



# Assessment of the impacts of income poverty on housing in Wushishi, Niger state

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## General Note

Article is recommended to print as color digital version in recycled paper.

## ABSTRACT

Poverty is a multidimensional phenomenon that has social, economic, physical and health dimensions amongst others. The impact of poverty on housing is visibly in the consumption of poor quality of housing by the poor, owing to their low income induced choicelessness. This paper examined the impacts of income poverty on the housing in Wushishi town of Niger Sate, Nigeria. The research aimed at examining the impacts of income poverty on housing, and the objectives were to appraise the average monthly income in the case study and to identify their housing quality. The study adopted the systematic random sampling technique to

sample 379 households. Analysis of the data obtained was carried out with the aid of the Statistical Package for Social Sciences (SPSS). It was discovered that low income as well as large household size have a negative impact on the quality of housing consumed by the poor. The study therefore recommends empowerment and employment programmes, provision of social housing and construction of public toilets and drainages in the study area.

**Keywords:** Poverty, Housing, Housing Poverty, Income, Wushishi

## 1. INTRODUCTION

The importance of housing has drawn attention to it globally among scholars and policy makers. Housing transcends mere shelter (Jinadu, 2007; Sulyman, 2015) to include environment, amenity, safety and wellbeing (Agbola and Kasim, 2007; Ademiluyi and Raji, 2008; Ndubueze, 2009 and Ademiluyi, 2010; Duruzoechi, 2015). It has been argued by FRN (2012) that in all ramifications, housing is more than a mere shelter, since it embraces all social services and activities that go to make the community or neighborhood a livable environment. It is in recognition of this multidimensional nature of housing that Agbola and Alabi (2000) submitted that for an individual or the family, the house is a shelter and symbol (of) physical protection and psychological identity, economic value and a foundation for security and self-respect.

The FRN (2006) saw housing as a process, rather than a product. It defines housing as the process of providing functional shelter in a proper setting in a neighborhood, supported by sustainable maintenance of the built environment for the day-to-day living and activities of individuals and families within the community. Maintaining the same process thought, FRN (2012) as a process of providing safe, comfortable, attractive, functional, affordable and identifiable shelter in a proper setting within a neighborhood, supported by continuous maintenance of the built environment for the daily living activities of individuals and families within the community, while reflecting their socio-economic and cultural aspirations and preferences. This definition of housing is all-encompassing, since it borders on the aspects of safety, comfort-ability, aesthetics, functionality and affordability. This research sets out to show that the housing conditions of the poor are neither safe nor healthy, neither comfortable nor attractive.

### Literature Review

Poverty is a complex, multidimensional and universal socioeconomic problem (Anyanwu, 2013). The World Bank (2001) defined poverty as the inability to attain a minimum standard of living. To expatiate this definition, Aboyade (1975) saw poverty as lack of command over basic consumption needs, which mean, that there is an inadequate level of consumption giving rise to insufficient food, clothing and/or shelter, and moreover the lack of certain capacities, such as being able to participate with dignity in society.

The new poverty line (effective from 2015) is set at \$1.90 per person per day, as against \$1.25 per person per day of 2008 (World Bank, 2015). The Dollar-Naira exchange rate is put at ₦365 per dollar. This means that a Nigerian can only be considered non-poor if he can spend approximately ₦694 daily. According to the National Bureau of Statistics (2016), the average household size in Nigeria is 5 persons per household. What this means is that an average household can only be considered non-poor if it can spend ₦3,470 per day, and consequently, ₦104,100 per month. Yet, a study by Robertson et al (2011) pegged the average monthly income per middle class household in Nigeria at between N70,000-N100,000. This implies that the lower class households will earn even less. This shows that majority of the households in Nigeria cannot meet up with the global Dollar-Per-Day standard benchmark.

A study by Anyanwu (2013) revealed that household size and marital status play a significant role in the economic situation of the poor, arguing that households with lower sizes tends to have lower poverty effect than households with higher sizes. He also stressed that monogamous families tends to experience poverty less than polygamous families; while single, divorced and separated individuals experienced poverty far less than the married individuals. In terms of housing ownership, Lauridsen and Skak (2007) have argued that males often have stable (source of) incomes than women, and this afford them the opportunity to acquire house than women. This points to a gender dimension of homeownership; however, it is still a function of income. Atterhög and Song (2009) observed that in most cases, the poor can only afford older and/or poorly maintained houses/housing units whose price range is low to permit affordability for the low income households. For the purpose of this research, poverty is seen as a condition characterized by lack of or inadequate income and other economic resources necessary to command a basket of consumption deemed essential for a good life. In other words, poverty is the absence of choice or control over what one consumes, how he consumes it, where he consumes it and when he consumes it.

