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LAND AND PROPERTY RIGHTS GOVERNANCE IN AFRICA



A BOOK OF READINGS

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LAND AND PROPERTY RIGHTS GOVERNANCE IN AFRICA

(A Book of Readings)

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Land and Property Rights Governance in Africa
(A Book of Readings)
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Foreword

One of the major challenges today in most human settlements is effective access to land, housing and infrastructure. These are not just required for ease of livelihood but to enhance a sustainable human habitat and improved liveability. Land has undoubtedly remained at the core of these requirements and accessibility, ownership, titling, development and transfer is hinged on effective land governance. This book therefore, dwells on some of the salient issues prevailing that literally point to the ineptitude of land governance in Africa. Thus, chanting the way forward on these issues, and as they relate to the SDGs especially on Goal number 11, this 7 chapter Book of Readings is considered useful. It has addressed most of the contemporary challenges being encountered in our settlements today. It will also be of useful to the academia, public and private stakeholders involved in policy dialogue, formulation and implementation.

The Centre for Human Settlements and Urban Development (CHSUD) over the years, have created various ways directed towards achieving its mandate. Some of these ways includes development of academic programmes for human capacity development as well as workshops geared towards providing practical solutions to land and housing problems. The publication of this book is another initiative meant to reach out to a wider audience and stakeholders and to further research within the built environment.

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June, 2021

Chapter six

AN INVESTIGATION INTO THE HOUSING CONDITION AND AFFORDABILITY WITHIN HIGH DENSITY NEIGHBOURHOODS OF MINNA, NIGER STATE

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INTRODUCTION

Housing is central to human life, an indicator of people's economic prosperity at macro and micro scale and, pricing often imitate the trend of the economic cycle of a Nation. In the fundamental objectives of state policy under the 1999 constitution of Nigeria as amended in section 16, (1) d, it mandates the government to provide adequate and affordable shelter for all citizens irrespective of their ethno- religious and political affiliations.

Affordable housing has been in used for some times in the housing sector; it is used interchangeably with social or mass housing. Raschke (2016) believes affordable housing should be priced and finance in a way that makes provision for occupant to be able to satisfy their family other basic necessities of life without compromise. In other words, cost of housing and utilities attached should not be above 30 percent of the household monthly income. Where it is owner-occupier housing, the cost of mortgage servicing and utilities should not exceed same (Andrews 1998; Pittini, 2012; Oyo-ita, 2017).

Minna the administrative seat of government is among the fastest growing urban areas in Niger state. It has a fair size of the housing market because of its proximity to Abuja the Federal Capital Territory. Many people have continued to migrate from adjoining areas in search of better education, economic opportunities and securities to better their lives (Nuhu & Aliyu, 2009; Salihu *et. al,* 2018).

As migrants make the city their home, they mostly settle in areas that accommodate their socio-economic and cultural beliefs, subsequently increasing the density of these neighbourhoods without corresponding utilities. The economic, social and environmental challenges associated with housing are visible and need to be surmounted. Assessing housing quality and affordability of the household (micro unit) will provide basis

for a sound policy judgement on the capacity of household to develop into habitable settlements Adama and Jinadu (2015), speculative policies by government and mortgage institutions have proven ineffective.

Existing studies have contextually focused on affordability by elderly (Wong *et al.* 2010), application of price-income ratio (PIR) in determining affordability for middle income class (Suhaiba *et al.* 2011), trends and issues in housing affordability (Aribigbola, 2011; Abimaje *et al.* 2014; Sari *et al.* 2018; Haffner and Husle, 2019), housing affordability and expenditure on children (Newman and Holupka, 2014), housing affordability by Federal Civil Servant (Ogunbajo, *et al.* 2015), affordability among young households (Al sadat Zyed *et al.* 2016), affordability and health (Meltzer and Schwartz, 2016), sufficiency of affordable housing (Yap *et al.* 2018) and, cause and effect of affordability and unconventional policy approaches (Galster and Lee, 2020). Yet, there are very limited studies that investigate housing condition and affordability problem in high density neighbourhood. It is in this context that this study assesses housing quality and affordability of high density neighbourhoods in Minna.

In order to fill in this gap, this paper seeks answer to the following research questions: What are the existing conditions of the neighbourhood housing physical attributes? What is the percentage of household head income that is expended on rent? This Findings will not only contribute to literature on housing studies but will also be a valuable reference for Property developers/analyst, bank and financial institutions, and especially the policy makers/government (Planning department, housing authority, consumer council) in designing a sustainable housing finance framework that alleviate the housing needs of the poor and vulnerable.

