

ASSESSMENT OF HOUSING ADEQUACY IN NIGERIA PERSPECTIVES OF REGISTERED AND PRACTISING ESTATE SURVEYORS AND VALUERS IN OSUN STATE, NIGERIA.

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ABSTRACT

This paper assessed housing adequacy in Nigeria with the major aim of finding out if adequate housing can serve as a fundamental to man's survival and to living a dignified life with peace, satisfaction and security. Importance of housing and housing challenges served as two objectives through which the target was actualized. All the registered and practising estate firms in Osun State were used as target population. Censure sampling method was also used to make selection of the number that formed sample size just because of the involvement of the whole twenty-five registered and practicing Estate Surveyors and Valuers in the State as obtained in the directory of their Institution (NIEVS). Administration of structured questionnaires was used to collect data from the respondents. Twenty-five questionnaires were administered and retrieved. Descriptive method was used to analyze the collected data using tables, average score and frequency under the five- points likert scale of SA= strongly agreed; A=agreed; UD= undecided; D= disagreed; SD= strongly disagreed. Chi-square tool was used to test both the alternative and null hypotheses. The hypothesis test revealed that adequate housing serves as fundamental to human's survival and to living a dignified life with peace, satisfaction and security as a result of its importance. It was concluded that housing is just an ordinary shelter in the absence of the identified criteria and recommended that proper consideration should be given to those criteria when both individuals and government are carrying out development of housing units.

Key words: Assessment, Adequacy, Housing, Nigeria.

1.0 INTRODUCTION

According to Olawore (2006), housing is a permanent shelter for human habitation. Because shelter is necessary to everyone, the problem of providing adequate housing has long been a concern; not only of individuals but of governments as well. Thus, the history of housing is inseparable from the social, economic and political development of humankind.

Housing dates back to the beginning of creation in the Garden of Eden when the first man and his wife were given a garden to live and work in. Throughout history, human beings have sought to provide shelter ranging from primitive caves, sheds, tents and huts to modern houses of various architectural designs that now exist (Linneman & Megbolugbe, 1992).

Globally, there is no consensus on the definition of housing. According to Jinadu (2004), three schools of thought exist on housing. The first school defines housing in terms of its physical form (structure) and its shortage as one of the small evils of the capitalist mode of production. The second school defines housing as a dwelling that renders a bundle of services, which range from shelter to bases from which economic activities can be pursued. The third school defines housing as a process, which makes the act of dwelling possible.

Housing in this study signifies not just the physical structure that provides protection against the elements; but also the environment surrounding the structure. Housing then consists of land, the unit, services, economic activities (both formal and informal) and the environment.

Housing can also be defined as a residential environment which man uses for shelter and the environs of the structure needed or designed for his physical and mental health as well as the social well being (Omole, 2001). Housing is sometimes used interchangeably with the term shelter. However, it should be noted that housing is more than shelter, the physical dwelling. Shelter has been universally accepted as the second most important and essential need after food.

Egunjobi (2004) believes that housing as against mere physical structures that provide shelter is bound up with certain concepts such as shelter itself, privacy, location, environmental amenity and investment. To planners, it is the totality of the housing environment such as shelter, access road, utilities such as water, electricity, sewerage and the other qualities of the environment.

Omole (2001) describes housing condition as the totality of the state of the physical environment and the satisfactory level of particular dwelling unit, measured

against some variables of livability at a particular time. Among the factors to be considered in housing condition are; structure, size of the building, finishing, access to the building, design, facilities and so on.

With the understanding that housing is central to every one's quality of life; and the fact that the provision of adequate housing is a great challenge, indeed in most developing countries of the world such as Nigeria, this study is majorly tailored towards the identification of ingredients that can make housing adequate, housing challenges and solutions.

The main focus of this study is to investigate into various criteria or ingredients that will make housing adequate in order to serve as fundamental to the survival and to living a dignified life with, satisfaction, peace and security. The objectives with which this aim can be achieved are as follow;

1. Examine the importance of housing to individuals and nation.
2. Consider the various challenges facing housing adequacy.
3. Examine the various solutions to the identified housing problems.

2.0 LITERATURE REVIEW

Importance of Adequate Housing

Housing confers honour and social dignity on the owners. Aluko (2004) differentiates the importance of housing between the genders. To the male, a house is an asset for future generation and a place to relax after a day's job. The female however sees the house as a place to undertake her traditional roles and a means of survival in a hard world. The urban women rate housing highly due to six reasons: it provides a base for household formation, income generation, workplace, networking security and urban identity. The house has a use value for women and their lives revolve more or less around it.

