EVALUATION OF LOW INCOME HOUSING SCHEME IN NIGER STATE (CASE STUDY OF BOSSO LOW COST - MINNA)

A PROJECT SUBMITTED TO THE
DEPARTMENT OF GEOGRAPHY
FEDERAL UNIVERSITY OF TECHNOLOGY
MINNA, NIGER STATE.

IN PARTIAL FULFILLMENT FOR THE AWARD OF POST GRADUATE DIPLOMA IN ENVIRONMENTAL MANAGEMENT IN THE DEPARTMENT OF GEOGRAPHY FEDERAL UNIVERSITY OF TECHNOLOGY MINNA.

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SSSE/PGD/2003/2004/285

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TESTIMONY

View expressed in this project report are those of the author. Likewise the accuracy of the facts and data presented are the responsibility of the author.

CERTIFICATION

We certify that this project report is the original (Work carried out by Mohammed, Alhaji Sani. Registration number : PGD/GEO/2003/2004/285) of the department of geography and approved as meeting the requirements for the award of postgraduate diploma (PGD) in environmental management of the department of geography, federal university of technology Minna, Niger state.

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Dean School of Science and Science Education	Date
External Examiner	Date

DEDICATION

This project is dedicated to my loving wife, Mother, Daughter and Son, (Rabiu) and to my former HOD, Department of Town and Regional Planning, Federal Polytechnic Nassarawa, Mr. L. O. Arowolo.

ACKNOWLEDGEMENT

The successful completion of this project has been made possible with the full Co-operation and helping hands of my project supervisor and other staffs of the Department of Geography, federal university of technology, Minna

My sincere gratitude also goes to my Head of department, DR M.T USMAN, and MR. L.O. AROWOLO who gave me the encouragement and moral support in composing and compiling this report.

My most appreciative thanks also goes to my wife (Hadiza M. Sani) for her understanding and moral support through out my studies and finally, my sincerity and gratitude goes to the Almighty Allah, who has let me live to see this day.

ALHAJI SANI MOHAMMED

(PGD/ GEO/ 2003/2004/285)

ABSTRACT

This project is aimed at evaluation of low income housing schemes (case study of Bosso Low cost estate) to see if the houses are being occupied by the rightful owners who are the low income earners.

Investigations were carried out by the use of questionnaires which were administered to the household. Interviews were also conducted with government officials to ascertain facts and documents were also scrutinized. One hundred people were administered questionnaires randomly chosen. The questionnaires were targeted at finding out about the socio – economic characteristic of the people living in the low cost houses, their personal and housing characteristics.

The findings from the questionnaire showed that the government only succeeded in subsidising houses for the rich and not the low income earners who are supposed to be the rightful owners. It was also discovered that forty – five percent of the people living in the lowcost earn between sixteen thousand, one hundred naira only while people that earn between seven thousand to twelve thousand naira only has a meagre four percent in the survey carried out. In the light of the above, recommendations were made as to how the poor can be helped if the programme of housing for all can be achieved. This include making available mortgage institutions to lend money to the low income earners at subsidised rates, providing free professional services to the low income earners and also providing building materials at low prices among others.

TABLE OF CONTENT

Tittle page	I
Testimony	ii
Certification	iii
Dedication	iv
Acknowledgement	v
Abstract	vi
Table of content	vii
List of figures	viii
List of maps	ix
List of tables	x
List of plates	xi

CHAPTER ONE

1.0	Introductions	1
1.1	statement of problems	6
1.2	Aims and objectives	6
1.3	Justification of the study	7
1.4	Scope and limitations	8
1.5	Research methodology	8

CHAPTER TWO

2.0	Literature review	9

CHAPTER THREE

3.0 Back ground information on Minna and the study area.

3.1 Historical background of Minna 16

3.2 Geographical setting of Minna 18

3.3 The city structure 18

3.3.1 Spatial growth 19

3.3.2 Population growth 19

3.3.3 Commercial structure 19

3.3.4 The residential structure 20

CHAPTER FOUR

4.0 Method of data collection and analysis

4.1 The Bosso Low Cost 22

4.2 Allocation of the Lowcost 23

4.3 Data Analysis 24

4.4 Social and infrastructural facilities in the Lowcost 31

CHAPTER FIVE

5.0 Summary, Recommendation and conclusions 33

Appendix

Reference.

LIST OF FIGURES

Figure 4. 1	types of employment	page	25
Figure 4. 2	types of profession		26
Figure 4. 3	income level		27
Figure 4.4	car ownership		29
Figure 4. 5	occupational status		30

LIST OF MAPS

Map 1	Map of Nigeria	Page	19
Map 2	Map of Niger State		20
Map 3	Map of Minna		20
Map 4	Map of the study area.		21

LIST OF TABLES

Table 4.1 Types of employment	page	25
Table 4.2 Types of profession		26
Table 4.3 Income level		27
Table 4.4 Car ownership		28
Table 4.5 Occupational status		30

LIST OF PLATES

Plate 1	Two bedroom flats	Page	22
Plate 2	Three bedroom flats		22
Plate 3	Four bedroom flats		22
Plate 4	Secondary school close to the low cost		31
Plate 5	Road networks within the low cost		31
Plate 6	Dumping area.		32

CHAPTER ONE

1.0 INTRODUCTIONS:

Many researches have been carried out on housing and the problems associated with it. In order to evaluate the problems of housing of the low-income group, we must identify the problems and how they come about before solution can be found.

In the early days people were living on trees so as to be protected from wild animals, usually at night they climb trees and sleep on them.

After sometime they discovered caves to be a better hiding place from both animals and human beings that could harm each other and to escape the harsh weather conditions. As time went on, they started using sticks to make huts and gradually they move from huts to mud houses and finally to block and bricks buildings. Mud houses still exists, but they are not as common as bricks and blocks in modern buildings.

Caves can be said to be more advantageous in some ways when compared to modern housing, caves are very cheap and accessible to whoever wants them. Unlike housing which has to be built or rented out to the occupants, whereas caves have always existed right from time without you owing them and without then been built. Mud house are equally cheap, because mud can easily be got from the ground. Apart from that, mud houses are easily be got from the ground. Apart from

that, mud houses are easily seen in the villages and villages are known for collective efforts. So when a member of the village wants to build a house, they come together to build the house and that eliminates the use of labour and payment for the works.

Materials used for the modern housing are extremely expensive and difficult to come by. This is the main disadvantages of modern housing, but there are lots of things in modern housing that makes life easy e.g water light, toilet facilities etc.

In modern times, we have more concise definitions of housings. Housing is the provision of houses flats, hostels and other forms of sheets and living space (oxford advanced dictionary).

The oxford advanced learners dictionary of current English defines housing as "accommodation in houses" it is also seen as areas of houses planned and built either by a local authority or other organizations to be let or sold.

The Britannica encyclopedia defines housing as "the sheets, lodgings or dwellings especially those provided for a community or for a number of people or organization. A critical examination of the above definition revealed that housing is basically the provision of shelter for people and thus escape the harsh weather of the environment.

The problems associated with housing are being experienced in the urban areas because of the pull factors such as pipe borne water, employment

opportunities, education's etc. In developing countries, areas with high populations, as high as twenty thousand people (20,000) or more are regarded as urban areas. Such areas grew at a rate of 5.1% during the 1950's as compared with 2.7% growth rates in the developed countries (Onibokun 1975). Nigeria is no exception to this trend. An annual average growth rate of 5% was postulated for Nigerian urban areas, but these are differences in growth rates experienced in different urban areas. For instance, Ibadan experienced an annual growth rate of 3% between 1952 and 1963, Lagos an annual growth rate of 8.6% at the same period while settlements outside the former Federal Capital of Nigeria grew at a rate of 11.5% per annum in 1970. Metropolitan Lagos was estimated as having an annual growth rate of 13.6% (Onibokun 1985).

There is a general shortage of housing facility in Nigeria towns, it is greater in the urban areas due to movement from rural to urban areas due to better standards of living, income opportunities, marketing, education advancement, Health, entertainment facilities. e.t.c.

There is usually a rapid growth in urban areas and this is due to increase in natural birth, decreasing mortality rates, longer age due to better medical facilities and better standard of living. Housing is basically a human need, it is almost as important as food and concern for both public and the government. This stand,

coupled with the new slogan of (Housing for all by the year 2000) has been the source of hope for the low income earners in the urban areas.