LITERATURE REVIEW

Housing condition

According to Aribigbola (2011) housing condition embrace the structural, neighbourhoods and locational attributes that make a particular area conducive for human habitation; must reach the minimal good living and health standard; furthermore should be reasonably cheap for all classes of household. In other words, these attributes embrace the intrinsic and extrinsic qualities of housing and are indicators that provide utility or disutility to households. Consequently, housing condition partly determines the overall well-being of the housing unit (Pittini, 2012; Osumanu, 2016).

The concept of housing affordability

The concept of housing affordability and ways of measuring it has diverse connotation that is context sensitive and relative. Stone (2006) view

housing affordability as the linkage between housing and humans, whilst Suhaida (2011) perceive it in a micro level as an alternative forgone between housing and non-housing expenses by the household hence subjective. Housing affordability is termed as an issue of absolute poverty, it subsumes families property market failure have excluded from affording the minimum standard available, and this families according to Bichi, (2002) requires assistance. In fact at the macro level housing affordability is linked to the income of a population, if the income is below 80 percent of area median income (AMI), the population is said to be low income, below 50 percent of AMI is very low income while not more than 30 percent of AMI is extremely low income. Globally, the amount/percentage of income expended on housing is widely the primary approach to define affordability. Therefore, the socio-economic dynamics of a geographical area mostly account for the definition of affordability (Suhaida *et* al., 2011; Ogunbajo *et al.*, 2015).

As opined by Yip (1995) there are three acceptable strategies used for measuring housing affordability these includes: The Normative strategy which is centred on two acceptable limits: Firstly, the ratio-measurement define affordability in terms of households expenditure on housing, that it should not exceed certain percentage of their income and secondly, the residual income measurement which view affordability in terms of disposable income, that cost of housing should not be higher than the poverty line coefficient threshold; the Behavioural strategy focuses on housing consumption behaviour of households, that is how much do a household choose to expend on housing taking into cognisant their characteristics and income. In order word people attitude toward housing and how much they are willing to expend should be studied instead of setting universal standard; Subjective strategy on the other hand is an absolute different way of quantifying affordability, it takes into cognisant the view of the people on affordability with the aid of a psychometrics scale and, tabulating it against their financial status as well as other quantitative indicator of the respondent, the assumption is that an individual is the best judge of his financial situation. Individual/household subject assessment data will determine the threshold level of housing affordability.

Impediment to housing development in Nigeria

Scholars in housing studies (Olayemi, 2014; Mashal and Onyekachi, 2014) have ascribed some critical challenges in Nigeria housing delivery to encompass:-

1. Obsolete land laws and deplorable mortgage system: The law guiding the ownership of land in Nigeria, the Land Use Act of 1978 in section (1) have vested ownership of land to the state governors

coupled with a cumbersome property registration process (Udoekanam, 2014), these are major impediment to housing development, Amendment of the Act and land registration process is the panacea to housing development process. Also, the mortgage structure in Nigeria as it were was envisaged to provide housing development finance to its citizen, the present system of granting loans make it cumbersome for low income earners who are the most deprived in terms of housing to access this loan. Thereby, allowing the middle and upper class to benefit from the mortgaging system.

2. Paucity of fund: Funding is an integral part of housing development globally, to bridge the wide deficit in the Nigeria housing sector which is within the range of 16-17 million is an uphill task. Recently, in an effort to bridge this gap the Federal Government Sustainability Plan 2020 was launched, it developed a framework for the implementation of family homes financing initiative through the Central Bank of Nigeria (CBN) in collaboration with Family Homes Fund Limited to deploy 300,000 thousand houses across the 36 state and the Federal Capital Territory in 5 years (CBN, 2020). Without adequate finance housing delivery is unrealistic.
3. Rapid Urbanization and dawdling Economic Growth : With the Nigeria population growth rate at 3.2%, more than 50% of the populations are living in the urban centres, with 5 million annual birth (National Bureau of Statistic, 2013), exacerbated by massive urban poverty over 80 percent of them living in an uninhabitable environments occasioning building collapse and inadequate serviceable infrastructures (Olotuah and Taiwo, 2015), a large number of these families are living in substandard houses because they cannot afford decent housing, affordability problem has serious implication (HUD 2005). The problem of Nigeria housing deficit is about 17 million (Oyo-ita, 2017) and, has been compounded by the rapid rates of urbanization and slow economic growth. Housing difficulties is more serious for the low income groups, where economic growth have not demonstrate the potential to break them free from extreme poverty (Zuhumnan, 2018). This problems have been complicated by inflated real estate values, influx of poor immigrant and lack of planning. In addition, the problem of the shifts in the designing of housing from the traditional rooming design to flat and single family house designs are also responsible for acute housing deficit in Nigeria particularly for the low income groups.
4. Corruption in Government establishment: Monumental corruption as a result of ineffective public probity, accountability and financial