Listokin and Burchell (2008) opine that housing is a combination of characteristics to provide a unique home within any neighborhood. Thus, it is an array of social, economic psychological phenomenon. It touches on the life of an individual as it provides the space for protection, privacy, economic activities, recreation and livelihood. Hence, the housing condition of a country is a pointer to the

health motivation, economic well being and the social circumstances of her citizens. The state of housing available to the people in any nation is a fairly accurate reflection of the quality of life in that country. It is a very important facet of the national economy. It is also an important element for increasing productivity and domestic capital formation. It provides employment and fosters desirable social attitudes.

Challenges Confronting Adequate Housing

It is pertinent to mention that the origin of housing problems in Nigeria can be traced as far back as the colonial period. The Third National Development Plan (1975-1980) opined that despite the centrality of housing in everyone's life, few human rights are violated as frequently as housing rights.

In every country throughout the world, women, men and children, particularly those living in poverty, are forced to live in appalling conditions, on pavements, near environmental hazards, in slums, parks, cars cages on rooftops, under bridges. Some are even forced to "squat" in abandoned buildings or land owned by others. For those who are fortunate enough to have a home, these places may provide some meager protection from elements. They all too frequently remain grossly inadequate, lacking security of tenure, portable water, proper drainage and sewage systems, proper sanitation, ventilation or heat, electricity as well as access to basic social services. It was noted by Omole (2001) that it is difficult for many people, most especially in Nigeria to be in possession and occupation of housing units talk less of adequate ones because of some factors such as high cost of land and building; lack of mortgage facilities, poor national housing policy, lack or inadequate infrastructural facilities, high unemployment rate, stringent conditions attached to land acquisition and registration and so on.

Solutions to Housing Challenges

Nwamanah (2008) states that given the terrible state of housing in Nigeria, there is a dire need for the professionals like Estate Surveyors, Architect, Builder, Land Surveyor and so on to orient the masses on issues of housing. In addition, organizations of all professional bodies involved in the building industry and housing development should enlighten people on how best to

develop their properties; as ignorance is one of the factors affecting housing supply. The problem of housing should be of great concern to the government that prioritizes the welfare of her citizens and as such, seeks to solve them by giving attention to the following conditions.:

Research institutes should be encouraged to exploit local raw materials and produce alternative building materials.

Critical review of rural and urban housing policies should be carried out by the appropriate agencies.

Development of rural areas should be strictly embarked upon so as to reduce rural urban migration

The government should partner with cooperative societies and real estate developers to provide housing infrastructure.

Mortgage facilities should be made available for people at moderate and affordable conditions.

The government should also try to make the process of registration and documentation of land and buildings or housing units less cumbersome and so on.

3.0 METHODOLOGY

The target population is registered and practicing Estate Surveyors and Valuers in Osun State. They are twenty-five in number and the whole total number was selected using census method denoting that, twenty-five Estate Surveyors and Valuers formed

both the sampling frame and size. Data were collected with the use of structured questionnaires. Twenty-five structured questionnaires were distributed and retrieved. Descriptive analysis was adopted to present the collected data in form of table, average score and frequency. The frequency was presented using five points likert scale with the denotations of SA= strongly agreed, A= agreed, UD= undecided, D= disagreed and SD= strongly disagreed. Finally, Chi-square tool was used to test the two tentative statements. Total Average Score was used to agree or disagree; accept or reject the analyzed data on each table. Total average score less than 2.5 would be rejected while the one above 2.5 would be accepted as correct

Tentative statement

Hypothesis test is usually of two sides' namely alternative hypothesis and null hypothesis. The former is denoted as **Ho** while the later is represented with **Ha**. For the purpose of this work, two tentative statements were tested based on: importance of housing and its challenges

Ha: Housing adequacy serves as fundamental to survival and to living a dignified life with peace, satisfaction and security as a result of its advantages.

Ho: Housing adequacy does not serve as fundamental to survival and to living a dignified life with peace, satisfaction and security as a result of its advantages.

4.0 RESULT AND DISCUSSION

Table 4.1 Characteristics of respondents

Variables	Frequency	Percentage
GENDER		
Male	21	84
Female	04	16
Total	25	100
EDUCATIONAL QUALIFICATION		
PhD	-	-
MSc/MTech	15	60
Bsc	05	20
HND	05	20
Total	25	100
PROFESSIONAL QUALIFICATION		
Associate Graduate/Probationer	25	100
Total	25	100
YEAR OF EXPERIENCE		
Less than 5 years	04	16
6 - 10 years	14	56
11 - 15 years	04	16
16 years and above	03	12
Total	25	100

Source: Author's Field Survey, 2019.