The housing quality is also a major problem in Nigeria. This problem assaults the senses of quite a number of urban communities and foreigners alike. In Nigeria, the hard facts concerning housing quality has never been taken seriously by urban development policy decision makers (Ayeni, 1978). That is why so many houses are unfit for habitation, they are dilapidated, the walls are cracked, the windows broken e. t. c. why the housing quality is not taken seriously is because of the influx of the rural dwellers to the urban environment in mass. If the qualities of houses were to be taken seriously, so many people would be out in the streets without a roof over their heads. The rural dwellers do not have financial capabilities to solve the housing problems after their movement to the urban areas since their main reason for moving in the first place is for a better job opportunities which will hopefully lead to better payments of salary.

Another important factor is land. It is actually the most important factor, because it is the basis on which the structures of the houses are built. There is an inadequate system of land survey mapping and registration and shortages of qualified staffs which leads to places been choked up with dilapidated building without proper passage for ventilation's and sanitation to

make life easy and worth while for the occupants of the houses.

The Nigerian factor in terms of land ownership also comes to play. Its becomes difficult for non – indigene of a state to build a house elsewhere despite the land use act of 1978 that specifies that the federal government owns all the land in the urban areas. But people still hold on fast to land as if it is their sole property.

Saving and financial institution available to give out money to help people who cannot afford to build houses are few. This has led to congestion's in houses by people since they do not have the means of building or getting money to build houses. The few financing institutions that are available only provide services for people who can payback what ever is stipulated. It is almost impossible for a low – income earner to get loan and payback at the stipulated time because his salary is extremely small. Various attempts has been made by the federal and state government to provide housing for its residents by having the following financial houses to help in loaning out money; that is Mortgage Bank, Urban Dev't. Banks, Building Societies, Trust Funds e.t.c.

The demand for housing is determined by the households income, income available for housing, urban growth and construction rates, age and status of migrants availability of rented accommodations and location of the house.

1.1 STATEMENT OF PROBLEMS

Urban areas attract the demand for shelter in housing activities. It is believed and accepted that the city has greater opportunities of employment, high income, better living condition, hence the movement or rush of people into the city. The rush to urban centres increases the activities in commerce, personal service and manufacturing industries. Also it has contributed to the social, economic and physical problems in those area, such as their failures to adjust and identify themselves with their host community, unemployment, lack of adequate social and building facilities, the development of slums and the worsening housing shortages.

1.2 AIM AND OBJECTIVES OF THE STUDY

The aim of the study is to evaluate the low income-housing scheme in Minna

Within these areas, the specific objectives are:

1. To assess whether the houses provided were occupied by low-income earners.
2. To determine the accessibility of low-income earners to housing facilities.
3. To determine factors which contributes to the problems of housing and how those problems can be solved.
4. To determine the standard of living of those occupying the low cost houses and the amenities provided within the lowcost.

5. To analyse the future of low income earners in affordable housing units looking at the governments policy on owner occupier.
6. To make recommendation and suggestions on low-income housing delivery in the state.

1.3 JUSTIFICATION OF THE STUDY

Housing problems are usually caused by immigration of people from rural to urban area and this has resulted in overcrowding in houses making it unsuitable for living. Apart from over crowding, so many buildings are not good enough for habitation as there are no ventilation's no proper sanitary conditions, etc.

The extreme shortages of houses and congestion's is causing serious problems. As a result of these problems, the federal and states governments built some low cost houses with modern facilities for the low income earners so as to increase their standards of living and to provide affordable housing units for them.

This study is to evaluate if the houses provided are actually been occupied by the low income earners even on the owner – occupier status.

The justification of the study is also to find out if the problems of the low income earners to housing provision experienced in other parts of the country is also encountered in Minna and what can be done to solve the problems using the information collected.

1.4 SCOPE AND LIMITATIONS

The research is restricted to the evaluation of low cost housing scheme in Minna – case study of Bosso low cost.

Constrains such as time, money and materials were encountered during the collection, compilation and presentation of these project report.

1.5 RESEARCH METHODOLOGY

The information collected for the purpose of this study were obtained from both direct investigations and secondary sources. The direct investigations was carried out by the use of standard questionnaire and interviewing of different groups of respondents at different locations of low cost housing in Minna

The questionnaire covered questions on the personal characteristics of the people living/occupying the low cost. This section of the questionnaires concentrated on the age, origin, martial status etc. of the people in each of the low cost housing in Minna.

A total number of one hundred respondents were interviewed in the selected areas where the housing estates were located.

The second section of the questionnaire covered the socioeconomic characteristics of the occupants of the houses. This section emphasized the type of employment, whether it is private or public. Data was also collected from the housing co-operation in Minna.

CHAPTER TWO

2.0 LITERATURE REVIEW

Housing has been in existence right from the Stone Age, although at that time, they line mostly in caves but the live in shelter and the shelter was their homes. According to the Oxford learners dictionary, shelter is a place that protects one 'from danger' whereas housing has to do with provision of houses, flats, hostels and other forms of shelter and livings space.

Housing is a necessity of life; it leaves an impact on the environment, that is, the building of the house, its characteristics are influenced by natural environment, consumption of natural resources, adding physical beauty to the environment and acting as an intermediary between man and Nature. Housing constitutes the most pressing needs of the poor and average Nigerians to be let or sold. This is because the affluent get their housing rents subsidized, while the low income earners are under privileged to live in poor, dilapidated and deteriorating houses in the midst of modern well serviced shelter for the affluents.

Turner (1971), explained that a house is not a housing, until it guarantees the minimum privacy, protection access to essential facilities no matter its degree of aesthetic quality. Housing does not deal with the building alone, housing deals with the life of the people in it, the number, the ventilation, supply of water, sewage system disposal to mention but a few. So many houses in the developing

countries have almost all the problems mentioned above. This prompted the government to start the low cost housing scheme in order to help those that cannot afford to build houses for themselves and to rent out large apartments for those with large families.

Adedeyi (1971) noted that basic standard in housing and planning are carried out at not only from considerations at costs but of physical environment and healthy growth of the individual and country, recommendations of two (2) non facilities are minimum for healthy living.

Rapid growth in urbanisation is characteristics of the developing countries and it has been so since 1950's. This growth rate has been in fact contributing in the increase in demand for housing in urban areas. Along with urbanisation, there is an increase in the number of professional, administrative and technical people as a result of improvement in educational standard, which lead people demanding for quality houses. In urban areas, housing problems is both qualitative and quantitative that is, problems of finding the means to provide houses which are relatively cheap and within the means of the urban folic and yet of sufficiently high quality to satisfy certain basic requirements (Acquaye, 1980).

In terms of costs of housing, the heaviest burdens are placed on the lower income earners who are forced to live under crowded conditions and in dwellings which are badly maintained and where sanitary facilities, light, air,

quite and privacy are at a minimum (Sule 1972). Such conditions are pervasive in cities; they constitute slums and blighted areas thereby affecting the community as a whole. These are areas were the poor, the unemployed, the destitute, the racial and religious minorities are concentrated. Such areas are characterized by high deaths and sickness rates, high incidence of juvenile delinquencies and crime, high service costs and low tax collections.

Similar studies that were carried out by Onibokun et al (1970) in some Nigeria urban cities indicates the poor state of housing conditions in some selected Nigerian towns.

In 1970/71, studies revealed that houses with pipe borne water in Lagos is high. It is rated at 71.7% and it is the urban settlement with the highest concentration of pipe water. In Warri it has 62.4%, Kano 26.1% (housing survey 1970 – 71). Houses in Lagos has 43.5% flush toilets. In Benin – City it has only 4.0 percent and in Kano it was 1.8 percent of the houses has flush toilets. In Ilorin, capital of Kwara State, only 28.4% of the houses have pipe borne water (Onibokun 1971).

As Bowne once put 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 potatoes'. The most important lesson here, is our perception of housing must transcend its physical dimension. In this vain, the world Health organisation defines housing as a "residential

environment which includes, in addition to the physical structure that man uses for shelter, all necessary services, facilities, equipments and devices needed or desired for the physical and mental health and socio well-being of the family and the individual (Onibokun, 1971).

It has been established that people get satisfaction from a house, which has more essential social and infrastructural facilities more than the houses built with mud without modern facilities.

There is general poor sanitary problems facing Nigerian urban centres. The collection and disposal of sewage liquid and solid wastes is a major public health problems and vital factor affecting the quality of the urban environment.

Waste disposal is a major factor in the residence perception of this 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 neighbourhoods relate not only to the type of houses found there, but the surrounding clean environment. The fact that while some areas are receiving attention in terms of refuse collection and disposal services, other areas are served intermittently or non-at all.