prudence, ineffective and inefficient administrative mechanism are also liable for housing gaps in Nigeria (Olayemi, 2014).

5. Poor State of Infrastructure: Rapid urbanization and population growth have over stretch the bearing capacity of most infrastructure in the urban centres, to boost housing construction government was to provide site and service in layout so that individuals can build their home but to this day very few layout were established with little or no infrastructure across Nigeria. Even where the layouts are design the prices are beyond the reach of the low income earner.
6. Ineffective Policy Implementation: Housing deficit and lack of political will by the political class have been an impediment to comprehensive housing policy execution for Nigerians. Employee who have contributed to National Housing Fund scheme are yet to be attended to, as a result of some little bureaucratic bottlenecks, while some low income earners cannot meet up with the condition attached to the programme. These live a back log of housing projects at different stages of development; squatter settlement and overcrowding is the aftermath of ineffective implementation of policies.

THE STUDY AREA

Minna is the capital city of Niger state, it is situated at latitude 8° 20′N and 11° 30′N and Longitude 3° 30′E and 7° 20′ E of the equator and cover an area of 76,360 km², it attract people from different states and the hinterland because of it urbane attributes and has a fair share of the housing market because of its socio-economic activities and proximity to Federal Capital Territory Abuja. This has added to the ever increasing indigenous population of the State. Inference from the 2006 National Population Commission Census (3,950,249) with 2.5 percent increment per annum, Niger state is projected to have a population of over 5,569,238 by 2021. It is only natural that its housing characteristic must be adequately research, as housing is critical in urban development.

RESEARCH METHODOLOGY

The methodology for collation of data was based on quantitative research approach, through field survey using cross-sectional means, the primary data were sourced from four selected high density neighbourhoods (Maitumbi, Bosso 1, Minna West Central and Minna East Central) based on Baba and Jinadu (2000) classification of Minna. The study employs a five point Likert scale rating to source for data, using self- administered closed ended questionnaire from May-August 2019. However, 5 choices were defined in the Likert scale 1 representing bad, 2 representing poor, 3

representing fair, 4 representing good and 5 representing very good. A summation of the total scores of each neighbourhood housing physical attributes was made divided by the numbers of neighbourhood physical attribute to obtain the mean index. Krejcie and Morgan (1970) table of sample size determination was used to obtain the sample size of approximately 400.

A systematic random sampling technique was utilised to selected households head in rented apartment to administer the questionnaire because it provide equal chance of selecting every household head. In order to retrieved information of the existing quality of housing physical attribute which is measured by the quality of the existing physical attributes with 23 variable items, the variables were adapted and used as identified in Adama and Jinadu, (2015); Abubakar *et al.*, (2015). Similarly, housing affordability variable are income of household head, rent paid, family size and perception adapted from (Chartered institute of housing 'CIH' 1992; Aribigbola, 2011, Pittini, 2012). A total of 350 questionnaires were retrieved representing 87.5 percent. The validity and reliability of the measurement instrument was conducted to assess the internal consistency of the response, the reliability was measured with the aid of Cronbach's Alpha in line with Pallant, (2011), it was discovered that Cronbach's Alpha coefficient was 0.73 which is above the 0.60 threshold. Najib *et al.* (2011) proposal for mean calibration was adapted because it aided in precise measurement for determining the quality of the existing physical attributes of houses while Chi- square was used to further determine the degree of association between income of respondent and rent paid to occupy a housing unit.

le 2: Physical attribute condition rating: Scale of Asset Condition and
ition

dition	General description	Physical attribute mean Quality Index score	Condition rating
	The physical attribute has deteriorated badly with building and facilities having structural problems. The neighbourhood presents a generally poor outlook.	1.00 to 1.49	1
	Conditions of physical attributes are poor, deteriorated road network, functional but often failing facilities, and blocked drains.	1.50 to 2.49	2
	Conditions of physical attributes are average, services are functional but requires attention	2.50 to 3.49	3
od	Conditions of physical attributes shows minor wear and tear requiring some upgrades but not major maintenance	3.50 to 4.49	4
ry good	Conditions of physical attributes can be described as perfect with no wear and tear	4.50 to 5.00	5

urce: Adapted from Australian Association of Higher Education
cility Officer (2000).