## The Housing-Poverty Nexus

Housing and poverty affect each other in a cyclical manner. To support this, Tunstall et al (2013) argued that “poverty and low wealth prevent access to many potential housing options, or make them hard to sustain”. They further maintained that the poor usually experience poor and less desirable housing conditions in comparison to higher income earners of the society. However, there is a stronger evidence in the literature that poverty affects housing conditions than there is otherwise. The health and wellbeing aspect of housing are also of significance here, since housing and health interacts; and poverty and ill-being also interact. For example, it has been observed that poor housing quality has a link with a wide range of poor health conditions (Bashir, 2002; Hood, 2005; Northridge et al, 2010). This is despite the widespread acceptance of housing as the second most important essential needs of man after food (Aluko, 2012). However, the housing conditions of the poor is usually appalling. The poor tend to live in housing that are of low quality where amenities and services are in poor supply. They tend to settle in slums and squatter settlements and other areas of squalor. Poor households live in dehumanizing housing; managing to survive in low quality or obsolescent housing and overcrowded conditions. The income level of poor households does not permit them access to housing in better environments. Affordability is a major issue to the poor; and the poor households who try to move out of this cycles experience more of housing cost induced poverty (Tunstall et al, 2013). Lack of the disposable income for improving the quality of housing among poor households can contribute to a wide range of health challenges.