Due to the low standard of housing and living conditions, the federal government recognises housing as high priority human basic needs. Government concern

with the housing dimensions of social welfare and national development has been articulated in a wide range of activities including:- the provision of residential quarters for senior government workers and slum clearance and resettlement of the affected population particularly in Lagos. The establishment of housing finance and development institutions and the allocation of funds to those institutions to facilitate their operations. These activities are supposed to be aspects of government housing policies which itself constitutes part of the overall National development planning. Government Intervention in the housing delivery system is an implicit recognition of a crisis created by the mobility and ambiguousness by the private sector to meet the housing requirements of the Nigerian population (Orubuloye and Onyenyi 1983). The efforts of the federal government are commendable. The government responded to housing problems as a whole and allocated resources to the state governments to implement the plans for the housing needs of Nigerians.

According to Onibokun (1985) the responses of the federal government can be summarized as follows:-

(a) The pre- independence period, the first National development plan period (1962 – 68), the second National development plan (1970 – 74), the third National development plan (1975 – 80) the post military regime period.

In the pre-independence period, the federal Governments activities in housing was limited to the construction of staff housing at government reservation areas for the expatriates and high ranking government officials in the State capitals.

In the first National development plan period (1962 – 68), although the federal government made some efforts to improve housing, housing was given a low priority in the development plan.

In the second development plan (1970 – 74), Onibokun (1985) found out that despite the harsh conditions which were worsened during the civil war, housing was still grouped under Town and Country planning with a meagre allocation of about 49 million. ₦33 million of this allocation was directed to the expansion of Nigerian building societies, staff quarters in Lagos and transit blocks of flats in Lagos.

In the third National development plan (1975-80), more priority was given to housing. Allocation of money was made for the building of Two hundred and two thousand units of low and middle-income groups' housings. During the post-military Era (1980-85), the federal Government made provisions to the housings sector to execute the following programmes.

(a) Direct construction of Two hundred thousand housing units.

(b) Provision of staff quarters, that is building two thousand units per annum for five years in all States

of the federation, including Abuja the new capital city to government employees.

(c) Pursuit of site and services programmes.

(d) Urban development in co-operation with the world bank and State governments. (Onibokun, 1985).

The attempt made by the federal and states government has been commendable, but are the houses built been occupied by the targeted people? And are the facilities provided in the housing units functional and properly used?

CHAPTER THREE

3.0 BACKGROUND INFORMATION ON MINNA AND THE STUDY AREA

3.1 HISTORICAL BACKGROUND OF MINNA

Minna is basically a Gwari town and got its name from a ritual performed yearly by the Gwari, founders of the town to observe the beginning of the New Year.

The word itself in Gwari means 'to spread fire'. It came into existence because the Gwari used to put out every bit of fire in the area, even in all the kitchens in the town on the last day of every year so that the chief priest and some other members of the traditional council could travel to Lafiyagi to bring new fire to Minna. The original name of the settlement on the hill top was paida and surrounding villages like Dabo, Fadi, Jempina, Tayi, Dnayi, Pasin and Shakwo were all under its domain. The early settlers and founders of the town lived on the top of the range of hills which line the Eastern and Northern sides of the present Minna.

However, before the town become the modern city that it is today, it went through four stages. The first was when the construction work of the rail line started in the area in 1905. As there was no local labour at that time, the construction workers were mainly Nupes, Gwaris and the Hausas located in different camps.

In 1908, the second 'face-lift' for the town took place when an Alkali (Judge) was provided for the camps and a prison for convicts established. Later, the first contingent of police was introduced.

The third stage took place in 1910 when the Gwari decided to move from hill top to settle down in the area of the present Paida. In 1911, the railway line passing through Minna was completed and the first locomotive engine arrived in the town station, now known as the Minna railway station.

The Minna town council was established in 1934 when the railway workers' camps started developing into permanent settlements. In 1950 a chief for the whole of the new Minna area was enthroned, known as Alhaji Ahmadu bahago I.

Another significant event that took place was the construction of the aerodrome in 1929 as one of the first three in the country. The Bosso dam was constructed in 1949 to serve the city until the late sixties when the chanchaga water-works was built. In 1962, the National Electricity power Authority (then known as the electricity commission of Nigeria) extended its services to the town.

The last improvement of status came in February 1976 when Minna was made the capital of the newly created Niger State which to date has made tremendous Socio-Economic impact on Minna and environs.

3.2 GEOGRAPHICAL SETTING OF MINNA

Minna lies at latitutde 9° 37' North and Longitude 6° 33' East. To the Northeast of the town, a continuous steep outcrop of granite limit any urban development in that direction.

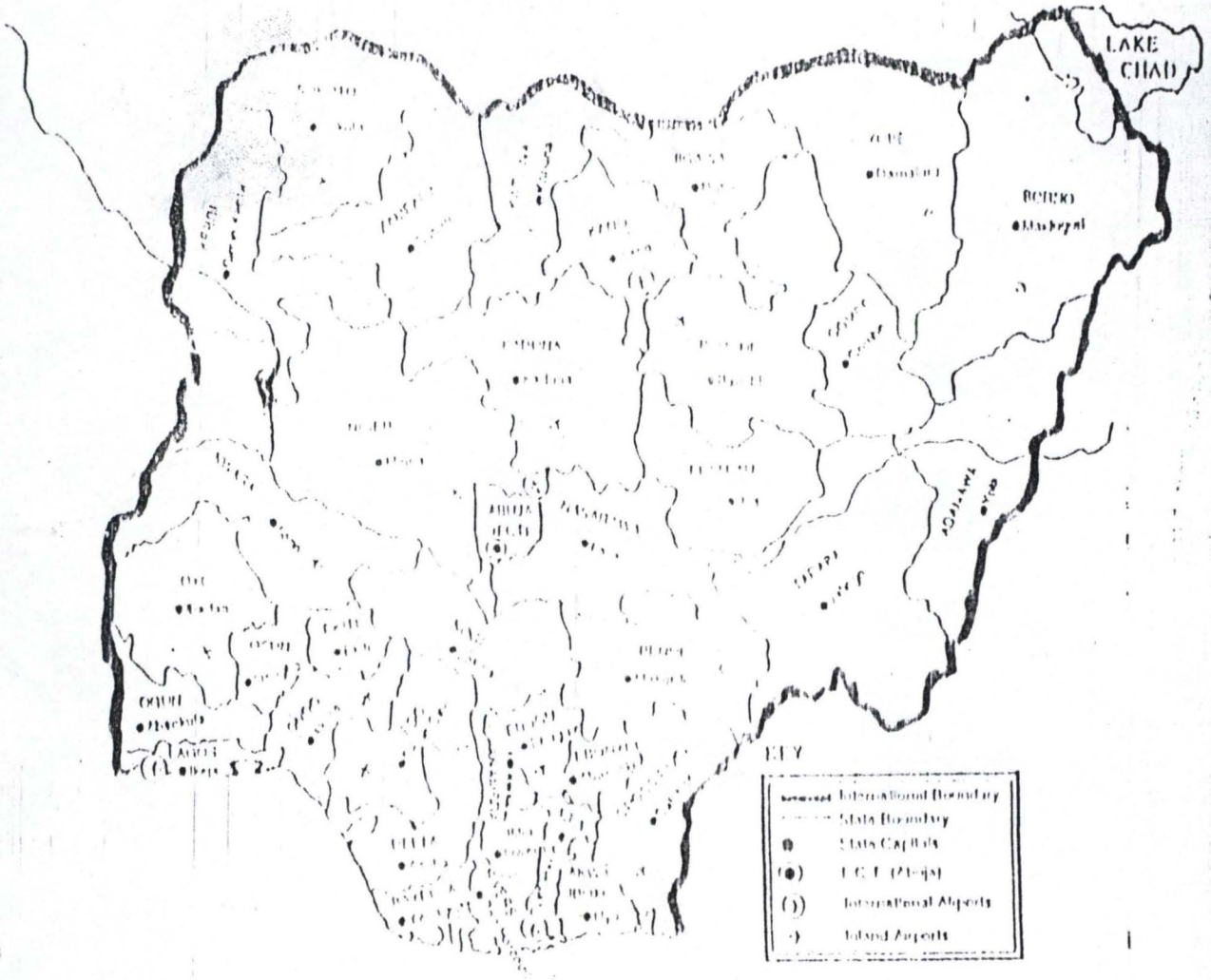
The town has an annual rainfall of 1334mm (52 inches) taken from a long record of 54 years. The rainy season starts on average between the 11th – 20th April and last between 190 – 200 days with its highest mean monthly rainfall at September with about 300mm (11.7 inches) (map 1).

The mean monthly temperature is highest in March at 30.5°C (87°F) and lowest in August at 25.1°C (77°C).