ESULTS AND DISCUSSION

ssessment of neighbourhoods housing physical attributes was nducted to describe the nature of the physical condition of the built vironment, security and support services. In order to standardize the

housing physical attributes for assessment, a quality index was derived from (23) aspect of the housing physical attributes which are commonly used in studies on housing quality, to deduce means quality index whose rating can be read off from Table 2. The variable used for measuring housing quality includes conditions of housing, bedroom size, living room size, parameter fence, burglary proof, interior and exterior finishes, furniture, visual comfort, power supply, drainage system, road condition, security, refuse disposal facilities, kitchen, space, laundry facility, fire fighting equipment, proximity to: Shop, stores, automated teller machine, recreation facility, public transport, health facilities, University, waste collection centre, restaurant, neighbourhood market. Equally, housing affordability for this study is the amount that is paid for housing and does not exceed 30 percent of the income of the households head, this is measured through the amount spent as monthly rental value from income of the household head and perception of housing affordability.

The socio-economic data of the resident is very fundamental to this study, hence present in Table 3: below

Table 3: Socio- economic characteristic of respondent

Attribute	**Classification**	**Frequency and percentage**	
Age	20-30	-	-
	31-40	33	9.43
	41-50	260	
	51 and above	74.28	
		57	
		16.29	
Occupation	Unemployed	6	1.71
	Business men	10	2.86
	Artisan	170	
	Civil servant	48.57	
		164	
		46.86	
Family size	1-5	88	
	6-10	25.14	
	11-15	189	54
		73	
		20.86	

As presented in Table 3: above a total of 350 households heads were sample for the study 74.28 percent are within the age of 41-50 years while 16.29 percent are above 51 years. 51.43 percent of the respondent are either artisan or businessmen. While 25.14 percent of the respondents have

family size within the region of 1-5, while 74.86 percent are having the larger family size. the consequence of this age distribution and family size is that it is an active age and family bracket hence stimulating high demand for housing, while the occupation reveal the irregularity of income.

Table 4: description of housing by types

Type	Frequency	Percent	Cumulative percent
One room/ Tenement	78	22.29	22.29
One parlour and room	225	64.29	86.58
Three rooms	47	13.42	100
Four rooms	-	-	-
Above four rooms	-	-	-
Total	350	100	

Housing type is an indicator of housing affordability (CIH, 1992), Table 5: depicts 64.29 percent of the respondents occupied a parlour and room apartment, tenement building and three room apartment are occupied by 22.29 and 13.43 percent respectively. The implication of these trends is that many household heads are unable to secure better accommodation over time occasioning congestion in the neighbourhoods and over- stretch of available facilities that impact the housing quality.

Table 5: Characterization of physical attributes quality index and condition by Neighbourhood

Neighbour hoods	Very good	Good	Fair	Poor	Bad	Total	Quality index	Condition status
Bosso 1	10	11	35	13	27	96	2.625	Fair
Maitumbi	7	10	12	32	23	84	2.3571	Poor
Minna West Central	9	11	16	25	25	86	2.4651	Poor
Minna East Central	7	9	13	29	26	84	2..3095	Poor
Total	33 (9.43)	41 (11.71)	76 (21.71)	99 (28.29)	101 (28.86)	350 (100)		

From Table 5: above using the decision criteria for five point Likert scale that can be read from Table 2: This shows that the condition of most of the housing physical attributes of the high-density neighbourhoods are poor, having blocked drainages, deteriorating road network, functional but

consistently failing housing facilities. Only Bosso 1 is having a fair condition status. By inference these neighbourhoods are unhealthy for human habitation. HUD (2005) posited that severely substandard housing are indication of housing affordability problems, hence the sampled neighbourhoods require urgent urban renewal strategy.



Plate 1: Blocked Barger drainage in Minna-West Central



Plate 1: Access road used as dump site in Bosso



Plate 3: Deteriorating Structural components at Maitumbi Minna.



Plate 4: Deteriorating access Road in Bosso area.

