facilities as the bare 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 dwelling itself. For human waste disposal for example, the choice is limited to archaic traditional systems, such as pits which are clearly unsatisfactory for Urban population, while fully modern systems such as water borne, 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 and sickness rate, high incidence of juvenile delinquency and crime, high city service – 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 had 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 to 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 neighbourhood (Onibokun 1971).

As Bourne once puts it, housing is all. Once a physical entity, a 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 and 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 essential social services and infrastructural facilities.

The study also indicated the poor sanitary problems facing Nigeria Urban Centres. The collection and disposal of sewage liquid and solid wastes is a major public health problem and vital factor affecting the quality of the Urban environment.

Waste disposal is a major factor in the resident perception of the quality of Urban neighbourhood 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, Ikpoba Hill in Benin City, are fashionable and regarded as prestigious neighbourhood relate not only to the type of houses found there but also the clean environment. The facts that while some areas are

receiving more attention in terms of refuse collection and disposal services,
other areas are served intermittently or not at all.

CHAPTER THREE

3.0 DATA ANALYSIS AND RESULT

3.1 RESEARCH METHODOLOGY

The sampling procedure adopted in this study is a multi stage sampling process.

First of all the study area is divided into three zones (i.e) low density, medium density, and high density area, based on building density and location of the area. Listing of enumeration of the areas 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 paiko 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 questions 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 where 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 land lord.

3.2 GENERAL CONDITION OF THE BUILDING

Paiko like many other towns in Niger State is an un-planned city. The most striking future 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 crammed 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 have access to road

through foot path and only 42 percent are accessible through motorable roads.

**TABLE 3.1: ACCESSIBILITY TO THE BUILDING
RESIDENTIAL AREAS**

ACCESSIBILITY TO BUILDING	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	No.	%	No.	%	No.	%	No.	%
FOOT PATH	76	76.00	54	60.00	28	34.15	158	58.1
MOTORABLE	24	24.00	36	40.00	58	65.85	115	41.9
	100	100.00	90	100.00	82	100.00	272	100

SOURCE (FIELD WORK MARCH 2003)

The condition of the road network is not encouraging either with the exception of few roads and the express way 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 remained untarred and many of them are found to have been 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 building accessible by motorable road is 65 percent compared to only 24 percent in the high density area (see Table 3.2) 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 stage only about the fifth of the houses are in poor condition either (cracking or dilapidated) Houses in low density areas are slightly in a better condition than those in low density areas.

TABLE 3.2: PHYSICAL CONDITION OF THE BUILDING IN PERCENTAGES

CONDITIONS	RESIDENTIAL AREAS			TOTAL
	HIGH DENSITY	MEDIUM DENSITY	LOW DENSITY	
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	21.0	21.1	18.3	20.2
5 – 10 YEARS	34.0	37.8	57.2	80.4
10 YEARS	45.0	41.1	30.5	39.4
	100	90	82	272

SOURCE (FIELD WORK MARCH 2003)

Apart from the age of the building the relatively good physical condition of building in Paiko may not be unrelated to the fact that most of the houses are downed by the occupants (See Table 3.4) it is expected that maintenance of owner is higher than tenancy.

TABLE 3.3: BUILDING OWNERSHIP

	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	No.	%	No.	%	No.	%	No.	%
OWNED	74	74.00	26	28.29	42	51.23	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	100.00

SOURCE (FIELD WORK MARCH 2003)

3.3 QUALITY OF BUILDING MATERIALS

It is apparent from the finding of this study that low quality of building is widely used with the exception of the materials for ceiling in which asbestos is commonly used both in low and high density areas, other

building materials for wall, doors and windows are at 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 use for windows and doors. There is no significant difference in the quality of materials for windows and door between the low and high density areas.