The above table shows that there are 21 male respondents constituting 84% while the remaining 4 are female respondents amounting to 16%. Also, it could be seen from the table that 15 of the respondents are MSc/Mtech holders, 5 of them are Bsc holders while the remaining ones are HND holders. In addition, all the respondents are associate members of The Nigerian

Institution of Estate Surveyors and Valuers. Finally, the table also reveals that 4 of the respondents (16%) are not up to five years on field, 14 respondents (56%) fall between 6-10 years of experience; 4 of them are within the range of 11-15 years in the field; while the remaining 3 respondents have 16 years and above experience.

Table 4.2 Criteria that make housing unit adequate.

Variables	Frequency					Average Score
	SA(5)	A(4)	UD(3)	D(2)	SD(1)	
Security of tenure	15	05	02	-	03	4.2
Affordability	20	02	03	-	-	4.6
Habitability	10	08	02	04	01	4.0
Accessibility	22	03	-	-	-	4.4
Location	20	01	01	03	-	4.5
Cultural adequacy	05	05	14	-	01	3.5
Infrastructural facilities	24	01	-	-	-	5.0
Size of the building	12	08	02	05	-	4.3
Good design	10	10	03	02	-	4.1
Physical security	05	10	05	05	-	3.6
Environmental condition	12	08	-	-	05	3.9
Total Average Score						4.2

Source: Author's Field Survey, 2019.

The above table revealed that all the listed variables in the table are among numerous criteria that make housing unit adequate by

maintaining total average score of 4.2 out of 5 points.

Table 4.3 Importance of adequate housing to man and the nation.

Variables	Frequency					Average Score
	SA(5)	A(4)	UD(3)	D(2)	SD(1)	
Income generation (Rent)	23	02	-	-	-	5.0
Creation of employment	25	-	-	-	-	5.0
Inheritance and resting place	14	03	03	02	03	4.0
Home based enterprises	09	09	05	02	-	4.0
Beautification of environment	10	10	-	-	05	3.8
Revenue generation for the government	15	05	02	02	01	4.6
Basis for social identity	19	01	04	01	-	4.5
Useful for population census	08	07	-	06	04	3.4
It confers social and political prestige	05	06	06	03	05	3.1
It enhances good living/health	10	05	05	05	-	3.8
It provides shelter and privacy	20	05	-	-	-	4.8
Total Average Score						4.2

Source: Author's Field Survey, 2019.

From the table, the total average score is 4.2 out of 5 points and this indicates that all the identified and listed variables are strong

advantages of having housing unit adequate for both individuals and the nation.

Table 4.4 Housing challenges.

Variables	Frequency					Average Score
	SA(5)	A(4)	UD(3)	D(2)	SD (1)	
High cost of land and building materials.	18	7	-	-	-	4.7
Over population through rural to urban migration.	21	03	01	01	-	4.9
Economic recession or high unemployment rate.	17	03	-	02	03	4.2
Lack of mortgage facilities or difficulty in obtaining loan.	13	07	-	03	02	4.0
Poor national housing policy	07	08	-	05	05	3.3
Stringent condition by the town planning authority.	09	05	-	07	04	3.3
High rate of crime	05	12	03	03	02	3.6
Poor and substandard construction.	19	05	01	-	-	4.7
Poor or lack of adequate maintenance.	23	02	-	-	-	5.0
War and disaster	13	05	-	02	05	3.8
Poverty level of the dwellers	07	10	03	02	03	3.6
Total Average Score						4.1

Source: Author’s Field Survey, 2019.

The above table shows that the highlighted factors are among others that serve as problems to having adequate housing units.

The basis for this stands on the fact that the total average score is 4.1 out of 5 points being used as measurement.

Table 4.5 Likely solutions to housing problems

Solutions	Frequency					Average Score
	SA(5)	A(4)	UD(3)	D(2)	SD (1)	
Direct construction of housing units by the government for all groups of income - earners.	17	08	-	-	-	4.7
Government should encourage the private sector to engage in provision of housing units.	10	06	04	05	-	3.8
The process of land acquisition and registration should be simplified.	07	09	05	04	-	3.7
Provision of infrastructural facilities.	21	04	-	-	-	4.8
Proper implementation of town planning regulations.	06	09	07	03	-	3.8
Giving housing loan to the interested applicants at moderate or free interest rate.	13	12	-	-	-	4.5
Housing policy should be reviewed and strictly implemented.	08	07	05	04	01	3.7
Subsidize the prices of building materials.	22	03	-	-	-	4.9
Production and use of locally made building materials.	02	05	14	-	04	2.6
Total Average Score						4.0

Source: Author’s Field Survey, 2019.

With the total average score of 4.0 out of 5 points, it could be agreed that all the identified factors in the table are likely solutions to housing problems.