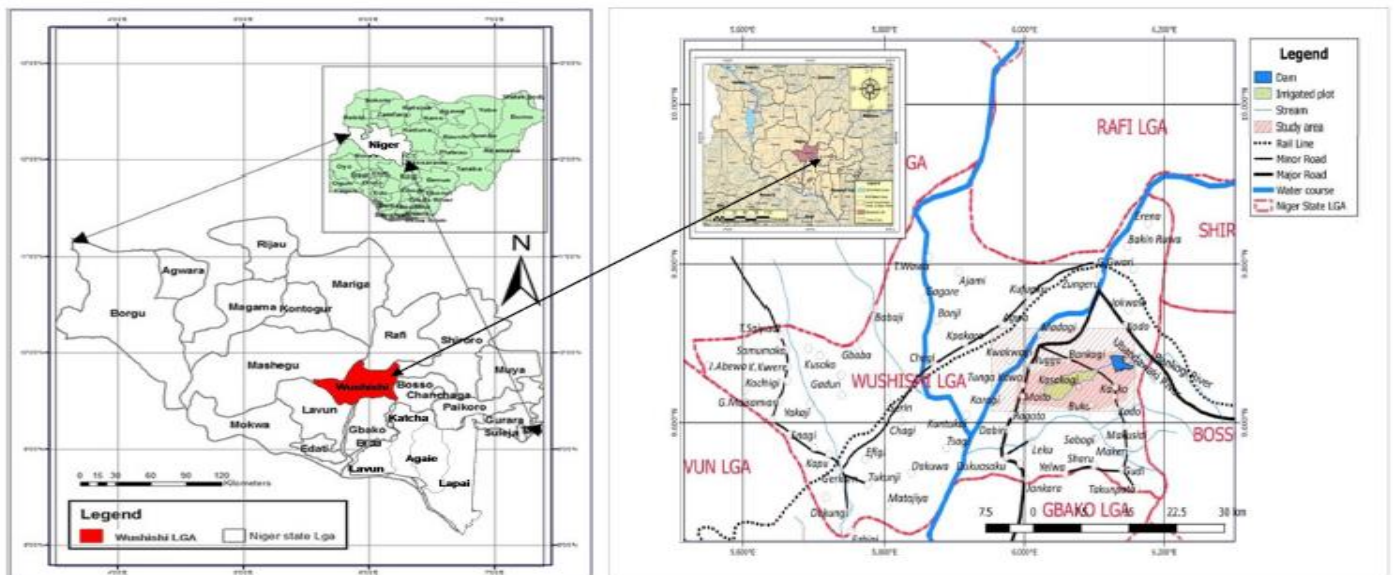
## Statement of Problem

Poverty is a multifaceted phenomenon that manifests itself through diverse ways. One of such ways is its manifestation through the housing of the poor. The poor people’s housing is usually substandard and overcrowded; it is characterized by tenure insecurity and disregard for planning standards and rules; and their environment is characterized by squalor. Wushishi is a Local Government headquarters in Niger State, and therefore, a town by its administrative status. Wushishi is by no means exempt from the foregoing. Majority of the houses are in a state of complete disrepair; yet the residents inhabit them against their safety and health. The 1991 National Housing Policy 1991 had the goal of “ensuring that all Nigerians own or had access to adequate and decent housing accommodation at affordable cost and civilized standards by the year 2000” (Eke, 2004). Nearly three decades from its conception, this goal is still unmet. This calls for concern, particularly as housing obsolescence, homelessness and informality are on the rise.

## Aim and Objectives

The aim of this study is to assess the impacts of income poverty on housing in Wushishi town. To achieve this aim, the following objectives are set for the study; these are to:

1. Identify the status and nature of employment of the residents of Wushishi
2. Appraise the average monthly income of the respondents
3. Examine the housing characteristics of the residents of the study area



**Figure 1** Location of Wushishi in Nigeria

Source: MTECH URP (2019)

### The study area

Wushishi is a town in Niger State, North-Central Nigeria. It is the administrative headquarters of Wushishi Local Government of Niger State. It has central latitude and longitude lines of 9° 43' 14"N and 6° 04' 47"E respectively. Its local government is boarded by Mashegu and Rafi to the North, Shiroro and Bosso to the East and Gbako and Lavun to the South and through the West (Figure 1). Wushishi was accorded the status of a Local Government headquarter in 1991 to oversee and pilot the affairs of the locality as well as to bring government close to the people. In fact, it was for better (grassroots people-centred) governance that Wushishi Local Government was created, and Zungeru was included in its administrative boundaries alongside other neighbouring communities. Wushishi was thus the traditional administrative headquarter of Wushishi Emirates encompassing Wushishi, Zungeru, Kanko, Lokogoma and Kanwa among others. Wushishi is a heterogeneous community with diverse cultural and ethnic groups; but the most predominant and indigenous ethnic group is the Nupe. Other ethnic groups which include Yoruba, Hausa, Igbo, Fulani, Kamuku, Pangu and so many minority groups who are equally happy settlers in Wushishi.

## 2. METHODOLOGY

This study relied on both primary and secondary sources of data. The primary data were collected directly from the field by the researchers with the aid of a well-designed questionnaire. The secondary data, on the other hand, were obtained from published and unpublished sources such as books, journals, conference proceedings, working papers, reports and monographs. The systematic random sampling technique was adopted for this study. A total of 379 respondents were sampled from a sampling frame of 21,839. The data was analysed through the use of Statistical Package for Social Sciences (SPSS). The analysed data are presented in form of tables, charts and graphs.

## 3. DATA ANALYSIS

### **Gender**

In the course of the questionnaire survey three hundred and seventy-nine (379) respondents participated in the survey, two hundred and fifty-nine (259) of the respondents which represents 68.3% of the total respondents were males and the remaining 120 which is 31.7% of the respondents were females. Table 1 illustrates the gender of the participants. By implication there are more males than females within the field.

### **Age of respondents**

The survey shows that most of the respondents, precisely a hundred and sixty-three (163) were between the ages of 31 and 40 which represents 43% of the total number of respondents. Again, one hundred and ten (110) people representing 29% of the total number of respondents were between the ages of 25 and 30. Furthermore, seventy-one (71) respondents representing 18.7% of the total respondents are between the ages of 41 and 50. Nineteen (19) out of the three hundred and seventy-nine respondents that participated in the survey were between the ages of 18 and 24, they also represent 5% of the total number of people that participated in the survey. Lastly, sixteen (16) of the respondents representing 4.2% are between the ages of 51 and 60 (Table 1). This means that 77% of the respondents are within the youthful age.

### **Religion of the respondents**

The result in Table 1 reveals that Wushishi is mostly dominated by Muslims, as two hundred and seventy-five (275) which represents 72.6% of the respondents are Muslims. Next to this is 26.9% of the respondent which is equivalent to one hundred and two (102) represents the Christian denomination. Lastly 0.5% of the respondents accounting for two (2) are traditionalist.