TABLE 3.4: QUALITY 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 Block	34	8.8	51.2	44.1
Burn Brick	9.0	13.4	24.4	15.1
Wood	34.0	22.2	22.0	25.3
Window Metal	19.0	17.8	14.6	21.0
Glass	19.0	25.6	25.6	17.3
Combinations	28.0	12.2	6.2	26.4
None	14.0	2.2	1.2	12.7
Ceiling Mat	3.0	15.6	9.8	16.2
Wood	22.0	48.9	75.6	55.5
Asbestos	45.0	21.1	7.3	15.7
Combination	16.0	34.4	37.8	55.6
Wood	34.0	20.2	35.4	36.6
Door Iron	19.0	17.2	24.4	21.7
Glass	19.0	25.6	18.3	18.3
Combination	28.0	34.4	21.9	25.4
	(100)	(90)	(82)	(272)

SOURCE (FIELD WORK MARCH 2003)

3.4 BASIC FACILITIES WITH THE BUILDING

The survey revealed that there are no little changes in the provision of housing facilities in the study areas.

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 3.5: 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	13.41	27	9.93
	100	100.00	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

However, it was observed that, there was no residential area that had less than 50 percent of its houses supplied with Pipe-borne water. The reason here could be advanced for this was the introduction of water rate which

might have discouraged people who could not pay for the rate, and so switch to public borne water supply.

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

TABLE 3.6: SOURCES OF POWER SUPPLY

SOURCE OF POWER SUPPLY	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	No.	%	No.	%	No.	%	No.	%
KEROSIN 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	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

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, while the low density area had only 47.56 percent of its houses provided with electricity. (table 3.6) . However, 60 percent of the sampled 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 latrine is common in the high and medium density area. It is however, to be noted that in the low density areas are still found houses which neither have pit latrine nor water system facilities.

This implies that the quality of houses in Paiko with respect to the provision of toilet facilities is still very poor as can be seen in Table 3.7.

TABLE 3.7: PROVISION OF TOILET FACILITIES

TOILET FACILITIES	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	No.	%	No.	%	No.	%	No.	%
NEAR BY BUSH	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	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

An observation of the study areas shows that most of the residential houses have no proper parking facilities or spaces due to unplanned nature of the study areas. However, almost half of the houses in the sample,

although the provision of garage is not available, 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 3.8.

In most areas, there was no significant differences in percentage distribution of house sample in the study 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 3.8 PROVISION 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
OPENSOURCE	58	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	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

3.5 BASIC FACILITIES OUTSIDE THE BUILDING

Among the various facilities in the study area which are grossly inadequate and inefficient are the drainage system waste collection system and frequency of waste collection.

Lack of adequate drainage system is another problem facing the study area. His apparent from the findings of study that has in exception even in the town as a whole. The structure ones found have not actually ever been consciously planned for and provided in any part of the study are in view of this condition, many roads surfaces and building foundation have been partially washed away due to menacing effect of 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 Yoruba Street e.t.c.

TABLE 3.9: PROVISION OF DRAINAGE SYSTEM

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

SOURCE (FIELD WORK MARCH 2003)

It is however surprising that the percentage of houses with open drainage in the low density areas (40.24%) is higher than those in the high and medium density areas 23.1% as compared to 29.0% and 31.1% is the high and medium density respectively). The reason that could be advanced for this is because areas like Dnapapi, Gbadna Musuya are sloppily settled, and as a result there is not arrangement for the provision of covered drainage system to enhanced or channel the flood.

In terms of waste collection, Paiko 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 areas enjoy such services.

collection of once a month is 39% in the high density areas as compared to 59% in the low density areas.

3.6 FACTORS CONTRIBUTING TO LOW HOUSING QUALITY

In recognition of the fact that housing involves the consumption of neighbourhood 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 3.12: 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 BANK 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	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

The result of this survey shows that over two thirds (70.96 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 built houses, instead they used unskilled workers.

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

TABLE 3.13: TYPES OF LABOUR

TABLE 3.13: TYPES OF LABOUR								
RESIDENTIAL AREAS								
LABOUR TYPE	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		TOTAL	
	No.	%	No.	%	No.	%	No.	%
SKILLED LABOUR	15	15.00	25	27.78	32	39.02	72	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	49	18.01
	100	100.00	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

At least, 56.25 percent of the total sample depend on unskilled. Compare to 26.42 from the total sample) while only 18.08 percent from the total sample. Constitute those that have their houses built by themselves. The reason that could be advanced 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 from locality.