3.3 THE CITY STRUCTURE

Ever since the town's movement from the hilltop and its resettlement in the valley, it has flourished and expanded due to the exploits influenced by the construction of the rail line in 1905. With the location of the civil service secretariats (Federal and State), the university and other educational, medical, recreational, commercial and transportation facilities in the city, Minna has continued to grow in importance. The town's accessibility through several means and its nearness to the new Federal Capital (Abuja) is contributing to its rapid development with an immediate potential market for many products and services.

MAP OF NIGERIA WITH 36 STATES & THEIR CAPITALS



MAP I

3.3.1 SPATIAL GROWTH

The growth of Minna from 1950 – 1960 was gradual with 73.1 hectares at the rate of 3.4% per annum. From 1960-1972, it raise to 108.0 hectares at the rate of 2.9% per annum, it was 516.6 hectares at 1972-1979 at rate of 13.4% per annum. This is because Minna became the State capital in 1976, this helped in the rate of growth.

The main aims of Minna has growth in a Northwest to Southeast direction which originate from the core area around the railway corporations and the market. To the Northwest it has expanded with large scale land allocation to engulf the villages of Bosso and Maikunkele marks the Northwest boundary of intense influence especially now that the airport has been sited close by.

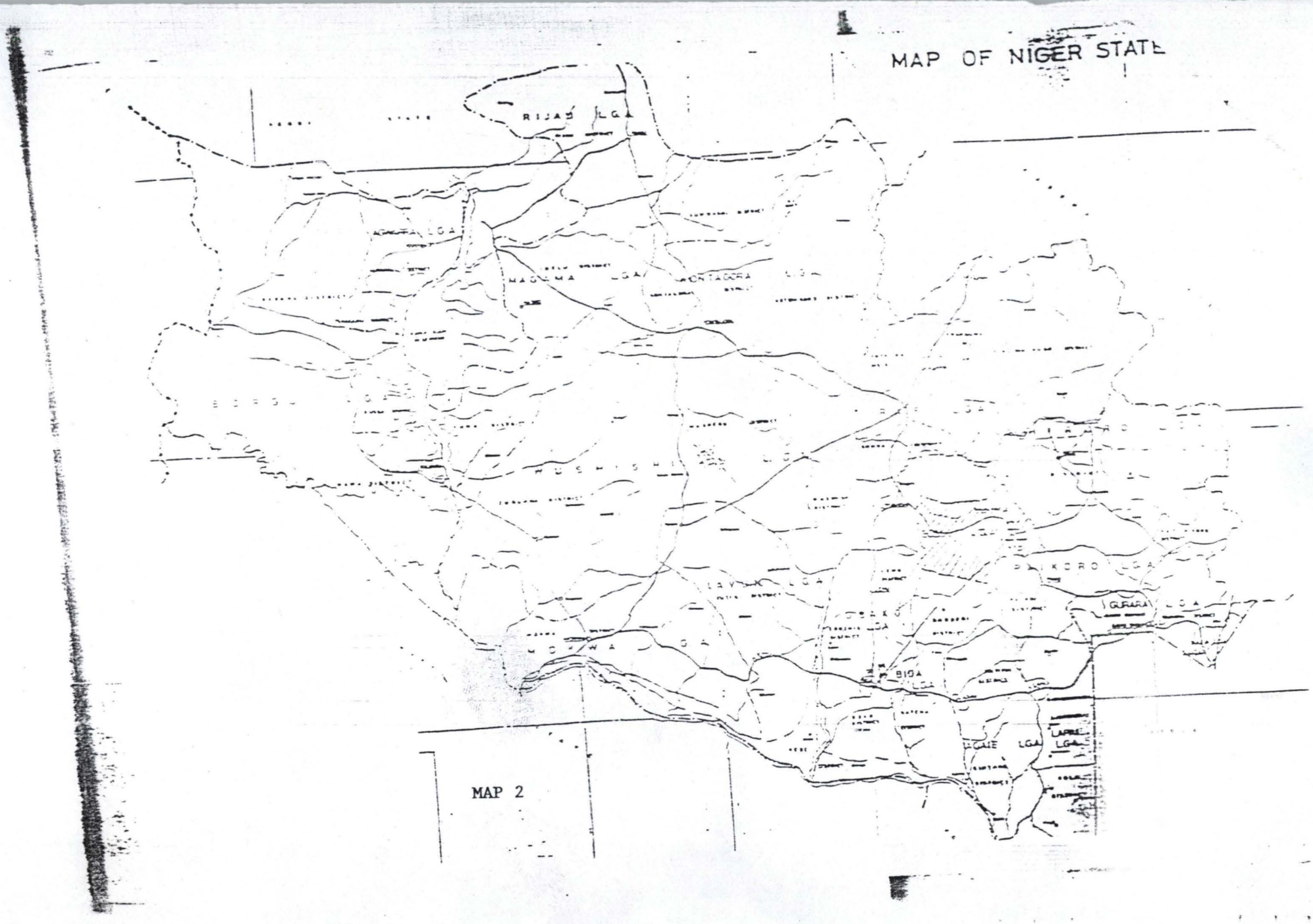
To the Southeast there is no open space up to Tudun wada. The village of Chanchaga at the bridge crossing of the river chanchaga marks the South-eastern boundary.

3.3.2 POPULATION GROWTH

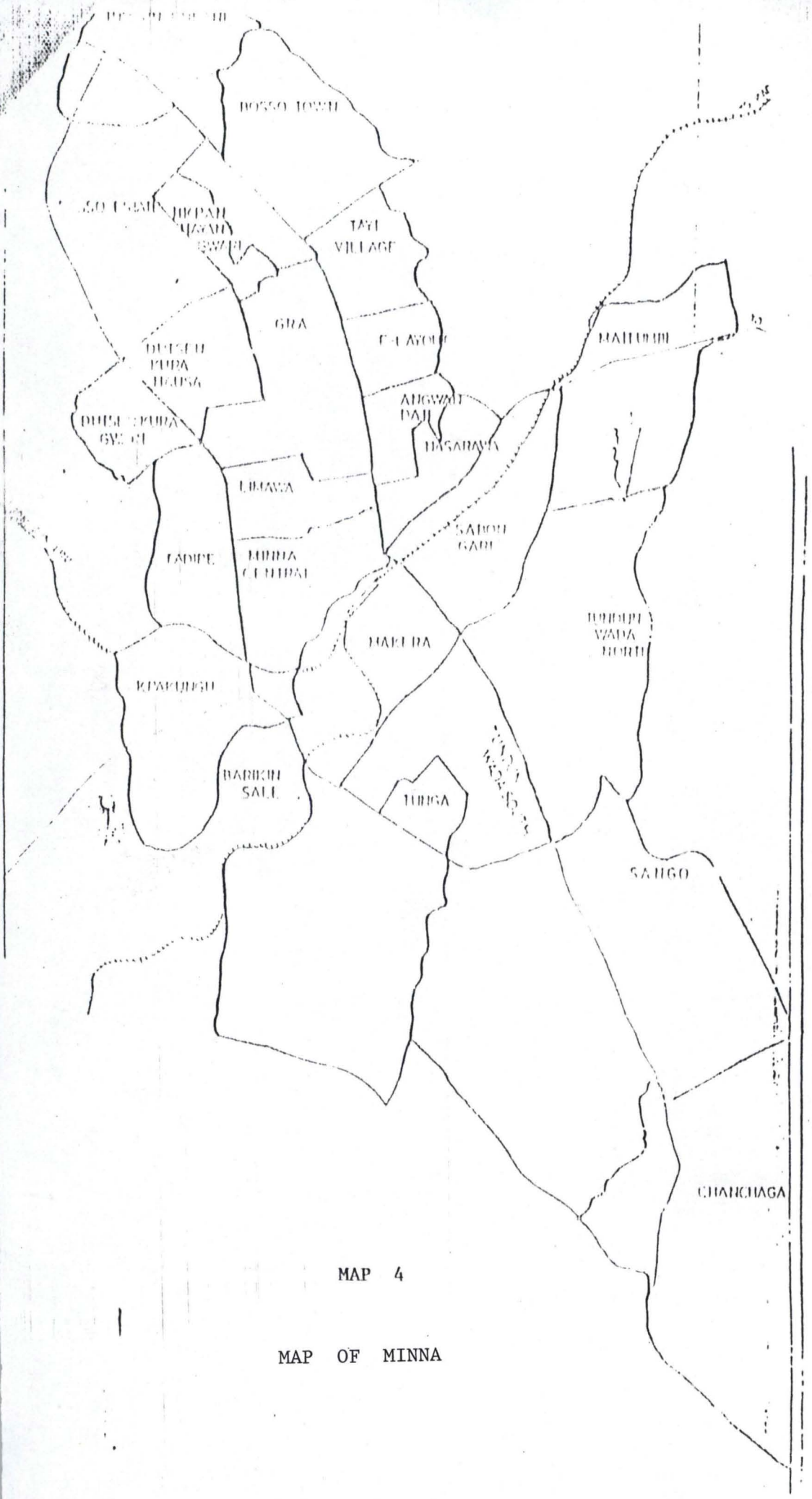
The population of Minna has grown tremendously through the years. This growth is due to both Natural increase as well as influx of migrants from other parts of the country.