### **Marital status of the Respondents**

The questionnaire survey reveals that two hundred and seventy-five (275) of the respondents representing 72.6% are married. Sixty-six (66) of the respondents which denotes 17.4% are single. Thirty-two (32) of the respondents accounting for 8.4% are divorced while the remaining six (6) respondents which is 1.6% of the total respondents are widowed. Table 1 further expresses this data. Which implies that most of the respondents are married.

### **Educational Background**

The questionnaire survey reveals that one hundred and seven (107) of the respondents which is also 28.2% of the total number of respondents have attained secondary school education. More so, eighty-seven (87) of the respondents which represents 23% of the total respondents have undergone tertiary education. Furthermore, seventy (70) of the respondents accounting for 18.5% have

attained primary Education. Also, Fifty-four (54) of the respondents which is 14.2% have informal education. The remaining three (3) which is 0.8% are unknown. Table 1 expresses the relationships of these figures in detail. This reveals that majority of the respondents have attained minimum educational requirement.

### **Occupation of respondents**

According to the results of the questionnaire survey, trading is the most common occupation of Wushishi residents as one hundred and fifty-two (152) representing 40.1% of the total respondents are traders. Farming is also another dominant occupation in Wushishi as eighty-three (83) of the respondents are farmers, they also account for 21.9% of the total respondents. Artisans and civil servants accounts for eighty (80) which is 21.1% of the respondents and fifty-seven (57) which is 15% of the respondents respectively. The remaining 7 which accounts for 1.9% are unknown (Table 1).

**Table 1** Socioeconomic Attributes of the Respondents

<b>Gender</b>	<b>Frequency</b>	<b>Percentage</b>
Male	259	68.3
Female	120	31.7
Total	379	100.0
<b>Age (years)</b>	<b>Frequency</b>	<b>Percentage</b>
18-27	19	5
28-37	110	29
38-47	163	43
48-57	71	18.9
58 and above	16	4.2
Total	379	100
<b>Religion</b>	<b>Frequency</b>	<b>Percentage</b>
Islam	275	72.6
Christian	102	26.9
Traditional	2	.5
Total	379	100.0
<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Single	66	17
Married	275	72.6
Divorced	32	8.4
Widowed	6	1.6
Total	379	100
<b>Education</b>	<b>Frequency</b>	<b>Percentage</b>
Primary school	70	18.5
Secondary school	107	28.2
Tertiary education	87	23
Informal education	115	30.3
Total	379	100
<b>Occupation</b>	<b>Frequency</b>	<b>Percentage</b>
Artisan	80	21.1
Farming	83	21.9
Trading	152	40.1
Civil Servants	57	15.0
Unemployed	3	.8
others	4	1.1
Total	379	100.0

Source: Authors' Field Survey, 2019

### Monthly income of respondents

The result in Table 2 reveals that 32.7% of the respondents which has the highest frequency of one hundred and twenty-four (124) earn between 10,000-19,999 Naira monthly. Concurrently, seventy-five (75) of respondents which is 19.8% of the respondents earn between 20,000 – 29,999 Naira monthly. More so, sixty-nine (69) of the respondents representing 18.2% earn below 9,000 Naira monthly. Thirty-five (35) of the respondents which is 9.2% of the respondents earn between 30,000 - 39,999Naira Monthly. Lastly, the lowest frequency which is Twenty (20) respondents representing 5.3% earn above 50,000 a month. This implies that majority of the respondents earn below minimum wage (₦30,000). Table 2 provides a summary of the average monthly income of the residents of Wushishi.

**Table 2** Income of the Respondents

Income (₦)	Frequency	Percentage
< 10,000	69	18.2
10,000 - 19,999	124	32.7
20,000 – 29,999	75	19.8
30,000 - 39,999	56	14.8
40,000 - 49,999	35	9.2
50,000 above	20	5.3
Total	379	100.0

Source: Authors' Field Survey, 2019

### Average household size

From Table 3, it can be observed that majority of the households in the study area (45.4%) have between six to ten persons. This is above the national average household size which is pegged at five persons per household. The analysis also revealed that 7.7% of the residents have between 10-15 people in a household while 12.4% of the residents have a household size of above 15. Therefore, it can be deduced that a considerable number of the residents of Wushishi experience overcrowded housing condition.

