

*Full Length Research Paper*

# Effect of poverty on housing condition in Nigeria: A case study of Mushin Local Government Area of Lagos State

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The poor in most developing countries are found among four identifiable economic groups, the rural landless, the small farmers, the urban underemployed and the unemployed. Generally, the poor are disproportionately located in rural areas and slums in urban areas. The urban poor in Sub-Saharan Africa especially the West Africa region experience difficult time. This research work examined the impact of poverty on housing condition in Mushin Local Government of Lagos State. The objectives of the study are to examine the socio economic characteristic of the residents in the study area; examine the type and quality of facilities in these houses; examine the existing housing condition (physical structure); examine the environmental quality surrounding these houses; and examine the relationship between poverty and housing in the study area. The methodology adopted includes the use of both primary and secondary data. The survey covered the ten wards in Mushin Local Government Area of Lagos State. Stratified random sampling technique was used in the administration of questionnaires based on the income of respondents that is, high, middle and low income area. The respondents consist of 187 males and 213 females. The questionnaire addressed issues concerning respondents' socio-economic characteristic, physical environment and level of infrastructural facilities. Sixty questionnaires were administered in high income area, 100 questionnaires to middle income area, and 240 questionnaires to low income area. A total of 400 questionnaires were administered and the data obtained were analyzed with the use of both descriptive and simple statistical analysis. The findings revealed that poverty result in the poor health of the residents due to exposure to pollution of different forms. It also has adverse impact on the lives of people and housing condition. Among suggestions made were poverty alleviation programmes, provision of an effective loan scheme, partial upgrading, effective urban development policy, and improvement of sanitary conditions and enforcement of housing and building codes. If all these suggestions were adhered to there could be tremendous improvement in the standard of living and housing condition in Mushin Local Government Area of Lagos State.

**Key words:** Poverty, housing, environment.

## INTRODUCTION

Before now urban poverty has been a low priority on research and development agenda of most Nigerian researchers (Aluko, 2008). For over two decades, these have been dominated by rural development and rural poverty. The recent renewed interest in urban issues has been due to the widespread idea that urbanization is speeding up. At the end of the year 2000 about half the

world's population lived in urban area, in 1975 this was only 28%. In 1970, developing countries level of urbanization was 25%. In 1994, it has increased to 37% and it is projected to be 57% in 2025 (United Nations Organization, 2006).

Poverty is a complex multidimensional problem that cast long shadows over many areas of existence. Poverty

is a global phenomenon which affects continents, nations and people differently. It affects people in various depth and levels at different times and phase of existence. Poverty is the condition that is said to exist when the people lack the means to satisfy their needs. The basic needs refers to those needs necessary for survival, the effect of poverty is harmful both to the individual and the environment. The Central Bank of Nigeria (1999) describes poverty as a state where an individual is not able to cater adequately for his or her basic needs of food clothing and shelter and is unable to meet social and economic obligation, lack gainful employment skills assets and self-esteem and has limited access to social and economic infrastructure such as education, health, portable water and sanitation and consequently has limited chance for his or her capabilities.

The most pathetic feature of Nigeria society today is that a majority of its members are living in a state of destitution while the remaining relatively insignificant minority, are living in affluence. These skewed economic relations do not reflect the geographic spread of resource endowment; rather it is a product of classical greed, injustice and selfishness, which is beyond any economic principle. Though, it is true that where one comes from can be a strong determinant of one's economic status because of difference in opportunities and constraints but what is happening in our society today differed too much from this.

The poor in most developing countries are to be found among four identifiable economic groups, the rural landless, the small farmers, the urban underemployed and the unemployed. Generally, the poor are disproportionately located in rural areas and slums in urban areas. The urban poor in Sub-Saharan Africa especially the West Africa region experience difficult time. The episode of international adjustment programme clearly harmed the urban poor group the most, despite the government intention to protect the incomes of the urban groups especially the elites. Even if the very wealthy groups have benefited from adjustment programmes, the majority of the urban population was hit badly by the policy-induced recession. The incidence of urban poverty increased for both public sector and the private sector.