TESTING OF HYPOTHESIS

The null and alternative hypotheses were tested using Chi-square tool. The decision rule was as follows; when the chi-square calculated (x^2_c) is greater than the chi-square tabulated (x^2_t), reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a) and conclude

that the research hypothesis is true, i.e. $x^2_c > x^2_t$. On the other hand, if the chi-square calculated is less than the chi-square tabulated, i.e. $x^2_c < x^2_t$, accept the null hypothesis and reject the alternative one and then conclude that the research hypothesis is false.

Note, for this work, the level of significant or alpha is 0.05 (5%). It is the probability at which the researcher is prepared to commit Type 1 error i.e. rejecting a correct null hypothesis. Meanwhile, the critical value or tabulated value is obtained from the t-distribution table.

Table 5.6 Hypothesis testing

Statement	Frequency					Average score
	SA(5)	A(4)	UD(3)	D(2)	SD(1)	
Adequate housing serves as fundamental to man's survival and living a dignified life with peace, satisfaction and security as a result of its importance or advantages.	11	07	05	01	02	4.1

Source: Author's Field Survey, 2019.

The average score of the statement in the above table upholds the statement with 4.1 out of 5 points as yard stick for measurement. Meanwhile, this statement will be tested with chi-square method so as to ascertain its reliability.

TESTING

H_a; Housing adequacy serves as fundamental

to survival and to living a dignified life with peace, satisfaction and security as a result of its advantages.

H₀; Housing adequacy does not serve as fundamental to survival and to living a dignified life with peace, satisfaction and security as a result of its advantages.

Table 5.7 Testing of Hypothesis

Response	Observed (O)	Expected (E)	O-E	(O-E) ²	(O-E) ² /E	
SA	11	6.25		4.75	18.06	2.89
A	07	6.25		0.75	0.56	0.09
UD	05	6.25		-1.25	1.56	0.25
D	01	6.25		-5.25	27.56	4.41
SD	02	6.25		-4.25	18.06	2.89
Total	25	-		-	-	10.53

Source Author's Field Survey, 2019.

From the table above, calculated value (x^2_c)=10.53

Tabulated value (x^2_t)=9.49

The degree of freedom (df) = n-1, i.e. number of rows minus 1, which equals to 5-1=4.

(E) =Total value of Observed divided by the degree of freedom i.e. 25/4.

Statistical inferences or Decision rule: Since

the calculated value x^2_c (10.53) is greater than the tabulated value x^2_t (9.49), the null hypothesis was rejected and then concluded that, "Adequate housing serves as fundamental to survival and to living dignified life with peace, satisfaction and security as a result of its advantages". This explains that housing units that have all the

necessary and identified criteria table 4.2 above such as security of tenure, good location, affordability, good accessibility, and good design and so on will make living condition of the occupiers or habitants good and convenient.

6.0 CONCLUSION AND RECOMMENDATION

It was observed that, adequate housing is different from ordinary shelter. Secondly, adequate housing is a shield under which the owner or occupant can survive and live a better life without much problem. It was made clear that, the number of adequate housing units available is not enough to cater for the number required by the households. Equally, housing units which are at disadvantage of the criteria identified and listed in table 4.1 cannot be a complete or adequate housing unit. Among these criteria are; good environmental condition, accessibility, affordability, habitability, security of life and tenure, location, regard to culture, good design, number of households, size of the building presence of basic facilities and infrastructure, and so on.

It was also noted that, having adequate housing units is of great importance to man and the nation as a whole. Among these advantages are; opportunity to run petty business at home, enhancement of social and political prestige for the owner/occupant, beautification of the neighborhood of its location, generation of revenue for the government through tenement/property rate, bringing in income in form of rent for the owner and so on. On the other hand, there are so many problems that debar people from being able to have access or own adequate housing. Among them are; high prices

of building materials and land, problem of land acquisition and registration of title, non-availability of housing loan and so on. Various ways through which housing problems could be reduced or permanently solved were suggested. Among them are: direct involvement of government in the construction of housing units for various classes of people in the country, giving out loans to people at moderate or free interest rate and so on.

However, it was recommended that:

1. Consideration should be properly given to the basic and necessary factors that can make houses adequate when individuals and government are carrying out development of housing units.

2. Government at all levels should be involved in the formulation and implementation of different housing policies through which the gap between the available number of housing units and the number required can be bridged.

3. That both private and public should give priority to the benefits inherent in having adequate housing so that they will be motivated and able to do what are expected of them when they are involves in the development of living houses.

4. That factors that are summed up to be the totality of the state of the physical environment and the satisfactory level of particular dwelling or housing unit, measured against some variables of livability at a particular time such as; type of construction; size of the building; availability of public transport; closeness to health facility, schools, market, worship center, etc.; number of rooms; and so on should be given a consideration at all time the developing of housing units is taking place.

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