TABLE 3.14: SOURCES 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 STATE	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	90	100.00	82	100.00	272	100.00

SOURCE (FIELD WORK MARCH 2003)

Only 2.94% of the houses survey 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 Paiko vicinity as compared to only 29.3% in the low density Areas, which used mostly materials obtained outside Paiko. This explains why the quality of houses in the high density areas are lower than the quality of houses in the low density areas.

3.7 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 to each facilities 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 house 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 3.15: PERCENTAGE DISTRIBUTION OF HOUSES ACCORDING TO VARIOUS INDEX OF HOUSING QUALITY AND TYPES OF HOUSING QUALITY AND TYPES OF RESIDENTIAL AREAS

INDEX OF HOUSING QUALITY	RESIDENTIAL AREAS							
	HIGH DENSITY		MEDIUM DENSITY		LOW DENSITY		NO.	TOTAL %
	NO.	%	NO.	%	NO.	%		
INDEX OF QUALITY OF HOUSING MATERIAL								
HIGH	10.00		17.78		24.40			
MEDIUM	37.00		37.78		31.71			
LOW	53.00		44.44		43.90		0.15	
	(100)		(90)		(82)			
INDEX OF FACILITY WITHIN THE BUILD								
HIGH	9.00		"		10.98			
MEDIUM	35.00		44.44		34.15			
LOW	36.00		44.44		43.90			
	(100)		(90)		(82)			
INDEX OF FACILITIES OUTSIDE BUILDING								
HIGH	8.00		10.00		9.88			
MEDIUM	40.00		34.44		39.51			
LOW	51.00		55.56		50.62		0.02	
	(100)		(90)		(82)			
INDEX OF SANITARY FACILITES								
HIGH	4.00		10.00		7.32			
MEDIUM	42.00		36.67		31.71			
LOW	54.00		53.55		60.98		0.09	
	(100)		(90)		(82)			

SOURCE: FIELD WORK MARCH, 2003

CHAPTER FOUR

4.0 SUMMARY AND RECOMMENDATION

Based on the findings derived from my survey and what has been discussed earlier in the previous Chapter we can now know that Paiko is a 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.

2. Poor quality of building facilities are 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.
3. Lack of adequate drainage and waste collection system in most of the area. Private arrangement is made for most disposal of house-hold waste. This is not very effective.
4. The study revealed that there was no significant difference in quality of houses of the High, Medium and Low density areas.
5. The major contributing factor to the low housing quality include difficulty in obtaining loan. The use of unskilled labour as well as cheap quality materials.

4.1 RECOMMENDATIONS

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

1. People of high cost of building materials and its maintenance
Government should improve the access of the people to building materials at reasonable costs. Though the encouragement of local production of building materials, and creation of building materials, sales depot in all Local Government area whereby the essential imported materials by 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 neighbourhood.
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 add 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 e.t.c 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.

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APPENDIX I

QUESTIONNAIRE

1. What problems do you encountered when building
 - (a) Finance
 - (b) Land acquisition
 - © 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
 - © Personal labour
 - (e) 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
 - © On types of materials to be used

- (d) The environmental problems
- (e) All of the above
- (f) 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	1. Irregular	1. Owned	1. Painted	1. Self employed
Collection by Local Government Disposal	2. Twice a week	2. Rented from	2. Half	2. Less than ₦1,000 p.a
	3. One a week	3. Govt. Quarter	3. Not painted	3. ₦1,200 – ₦2,500
Disposal	4. Twice a month	4. Others		4. ₦2,401 – ₦6,000
	5. Once a month			5. ₦6,000 – above

TYPE OF BUILDING	USE OF BUILDING	ACCESSIBILITY TO BUILDING SITES	AGE OF BUILDING	WALL MATERIAL
Collection by Private	1. Irregular	1. Owned	1. Painted	1. Self employed
Firms	2. Twice a week	2. Rented from	2. Half	2. Less than ₱1,000
Collection by Local	3. One a week	3. Govt. Quarter	3. Not painted	p.a
Government	4. Twice a month	4. Others		3. ₱1,200 - ₱2,500
Disposal	5. Once a month			4. ₱2,401 - ₱6,000
				5. ₱6,000 - above