3.3.3 COMMERCIAL STRUCTURE

Firms began to spring up in Minna after the creation of state in 1976 when Minna was made the capital of Niger State. This creation of state brought in investors


MAP OF NIGER STATE
RIJAU LGA
AGAIE LGA
MAGAMA LGA
MONTAGORA LGA
BORGU LGA
MUSHIGU LGA
LAVUN LGA
KONTAGORA LGA
MOKWA LGA
BIDA LGA
PAIKORO LGA
GURARA LGA
AGWARA LGA
LAPAI LGA
LAPAI LGA

MAP 2



MAP 4

MAP OF MINNA

and hence the establishment of commercial institutions to develop the area. Banks were established for transaction purposes and some super markets and confectioneries were opened. Other markets for the selling of agricultural produce were also established, for instance the Gwari and the main markets, bigger than the 'Kasuwan Dare' which was initially in use.

The central business district (CBD) which is the commercial nerve centre of the city is around the railway and the main market, this is due to movements along the railway line.

There are other small retail service centres scattered within the city. At the lowest hierarchy is the street trading which consists of hawking along the roads and residential quarters.

3.3.4 THE RESIDENTIAL STRUCTURE

The growth of the residential district of Minna is in response to the increasing population, which is the result of development in the city. The development brought about job opportunity and hence the need for more settlement in the city. The expansion has brought about the new residential areas.

Following the development of the residential areas based on the population density and houses available; we have the core areas with the highest population density and comprises of low income earners. These areas are

often slum areas with hardly any open space, and few roads pass through; often occupied by indigenes.

The structure spreads outward to the new suburd which is also occupied by the indigenes but with less concentration of houses and people than the core area even through their social characteristics are the same.

With the creation of Niger State in 1976, newer residential areas were built to accommodate the government officials.

These areas are referred to as the government reserve areas (G.R.A). There are also the Estates, Lowcost houses e.g, the chiromawa estate and Bosso lowcost respectively.