Housing on the other hand is the second most important essential needs of man after food. Housing in its entire ramification is more than shelter as it embraces all social services and utilities that lead to worthy living. Housing first and foremost function is the physical protection it offers man and his domestic companion against cultural hazards in his physical environment. Poverty creates slum and change the pattern of houses which cause the appearance of informal activities, which in turn change the land use pattern of the community. These changes in land use have an impact on physical structures, infrastructural facilities and services, socio-economic values and even the psyche of the residents of the area. The examination of the impact of all these

changes on housing situations is the essence of this study.

### **Research problem**

UNCH (1997) described poverty as the sprawling cities of the world, once symbols of progress, prosperity and hope are increasingly turning into cities of despair for an even-large share of humanity. In some cities in the world more than half of the population lives in slums and squatter settlement. Most people living on such conditions also face another problems, continues unemployment and under employment. Most cities and towns are unable to keep pace with the staggering urban population growth and cannot provide sufficient job opportunities or adequate shelter.

The urban poor bear the great burdens of urban environmental risk because of the situation in which they are forced to live, whether in sprawling squatter settlements of cities or in the blighted urban centre of Lagos State. There are number of problems associated with impact of poverty on housing condition in Mushin Local Government Area of Lagos State which have become deplorable and constituted total nuisance to the environment. These include environmental deterioration, housing deterioration, facilities overload, slum creation, squatter housing, overcrowding and socio-spatial disorderliness among others. Therefore, this research is to examine how poverty can be reduced in order to improve housing condition in Mushin Local Government Area of Lagos State. To address this research problem, the following questions were asked: Why do people move to Lagos State? Is it because of employment opportunities or availability of social amenities? Does Lagos State have enough houses to accommodate its populace? Is the houses built to standard? Do the houses have adequate facilities? Is the price of the houses affordable to the poor in Lagos State? Does poverty impact on standard of living in Mushin Local Government Area of Lagos State? Does poverty impact on housing condition in Mushin Local Government Area Lagos State? Does poverty has effect on urban development in Lagos State? Does government provide financial assistance in order to reduce housing problem in Lagos State?

### **Aim and objectives**

The aim of this study is to examine the impact of poverty on housing condition in Mushin Local Government Area of Lagos State. The means of achieving the aim are to: examine the socio-economic characteristic of residents (respondents) in the study area; examine the existing housing conditions (physical structure of buildings) in the study area; examine the quality of facilities in these houses; examine the relationship between social

economic characteristic and housing conditions in the study area.

## LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

The World Bank estimated that in 1988 approximately one quarter of the developing world's absolute poor was living in urban area (World Bank, 2001). By the year 2015 half of the developing world's absolute poor will be in urban area. Several factors, including structural adjustment programmes (SAP), economic crises and massive rural-urban migration have contributed to an increasing number of urban poor. The resource and environment of urban centre all over the world is increasingly being depleted as a result of pressure from the conception of people. The effect of this pressure is more visible in the cities 3rd world countries where the cities have failed to sustain their population than in the more developed world even though cities are expected to serve as engines of growth and development (Aluko, 2008, 2000). In these urban centres, there are rapidly growing number of individuals who have no access to the basic things of life needed for their survival and welfare. They are therefore most marginalized or excluded from benefiting from the service provided by the cities. The most marginalized of the groups are the urban poor and their situation is made more critical by degraded environment in which they live.

Urban poverty is the scourge of most cities of third world countries, although regional differences exist in the third world countries, in all cases urban poverty has been on the increase, the physical and human dimension of poverty are clearly manifested in the growing number of rural refugee, unemployment, homeless, the uneducated, the pavement dweller, the slum and shanty town confined and inhabiting large area of degraded environment un-served by basic urban facility, utilities and services by basic urban facility, utilities and services (Aluko, 2003). The urban poor are families or individuals living below the poverty line who are distinguished by characteristic such as unemployment, underdevelopment, lack of or inadequate access to basic service such as water, electricity, health and education and lack of nutrition food, shelter, clothing and access to information and new technologies needed for their survival. The situation of urban poor is further aggravated by the difficult and degraded environmental conditions in which they live which are easily prone to various forms of disaster.