**Table 3** Respondents' Household Size

Size	Frequency	Percentage
1 - 5	131	34.6
6 - 10	172	45.4
11 - 15	29	7.7
Above15	47	12.4
Total	379	100.0

Source: Authors' Field Survey, 2019

### Housing types in the study area

Table 4 shows that the most dominant housing type in Wushishi is roomy apartments (face me, I face you) with 51.8%. This is followed by bungalows which account for 37.7% of the housing stock in the study area. The dominance of the roomy apartments may be linked to the large household sizes, as well as the low income status of the residents. The income of the respondents may militate against their choice of owning better housing options.

**Table 4** Respondents' Housing Type

Type	Frequency	Percentage
Roomy	196	51.8
Semi – Detached	38	10.0
Bungalow	143	37.7
Other	2	.5
Total	379	100.0

Source: Authors' Field Survey, 2019

**Average occupancy ratio**

It can be observed from Table 5 that 48.2% the respondents said they have an occupancy ratio of three persons per room, while 24.8% experience an occupancy ratio as high as four persons per room. It is also noted that nearly 5% of the residents experience an extremely high occupancy ratio of over five persons per room. This will provide a further explanation for the overcrowding observed earlier. Overall, less than 23% of the residents of Wushishi have an occupancy ratio of less than three persons per room. Over 77% of the respondents, therefore, experience a high occupancy ratio of three and above persons per room.

**Table 5** Number of Persons Per Room

Number	Frequency	Percentage
One	25	6.6
Two	60	15.8
Three	183	48.2
Four	94	24.8
Five and above	17	4.5
Total	379	100.0

Source: Authors' Field Survey, 2019

**Method of land acquisition**

Table 6 explains that only about 9% of the residents of Wushishi acquire their land from government agency. Majority of the residents acquire their land through informal means like inheritance (62.3%), purchase from land vendors (26.4%) and through gift (2.1%). This implies that the probability of developers in the study area to have complete title documents is low. Therefore, the residents of Wushishi can be said to be susceptible to tenure insecurity.

**Table 6** Method of land acquisition

Method	Frequency	Percentage
Inheritance	236	62.3
Government Allocation	35	9.2
Gift	8	2.1
Purchase	100	26.4
Total	379	100.0

Source: Authors' Field Survey, 2019

**Sources of housing finance**

The result in Table 7 shows that majority of the residents of Wushishi use personal savings (53%) and family contribution (36.7%) for building construction. This means that the residents depend largely on informal sources of housing finance. This may be explained by their apparent lack of title deed documents, and therefore, their inability to provide valid collateral.

**Table 7** Sources of housing finance

Finance source	Frequency	Percentage
Family Contribution	139	36.7
Personal Savings	201	53.0
Bank Loan	3	.8
Cooperative	36	9.5
Total	379	100.0

Source: Authors' Field Survey, 2019

**Housing ownership status**

Table 8 indicates that 67.5% and 21.4% of the respondents are occupying their personal and family houses respectively. However, only 11.1% of the respondents are occupying rented accommodation. This show that majority of the residents of Wushishi are owner-occupiers of their houses. This high percentage of family house residents may account for the high occupancy ratio in the



study area. This may also be as a result of the inability of majority of the residents to source the finance needed to build their personal housing units.

**Table 8** Housing ownership status

Ownership	Frequency	Percentage
Family	256	67.5
Personal	81	21.4
Rented	42	11.1
Total	379	100.0

Source: Authors' Field Survey, 2019

#### 4. CONCLUSION AND RECOMMENDATIONS

Housing is a right. However, the extent to which poor households can lay claim to such right is a matter of considerable debate. The poor are caught up in the web of poor housing conditions; and escape from this web presents a dilemma for the poor. Poverty is a condition characterized by the inability to meet up with the basic needs for a decent standard of living. Poverty incidence varies by individuals, household, regions, states and countries. Similarly, poverty affects different people differently. The menace of poverty is manifested in several forms. One of the main manifestation of the effects of poverty is the poor housing conditions of the poor. Adopting Wushishi as a case study, this research unveiled the impacts of poverty on the housing conditions of the poor in Nigeria. Based on the findings of this study, it is recommended that empowerment programmes should be carried out to boost the livelihood of the people. More so, there should be creation of well-paid employment opportunities to fight poverty in Wushishi. There should also be provision of subsidized, equitable and social housing for the residents of the study area. Furthermore, enlightenment of the residents on the dangers of overcrowding should be embarked upon. There should also be construction of well sited and well managed public toilets and drainage facilities for the people.

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