PLATE 1 - TWO BEDROOM FLAT



PLATE 2 - THREE BEDROOM FLAT

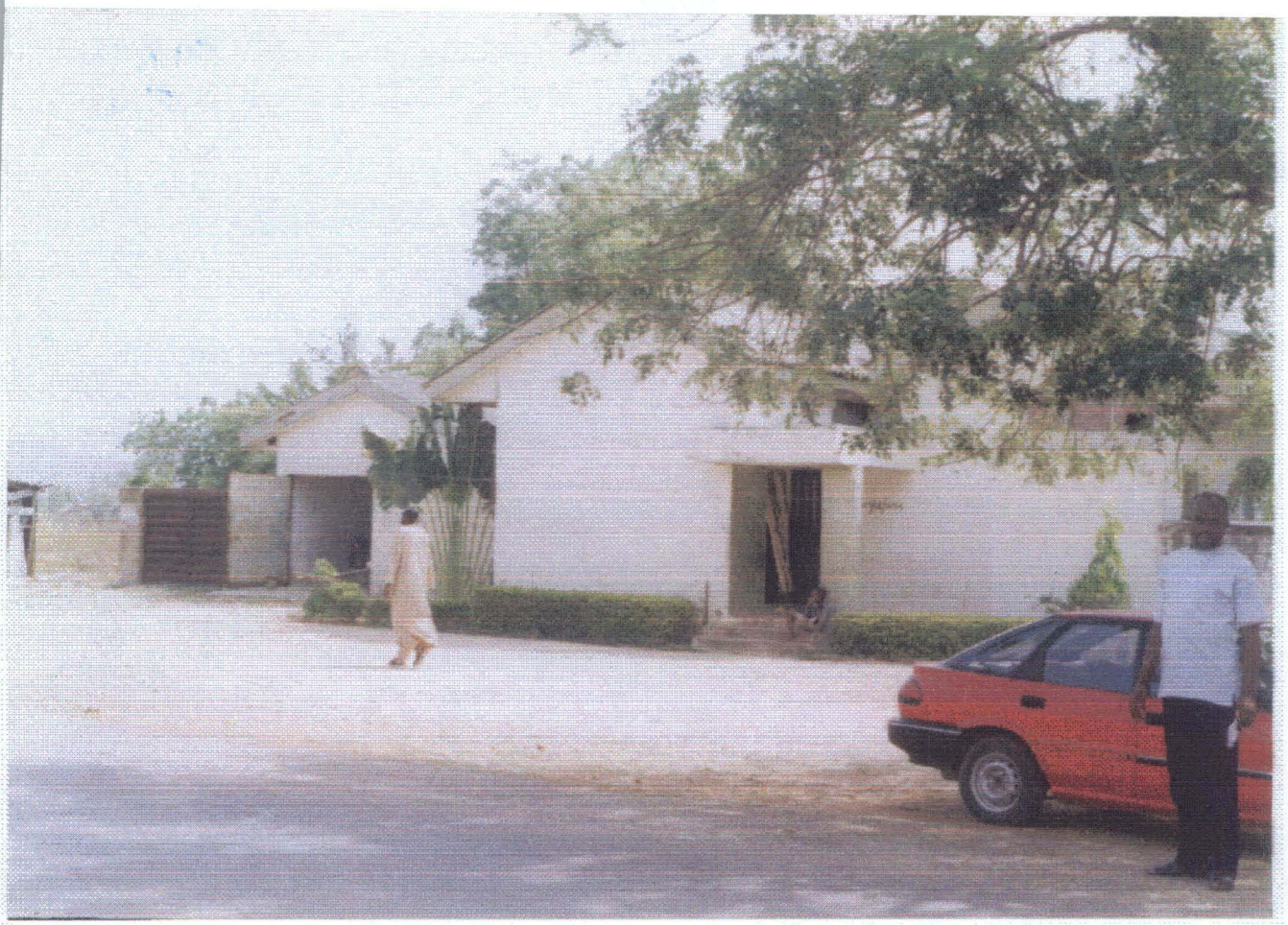


PLATE 3 - FOUR BEDROOM FLAT

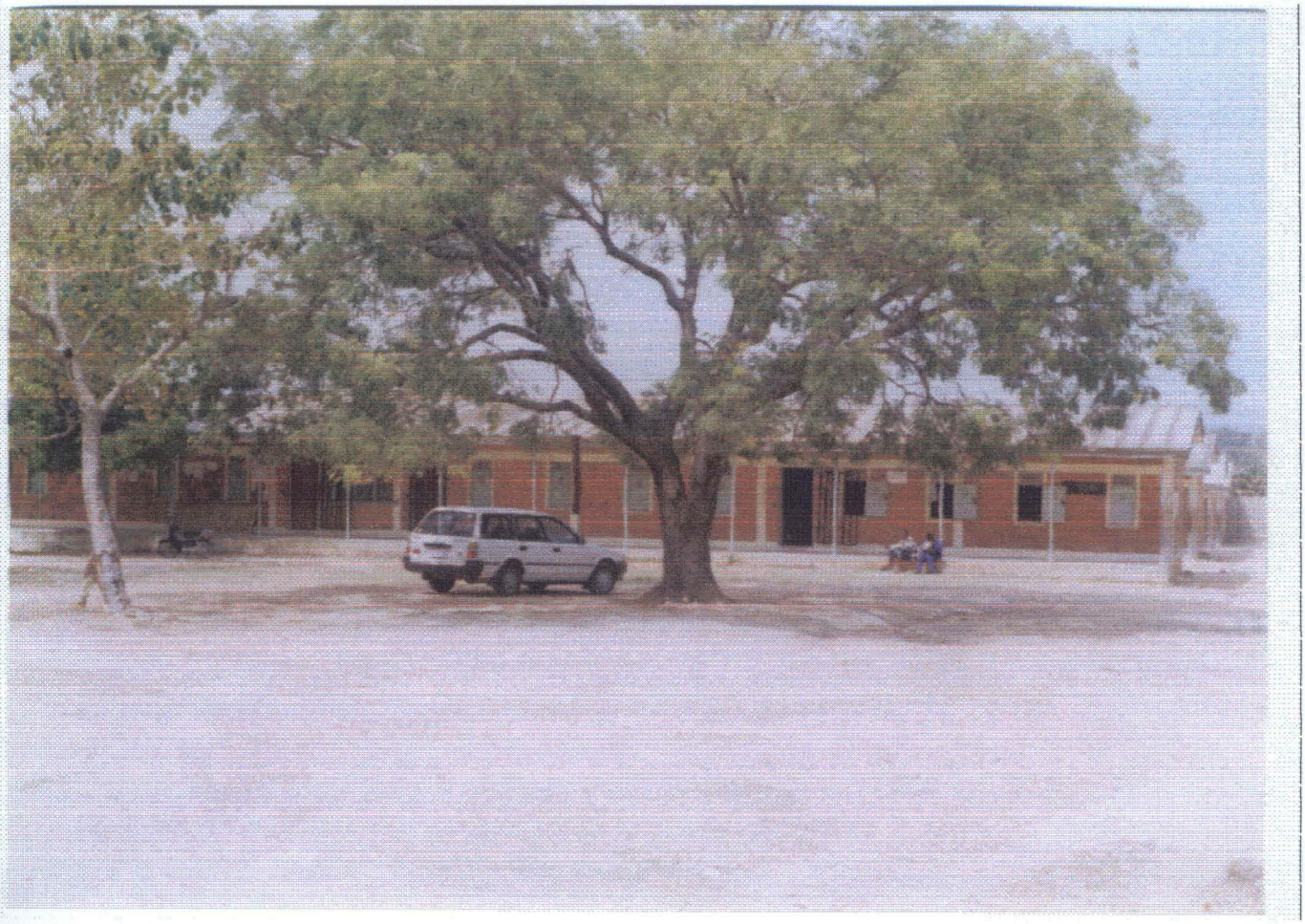


PLATE 4 - SEC. SCH CLOSE TO THE LOWCOST

CHAPTER FOUR

4.0 METHOD OF DATA COLLECTION AND ANALYSI

4.1 THE BOSSO LOWCOST

The construction of the Bosso Lowcost estate started between 1980 and 1983, it is a project embarked upon by the second civilian administration of President Shehu Shagari with an initial number of fifty housing units comprising of Two(2), Three(3) and four (4) bedroom flats (the 3 and 4 bedrooms have garages) which were meant to be allocated to low income civil servants (plates 1,2 & 3).

The state housing co-operation which was established in 1979 were given about 55 housing units as part of their take-off grants comprising of two – two bedroom units as at 1985 when the houses were completed.

The State housing co-operation issued guidelines which were meant to be strictly adhered to prospective allotees were given the houses on rental basis through balloting (due to high number of applications). The allottees were asked to fill forms that shows their income level testified to by the commissioner for Oaths after it had been scrutinised.

All the allottees (some of who were civil servants) were requested to pay reasonable monthly rents of Seventy Naira only (₦70) per month as at that time which was reviewed from time to time. It was also stated in the

guidelines that any tenant who defaults in payment will automatically loose his units after three years of occupying the house. It was assumed that all the occupants of the housing units are low-income earners.

4.2 ALLOCATION OF BOSSO LOWCOST

With the coming of the new civilian dispensation, the Kure administration in Niger State recommended the memo from the executive arm of the government which, the State House of Assembly subsequently approved in one of its sittings that the cost of maintaining these houses is becoming more expensive and there was no point for the government to keep maintaining them and as such it was approved to be sold out to the occupants (Civil and non – civil servants) on owner – occupier basis to those who are willing and able to purchase the houses.

Naturally all the occupants were ready to purchase the houses and the government further approved that the houses would be sold out to civil servants occupying such houses at the cost of Six hundred and Seventy – Seven Thousand, One hundred and Seventy – Five Naira only (₦677,175) payable within the period of Ten (10) years, while, the non-civil servants were requested to pay Seven hundred thousand Naira only (₦700,000) with an initial deposit of One hundred thousand Naira only (₦100,000) and the remaining balance payable within a period of five (5) years. The houses were subsequently sold out in February 2001. The government however

pointed out that, this decision does not mean that it will not construct low income earners housing lowcost . it pointed out that with the high cost of building materials and subsequent costs of constructing houses, the money realised from the sell of the houses and subsequent remittance to it from the sell would form a housing revolving scheme and proposal was in the pipeline to use the money realised for the establishment of workers village so that other civil servants who are mostly low income earners would also benefit from the owner occupier system which will be continuous and to this end, the State government promised that by the year 2005, the workers village would take off for construction and subsequently when completed sold out to the low income earners allocated such units, this way it hopes to solve the housing needs of the low income earners in the State. (Source: Authors interview 2004).

4.3 DATA ANALYSIS

The claim of the state government that the lowcost houses are been sold and occupied by low income earners is what brought about the evaluation of the low cost housing scheme. Some parameters were used in finding out if they were really occupied by low-income earners.

These parameters are:-

S/No	Types of Employment	Respondent	%
1.	Public sector	70	70
2.	Private	25	25
3.	Self employed	5	5
4	Unemployed	-	-
	TOTAL	100	100%

Table 4.1 types of Employment

From the above table, the majority of the occupants are in the public sector, that is, they are mainly civil servants; and accounts for about 70% of the occupants, while those that are in the private sector comprise of only 25% and those that are self employed constitutes 5% only while none occupants were found to be unemployed in the results collected from the questionnaire.

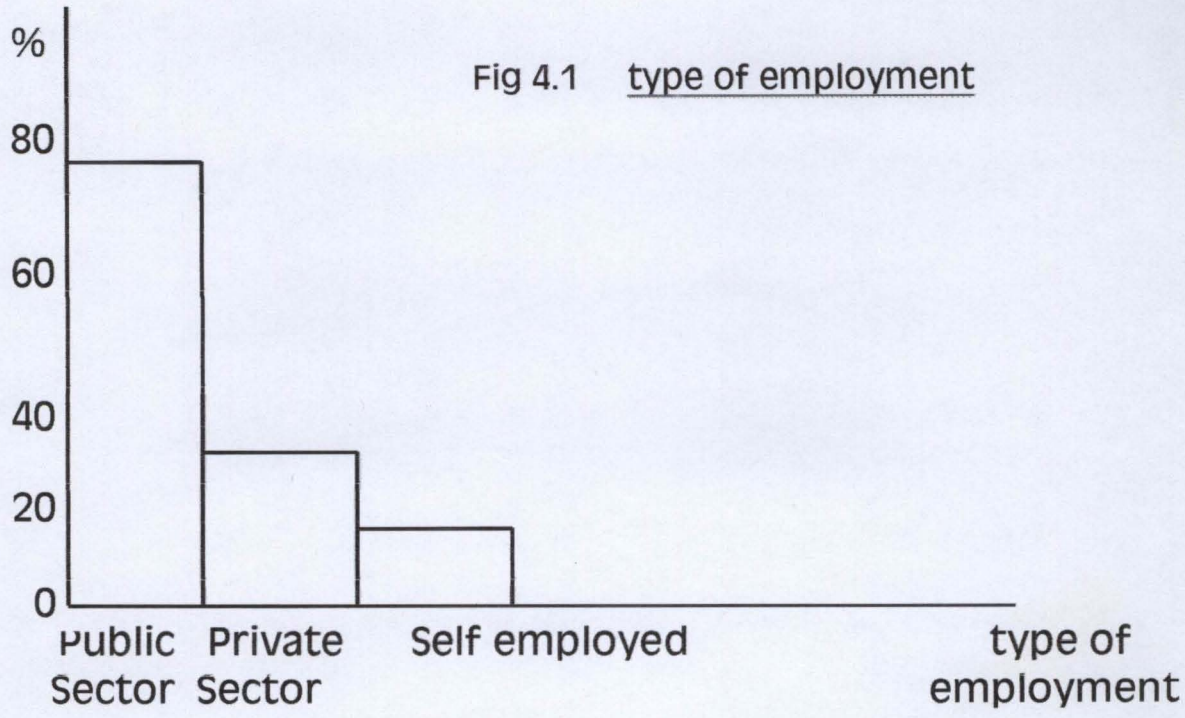


Fig 4.1 type of employment

S/No	Types of Profession	Respondent	%
1	Professionals	85	85
2	Managerials	5	5
3	Technicians	10	10
4	Artisans	0	0
	TOTAL	100	100%

Table 4.2 types of profession.