### Concept and nature of poverty

Poverty defies objective definition because of its multi-dimensional nature (NISER, 2003). There is yet no universally accepted definition of poverty. There is always

the difficulty in deciding where to draw the line between the poor and the "non-poor". Aboyade (1975) refers to poverty as a 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. Poverty has been defined as the inability to attain a minimum standard of living (World Bank Report, 2001). The report constructed two indices based on a minimum level of consumption in order to show the practical aspect of the concept. While the first index was a country specific poverty line, the second was global, allowing cross-country comparisons (Rodwin, 1990). The United Nations has introduced the use of such other indices as life expectancy, infant mortality rate, primary school enrolment ratio and number of persons per physician (United Nations, 2006). Poverty has also been conceptualized in both the "relative" and "absolute" sense. This is generally based on whether relative or absolute standards are adopted in the determination of the minimum income required to meet basic life's necessities (NISER, 2003).

### Millennium development goals (MDGs)

The millennium development goals were formulated to eradicate poverty, promote human dignity and equality within the framework of set targets measurable by specific indicators temporally and geographically ([www.un.org/documents/ga/res/55/a](http://www.un.org/documents/ga/res/55/a)). The comprehensive documents is made up of eight broad goals, eighteen time-bound target and specific measurable indicators numbering forty-eight in all. It is thus suffices to say that serious and responsible governments and nations worldwide, in the last few years determine their growth by their progress on achieving millennium development goals (Table 1).

### Capability concept

Marries (1999) suggested a useful concept for describing poverty. He carried the word "capabilities" or similarly referred to as quality of life. He described it as the measure of the ability to be a person and have a life style one desired and do the things one desire and do the things one values doing. Once these cannot be achieved the person suffers from capability deprivation.

"Capability deprivation" is affected by the environment and social factor on one hand and personal physical and psychological for example needs desires and aspirations on the other. "Capability" therefore is a measure of extent of a person to attain a desired quality of life or standard of living within the existing socio-economic and physical environments.

**Table 1.** Millennium development goals (MDGs).

<b>Goals and targets from the millennium declaration</b>	<b>Indicators for monitoring progress</b>
<b>Goal 1: Eradicate extreme poverty and hunger</b>	
Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than one of people who suffer from hunger	1) Proportion of population below \$1 (PPP) per day 2) Poverty gap ration (incidence x depth of poverty) 3) Share of poorest quintile in national consumption
Target 2: Halve between 1990 and 2015, the proportion of people who suffer from hunger	4) Prevalence of underweight children under-five years of age 5) Proportion of population below minimum level of dietary energy consumption

[www.un.org/documents/ga/res/55/a](http://www.un.org/documents/ga/res/55/a).

Capability as a measure of poverty has been elusive to researcher until when the UN (1997) came up with list of five statistical indicator of physical deprivation as stated as follows:

- i. Percentage of people without access to safe water,
- ii. Percentage of people without access to health service,
- iii. Percentage of children under five judged to be malnourished,
- iv. Percentage of illiterate adults,
- v. Percentage of total population expected to die under 40.

### Housing concept

Housing is heterogeneous good, producing a flow of services to household overtime (Aluko, 2000; Can, 1991). It consists of a series of component that may be produced in various ways and with different costs, standards and financing option. These factors determine the total cost of the dwelling and it results in a wide range of housing types, which emphasizes the substitutability of one component for another. A rise in the price of a particular component prompts a search for a way to economize on it. When land costs are high, construction becomes difficult. If cement is scarce, other building materials may be substituted in the production process. On the other hand, the effective demand for housing is derived from each household's willingness to pay for housing. The level of household income, it's distribution and the prices of available housing and of other goods and services are important influences on decisions about how much to spend on housing, so is the demographic pattern which determine the growth of demand overtime (Aluko, 2003; Onibokun, 1990).

The distribution of income affects the affordability of housing for different income groups (Aluko, 2008). Non-economic factors such as tastes and preferences can be important in many cultural and political environments. Thus, the producers of housing have a continuing

problem of balancing supply against demand, for if the latter falls relative to the former, then prices are likely to drop, the extent of drop would reflect the elasticity of demand for housing. The situation in this country has been non-affordability of decent housing by low income group and urban poor due to the falling per capita income and high unemployment level of the citizens (Aluko, 2008).