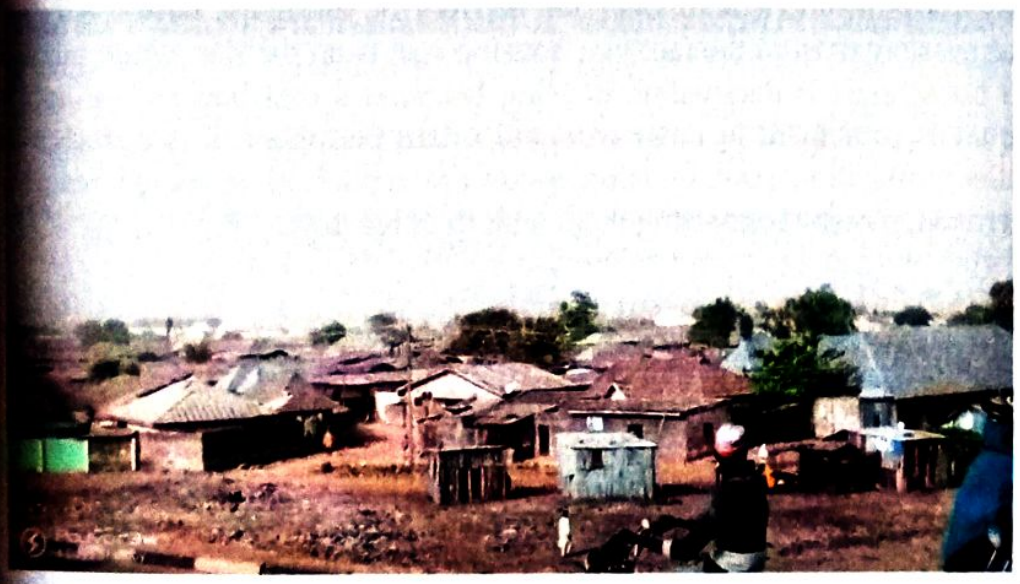

Plate 5: Deteriorating Roof conditions in Minna- East Central.

Table 6: Classification of income pattern of households heads

Classification	Frequency	Percent	Cumulative Percent %
Below 30000	199	56.86	56.86
30001-40000	93	26.57	83.43
40001-50000	31	8.86	92.29
50001-60000	19	5.43	97.72
Above 60000	8	2.28	100
Total	350	100	

Table 6: shows the pattern of the income structure of the household heads as obtained from the field survey, income of the household to a large extent determines their ability to rent or own a house (Abimaje *et al.*, 2014). From the analysis 56.86 percent of the respondents earn below ₦30,000 monthly. That is majority of the respondent earn below the National minimum wage, 26.57 percent earn above the National minimum wage, 8.86 percent earn between. ₦40,001- ₦50,000, while 5.43 percent earn between ₦ 50,001- ₦ 60,000 monthly and 2.28 percent earn above ₦60,000. By inference over 50 percent of the respondent income pattern fall below the sample population median income indicating that majority of the resident are low income earner who habitually will see high rent, cost of building their own houses or securing mortgage loan a cost burden owing to cost of other necessity of life. In 2010 a two bedroom apartment in Minna cost 1.9 million naira while in 2019 5.4-6.7 million (Niger State Housing Cooperation, 2019), housing price continue to sky rocket over time, at the same time with a discretionary per capita income in Nigeria at $2.292 in 2010 and decline to $2.230 in 2020. This implies growth rate of housing price is greater than the national income which further deepens housing affordability. This is unrealistic and a cost burden in line with Abimaje, *et al.* (2014) who posit that the average income of a worker in Nigeria is insufficient to cater for his rent or mortgage needs. All this submission attest to the fact that housing cost is on the rise, while income to households is decreasing, housing becomes a cost burden leading to squalors settlement in inner core and urban periphery. It is envisage as cities population rises housing needs are replicated to march resident demand, thereby connecting them with their territory.

Table 7: Income spent on rent monthly

Classification	Frequency	Percent	Cumulative Percent
Below 5000	82	23.43	23.43
5001-10000	170	48.57	72
10001-15000	86	24.57	96.57
15001-20000	12	3.43	100
Above 20000	0	0	0
Total	350	100	

Table 7: depicts the income expended by household head on housing as ent. 23.43 percent of the respondent spends below ₦5000, majority of the espondent pay between ₦5001 to ₦10000 representing 48.57 percent. Others pay ₦10001 to ₦15000 and ₦150001to ₦20000 representing 24.28 nd 3.43 percent respectively. None paid rent above ₦20000 monthly mong the respondent. Further enquire into the rent clause reveals that it oes not include the cost of electricity, water and other service hence this dd up to total cost of housing in Minna. Meeting housing need in Minna equires an unusual balance between social mechanism and liberation rom investors profit motives.