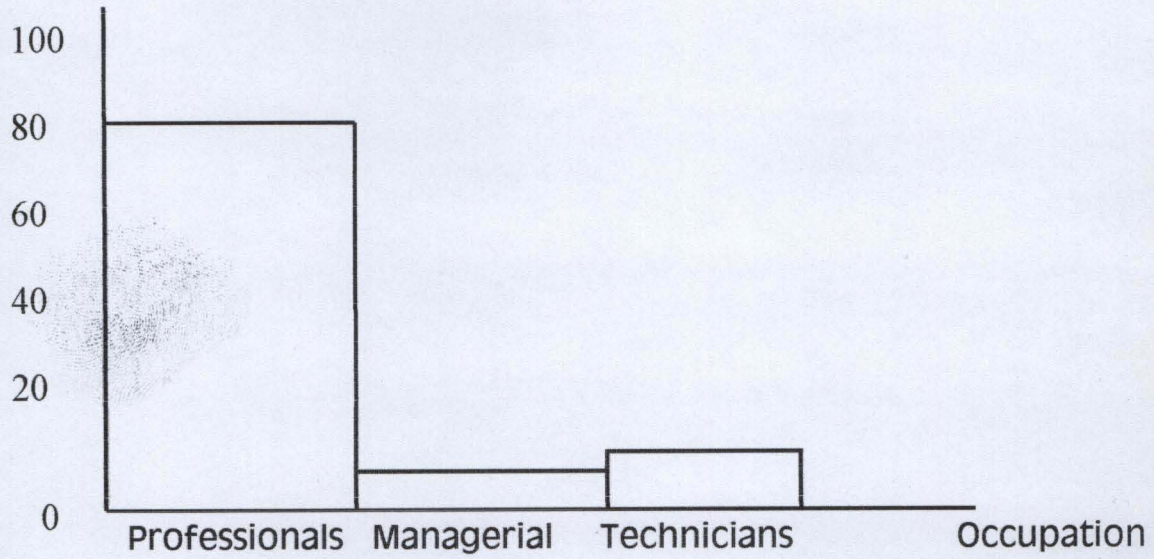


Fig. 4. 2 (type of profession)

A professional is someone who acquires advance and special training in his work or training. Most of the respondents in the lowcost were professionals, some are even found in the private sector and self employed people. Most low income earners in Nigeria are not professionals, they are people whose educational standards are very low, they possess little skills which enables them put body and soul together in the lowcost 85% of the residents are professionals also about 5% of

the respondents were found to be managers (ie) they are incharge of their business. This shows that both categories are not low income earners. However the above parameter cannot be a useful yards stick unless their income level tabulated below is analysed.

S/No	Income level	Respondent	%
1	3,500 – 9,00	4	4
2	9,100 – 16,00	25	25
3	16,100 – 29,000	45	45
4	29,100 – 35,000	20	20
5	Above 35,000	-	-
	TOTAL	100	100%

Table 4.3 – Income level.

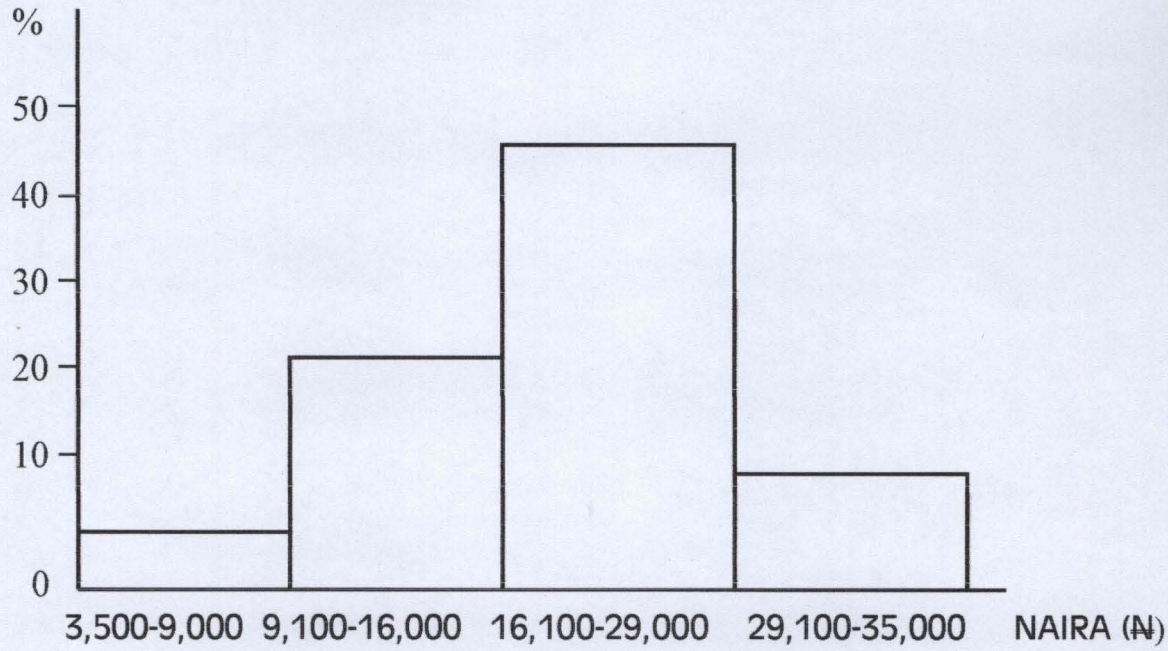


Fig. 4.3 **Income level**

The table and chart above shows that a meagre four percent of people occupying Bosso Lowcost are those earning between ₦3,500 – ₦9,000 per month. The aim of establishing of

establishing of the lowcost housing is to elevate the suffering and ensure that the low income earners own a house, but this is not the case in Bosso lowcost and as such the government have failed in this direction to meet the needs of the low income earners. This table has therefore shown that the houses are not occupied and owned by the low income earners.

Another parameter used is that of the number of cars of the house owners from the table below, it shows that people who do not have cars have a meagre 10 percent. This percent is small compared to the people that have more than one cars which is sixty (60) percent while those that have one car are thirty percent (30%). Most low income earners cannot afford to own a car with their meagre salary which is barely enough for them to feed and clothe on.

S/no	Car ownership	Respondents	%
1	No car	10	10
2	One car	30	30
3	More than one car	60	60
	TOTAL	100	100%

Table 4.4 Car ownership

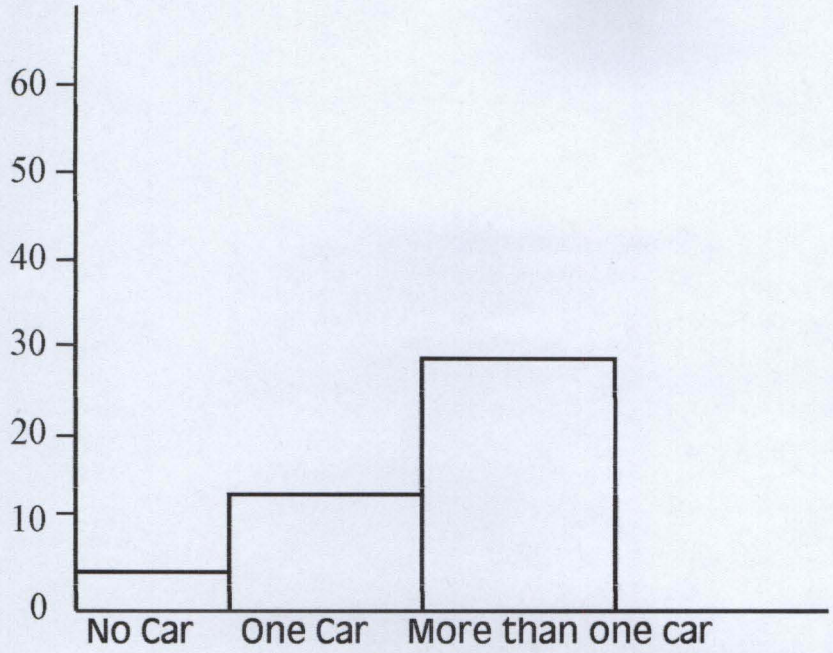


Fig. 4.4 Car Ownership

Another problem encountered in this research is that most of the houses are sold to high income earners rather than low income earners as before a worker can own a house, his salary must be very high to withstand the monthly deductions for up to ten (10) years and still be able to feed, clothe, educate and still foot the medical bills of his immediate family. Mot of the people got the house from buying outrightly from the government and have even finished paying within the first year, while some low income earners (mostly civil servants) who got the houses and cannot withstand the monthly deduction ended up mortgaging the houses to the rich or finally selling it up and going back to square one in order to make ends meets monthly due to the high monthly deductions.