### RESEARCH METHODOLOGY

Both primary and secondary data were used in the study. Primary data is derived from surveys to identify areas where urban poverty is most dominant, viable information were elicited through the use of questionnaire and an in-depth structural interview of the respondents. Reconnaissance survey entails the structural composition of the area which includes physical and socio-economic study of the area. Secondary source data were used to collect information from books, journals, magazines, libraries, government office and the worldwide web. The stratified random sampling method was used in distribution of questionnaire to the respondents in the communities (Table 2). This is based on 2006 census which is 633,009 according to National Population Commission and the sample size is 400 questionnaires that were administered in the study area that is 0.5% of the total population in Mushin L.G.A which is estimated at 3,000 that is ratio 1: 8 people.

### Study area

Mushin Local Government Area is located in the heart of Lagos bounded in the North by Oshodi-Isolo Local Government to East by Shomolu Local Government and in the South by Mainland Local Government. Hence, the present Mushin Local Government is made up of only Mushin, Ilupeju and Itire areas. The Local Government area has a total population of 633,009 according to National Population Commission census 2006.

There are ten wards in Mushin Local Government Area and this study focus on ten wards that is Itire, Idi-araba, Mushin/Atewolara, Kayode/Fadeyi, Idi-Oro/Odi-Olowo, Papa Ajao, Ilupeju, Olateju, Ojuwoye/BabaLosa, and Ilesamaja with different socio-economic characteristics. 60 questionnaires were administered to high income area, 100 questionnaire to middle income area and 240 to low income area. The questionnaires collected data on socio-economic characteristic such as age, sex, income, education and also physical and environmental characteristics such as availability

**Table 2.** The following are the number of houses in the study area.

Neighbourhood	Number of houses
Ilupeju and Papa ajao	896
Itire and Kayode fadeyi	1,238
Idi-oro/OdiOlowo, Ojuwoye/Baba Losa, Mushin/Atewolara Ilasamaja and Idi-Araba	3,672
Total	5,806

Source: Field survey, 2010.

**Table 3.** Income of respondents.

Income per month	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondents	%
Below N7,500	2	0.5	16	4	96	24	114	38
N7,500 to N15,000	8	2.	24	6	98	24.5	110	27.5
N15,000 to N30,000	10	2.5	36	9	56	14	102	25.5
N31,000 to N60,000	28	7	20	5	8	2	56	14
N60,001 and above	12	3	4	1	2	0.5	18	4.5
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

of infrastructure, age and type of building, housing e.t.c. A total of 400 questionnaires were administered and the data obtained were analyzed with the use of both descriptive and simple statistical analysis.

## DATA ANALYSIS AND PRESENTATION

On the socio-economic characteristics of the respondents, the field survey shows that 6.8% of respondent were male and 8.2% of respondents were female in the area of high income; whereas in the middle income area 11.5% of respondents were male and 13.5% respondents were female while the low income earners have the highest percentage of both male and female with 28.5 and 31.5%, respectively. The survey conducted shows that ages below 15 years has 9.2%, while ages between 31 to 45 years has the greater percentage of 30.3% of the respondents followed by 16 to 30 years with 25.3% of the respondents, 46 to 60 years with 21.5% of respondents, 61 years and above with 13.5% of the respondents. This indicate that there are more able body in the study area and if only given the opportunity of been gainfully employed this will reduce the level of poverty in the study area.

The research work revealed that the married people has the largest percentage of 61.2% of respondents followed by single with 27.5% of respondents, widowed with 5% of the respondents and divorced with 6.5% which

shows that there will be increase in the population of people in the area, which may have negative effect on their occupancy ratio and subsequently can impact negatively on the housing condition in the study area. This research work indicated that the majority of respondents in low income area had secondary education of 31% of respondents while in the high income area the majority had post secondary education which accounted for their high level of income. Because of the low level of education in the low income area, the level of poverty in this area tends to be higher than any other area.