Table 8: Perception on affording total housing cost

Classification	Frequency	Percent	Cumulative Percent
Not a burden at all	10	2.86	2.86
Somewhat a burden	40	11.43	14.29
A heavy burden	300	85.71	100
Total	350	100	

Table 8: indicate that about 85.71 percent of respondent agree that they are facing disproportionate housing cost in Minna Metropolis. Although finding decent housing at a reasonable price in large cities and state capital maybe particularly difficult. The implication of this result is government need to strategize (evident supportable on affordability of the inhabitant over cost) in it policies on housing to accommodate this class of residents. Commercialization of housing market for the poor will not produce any beneficial result.

Table 9: Percentage of income spent on housing (income to rent ratio)

Income spent by percentage	Frequency	Percent	Cumulative percent
Below 20	35	10	10
Above 21--30	54	15.43	25.43
31-40	191	54.57	80
Above 41	70	20	100
Total	350	100	

The percentage of monthly income expended on housing is very critical in assessing housing affordability, 25.43 percent of the sample population in Table 9 are within the acceptable margin of 30 percent and below while a high cumulative figure of 74.57 percent of the respondent believe that they expend over 30 percent of their income on housing, this is at variance with the acceptable coefficient of 30 percent and below

established in literature (Andrew, 1998; HUD, 2005 and Cox and Pavletich, 2010). Affordability in a geographical area is reflected in rising rental and housing prices, and increase expenditures on housing utilities bill.

Table 10: Neighbourhoods cross tabulation of monthly income and cost of housing

Income	Below 5000	5001-10000	10001-15000	15001-20000	Above 20000	Total
Below 30000	22	80	-	-	-	102
30001-40000	52	58	31	5	-	146
40001-50000	8	32	42		-	82
50001-60000	-	-	13	7	-	20
Above 60000	-	-	-	-	-	-
Total	82	170	86	12	-	350

Cross tabulation of monthly income and cost of housing as depicted in Table 10: (as generated from Table 6 and 7) demonstrating that majority of the respondent in the neighbourhoods under study expends more than 30 percent of their income on housing, this is at variance with the opinion of scholars like Andrew (1998), Cox and Pavletich (2010) that suggested that housing affordability should not be above 30 percent of a household head's annual or monthly income. In order words incidence of housing affordability is prevalent among the study population.

Chi- square test was conducted to further test the degree of association between income of households and housing affordability. The Chi-square result produced a P- value of 0.0220 confirming that there is a relationship between income of households head and housing affordability in the study area (Table 11). These result means that household with higher income are less exposed to housing affordability problem.

Table 11: Chi-Square Test of Association between income of respondent and rent level.

N	χ^2	Df	P-value
350	20.000[a]	16	0.0220

*Statistically significant < 0.05

CONCLUSION AND RECOMMENDATIONS

This paper assessed the neighbourhood housing condition status and magnitude of housing affordability challenges as experienced by the residents of selected high-density neighbourhoods in Minna metropolis, Nigeria. It demonstrates that 74.57 percent to 85.71 percent (Table 8 and Table 9) of households among the respondents in Minna are confronted with the issue of housing affordability, with visible implication on the housing conditions in the neighbourhoods.

The findings of this study have implication for policy maker in the study areas. It is consequently recommended that the State and Local government in collaboration with National Social Investment Programme identify genuinely the poor and vulnerable and implements policies that will boost the income growth of the poor. Periodic evaluation of high-density housing physical attributes and initiating bottom- top approach to urban renewal programme through effective participation of residents to specifically curtail deterioration of places such as Maitumbi, Minna - West Central, Minna - East Central should be entrenched.

Also, to initiate a consolidated intervention funds for social housing in collaboration with community base organisation (CBO), legal framework should be enacted to provide conducive environment (subsidize land and tax exemptions) for multinational corporation, commercial banks and other enterprise to strive, the organisation will be compel to contribute 1 percent of their annual profit to social housing. Grants and aids from international organisation for housing will be added up. A percentage will be dedicated to research and innovations which will take into cognisance housing needs, values, income level of the targeted populations and local building material to reduce cost of constructing new housing. Through these, it is expected that the housing condition and affordability of housing by the inhabitant of high density neighbourhoods will be at the minimal level.

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