S/no	Occupation	Respondents	%
1	Civil servant	35	35
2	Non civil servant	65	65
3	Others	0	0
	TOTAL	100	100%

Table 4.5 Occupational status

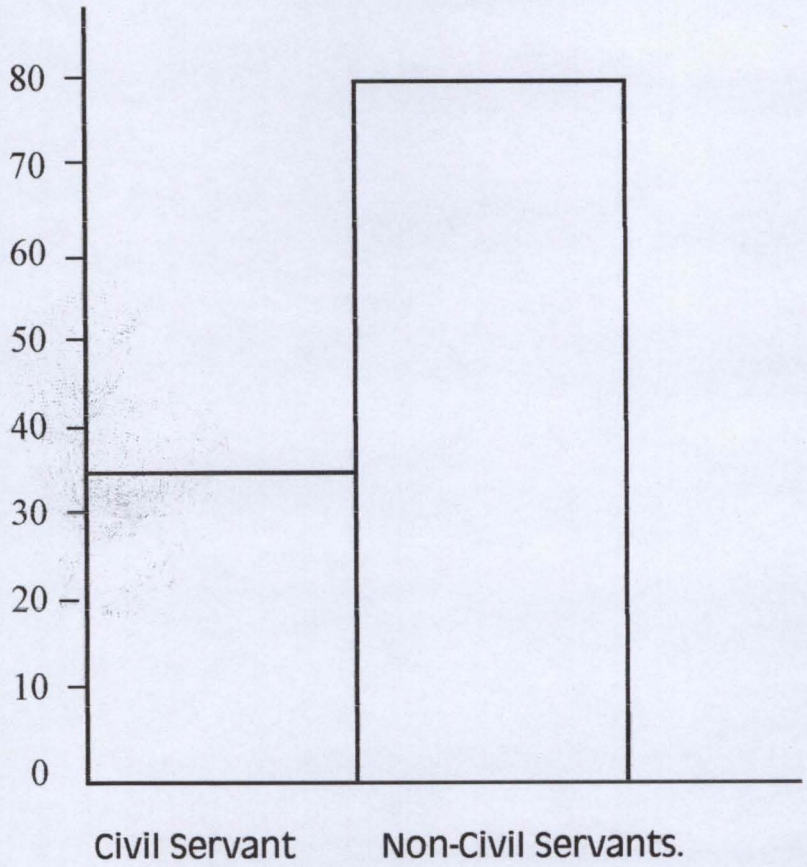


Fig. 4.5 occupational status.

From the above criteria, it shows therefore that most of the people occupying the low cost houses are not civil servant and also not low income earners.



PLATE 5 - ROAD NETWORK WITHIN THE LOWCOST



PLATE 6 - DUMPING AREA

4.4 SOCIAL AND INFRASTRUCTURAL FACILITIES IN THE LOWCOST

lowcost Houses all over Nigeria are built with the aim of helping low income earners to have better standard of living and to enjoy the social amenities available e.g water, electricity, health care etc.

The study also determines the availability of these facilities and their accessibility to the presumed low-income earners within the lowcost.

i) Schools – There is no primary or Nursery School in Bosso Lowcost. As such, the children of the low income earners have to travel long distances every day to and from school. However, there is a secondary school close to the lowcost and two (2) Karanic Schools are sited by the road side and conduct their learning in the open without any building or any form of shelter (plate (iv).

ii) Roads – There are four (4) tarred roads which extends to the end of the estate, these roads are accessible to all the houses because they are inter-linked. There are also foot paths that links one house to the other (plate v)

iii) Pipe borne water – There is scarcity of pipe borne water in the lowcost as the taps flows only once in a while, this makes life a bit difficult as those that can afford it supplement their supplies from the 'Yan' Garuwa" (water sellers).

iv) Site location – The location of the lowcost is far from the commercial centres of the town and the market thereby making it difficult and costly to patronize.

v) Health care service – In the original plan of the lowcost provision was made for the establishment of a health centre, but right now there is no health centre in the whole of Bosso Lowcost.

vi) Shops and kiosks – Shopping complexes were proposed in the plan of the area to meet the day to day demands in the estate any time they want to buy something. Presently, there is no shopping centre in the lowcost. All they have are six (6) small kiosks owned privately by individuals which are really small and do not satisfy the shopping need of the people.

vii) Mini market – There is no mini or neighbourhood market within the lowcost, however, some individual establish mini ones for the sell of minor foodstuffs which is not accessible to all parts of the lowcost.

viii) Waste disposal – Most of the houses in the lowcost use drums as their waste bins and dump their refuse when the drums are filled up in an open piece of land at the lowcost, this constitutes pollution as the refuse is not removed; but it is burnt from time to time by the residents (plate vi).

CHAPTER FIVE

5.0 SUMMARY, RECCOMMENDATIONS AND CONCLUSIONS

Summary: From the analysis, it could be stated that Bosso lowcost has not really achieved the purpose for which it was meant to achieve. The houses were built to help the low income earners own a house, but at the end, the houses are now owned by few medium and many high income earners. Based on these and other developments, I wish to make the following recommendations:

Recommendation: The houses of the housing programme should not be isolated and too far from job locations and commercial areas, so that the low income earners can comfortably utilize them.

Government should ensure that infrastrustural and social amenities are made available within the low-cost to make life more pleasing for the low-income earners.

The government should use local materials in constructing the houses, as this will make the houses less expensive and more appealing to the low-income earners.

The initial deposit and monthly deduction is too much and above the standards of the low-income earners this should be reduced to the realities on ground.

The government should ensure through stringent measures, that it is only low income earners that own the low-cost houses in future, laws and penalties should be made to protect and punish any low income earner that eventually sold the house allocated to him. Also the government should not delay in constructing more of these low-cost houses and allocating them to the prospective low income earners.

Government should also help the low income earners by ensuring building materials are cheap and affordable and also at subsidized rates. The Government should make conditions favourable for mortgage institutions and other forms of housing finances to prosper.

Conclusion: In conclusion, it is almost impossible and impracticable for government to build lowcost houses for the poor in Urban areas since the final costs of units are usually above their reach. The governments efforts should be geared towards providing sites services and facilities, facilitating easy accessibility of the poor to loan facilities, giving free professional services, providing building materials at reasonable prices refurbishing urban slum areas, promulgating decrees that would make urban poor stay in houses allocated and encourage private developers to absorb the spillovers.

When this is done, then it can be said that the government is living up to its responsibilities of providing decent accommodations to the low income earners within the State.

APPENDIX I

GEOGRAPHY DEPARTMENT

SCHOOL OF SCIENCE AND SCIENCE EDUCATION FEDERAL UNIVERSITY OF TECHNOLOGY MINNA, NIGER STATE.

Survey questionnaires for Bosso low-cost housing residents for final project in partial fulfillment for the award of post graduate diploma in Environmental management, federal University of technology Minna, Niger State.

TOPIC:- Evaluation of low income housing scheme in Niger State – case study of Bosso low-cost housing estate.

RESEARCHER:- MOHAMMED A. SANI

SSSE/GEO/PGD/2003/2004/285

The study is for academic purpose only and the informations collected would be treated in confidence please.

Tick the appropriate one(s) please.

PERSONAL CHARACTERISTICS

1. Age of Respondent or household head:.....
2. Sex: Male ..... Female .....
3. Origin ..... others .....
4. Marital status: Single ..... Married..... Divorced .....

SOCIO – ECONOMIC CHARACTERISTICS

1. Form of Employment
   - i) Public Sector .....
   - ii) Private .....
   - iii) Self employed .....
   - iv) Unemployed .....
2. Profession
   - i) professional .....
   - ii) Managerial .....
   - iii) Technicians .....
   - iv) Unskilled works .....
   - v) Artisans (Tailors/Drivers etc) .....
3. Income
   - i) 3,500 – 9,000
   - ii) 9,100 – 16,000
   - iii) 16,100 – 29,000
   - iv) 29,100 – 35,000
   - v) above 35,000
4. CAR OWNERSHIP
   - i) No Cars .....
   - ii) One Car .....
   - iii) More than one Car .....
5. OCCUPATION
   - i) Civil Servant .....
   - ii) Non – Civil Servant .....
   - iii) Others (specify) .....

6. OCCUPANCY RATIO

i) One person .....

ii) Two to four people .....

iii) Five to seven people .....

iv) Over eight people .....

ASSESSMENT OF FACILITIES

Facilities	Types	No. (if any)	Condition	Accessibility
School				
Roads				
Pipe borne water				
Health Services				
Shops and kiosks				
Markets				
Wastes Disposals				

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