The field survey shows that majority of people in the high income area are government employed with 7.5% of the respondents followed by medium income area with 6% of respondents while in the low income area their occupation is dominantly marketing and professional artisan services with 21.15% of respondents and 17% of respondents respectively. This has a drastic measure on their level of income and standard of living. It also impacted negatively on their housing condition.

The research work also revealed in Table 3 that the majority of people in the low income area earn below N7,500 with 24% of the respondents followed by 24.5% of respondents and 14% of respondents; compared to that of high income area where majority earned between N30,001 to N60,000 followed by N60,000 and above. The survey shows that poverty is more obvious within the low

**Table 4.** Respondents length of staying in the study area.

Length of staying	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
Less than 1year	8	2	18	4.5	10	2.5	36	9
1 to 5years	12	3	24	6	58	14.5	94	23.5
6 to 10 years	28	7	38	9.5	76	19	142	35.5
11years and above	12	3	28	7	96	24	128	32
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

**Table 5.** Respondents reasons of staying in the study area.

Reasons for staying	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
Cheaper rent	18	4.5	36	9	96	24	150	37.5
Closer to relative and kinsman	14	3.5	18	4.5	82	20.5	114	28.5
Closer to work	28	7	46	11.5	62	15.5	136	34
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

income earners than that of high and medium income earners. This has negative effective on their standard of living and housing conditions.

The research work shows in Table 4 that low income area has the highest percentage of 24% of respondents who have been staying in the study area for over eleven years followed by medium income area with 9.5% of respondents and high income area with 7% of the respondents for 6 to 10 years. This show that the people in low income area could not change their accommodation due to their poverty level since majority of them are self employed and their incomes are very low to meet their daily needs not to talk of changing accommodation. This definitely

impact negatively on their housing condition. The survey also shows in Table 5 that majority of respondents staying in high income area are there because the place is closer to their place of work with 7% of the respondents not minding the cost of rent just because of its convenience. While in the low income area majority of the 24% of the respondents are staying there because the rent are cheap compared to high and medium income areas.

The findings show in Table 6 that low income area has the highest percentage of household size which is 24% of respondents with between 7 to 9 persons per room. While in the high income area, the household size is between 1 to 3

persons per room with 8% of the respondents.

This shows that the occupancy ratio in the low income area is very high, that causes congestion and breakout of diseases, and this also affects the surrounding environment because the rate of waste generation will be very high. The survey shows in Table 7 that majority of respondents in the low income area are living in rooming and single room apartment with 44% of respondents, while in the high and middle income area majority are living in flat because their level of income is high and they could afford it. Table 8 indicates the age of the buildings and shows that the buildings are old with some between the ages of 21 to 30 years and 31 to 40 years especially in the low

**Table 6.** Household size of respondents.

Household size	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
1 to 3	32	8	20	5	16	4	68	17
4 to 6	18	4.5	42	10.5	56	14	116	29
7 to 9	8	2	28	7	96	24	132	33
10 and above	2	0.5	10	2.5	72	18	84	21
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

**Table 7.** Housing type of respondents.

Housing Type	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
Rooming apartment	2	0.5	12	3	98	24.5	112	28
Single room apartment	10	2.5	24	6	78	19.5	112	28
Flat	38	9.5	36	9	30	7.5	104	26
Duplex	10	2.5	24	6	28	7	62	15.5
Traditional compound	-	-	4	1	6	1.5	10	2.5
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

income area. It revealed that the level of poverty in low income area has impacted negatively on their building structures.

The survey reveals in Table 9 that buildings in low income area are very poor with 27% of the respondents while buildings in high area are very good with 8% of respondents. This shows that poverty has negative effects on building in low income area. The survey also shows in Table 10 that the condition of the environment in low income is very poor with 24% of respondents

compare to high and medium income areas.

Therefore, there is a negative impact of poverty on environmental condition of the study area.

### Conclusion

The survey conducted revealed the following as the impact of poverty on housing condition: environmental deterioration, this can be seen in terms of the rate of generation of solid waste

whose disposal is a major problem in the study area; overcrowding, due to the fact that people cannot afford to pay high house rent, therefore there is increase in the number of persons living in a room with squatters which further deteriorate the facilities in the house like toilet, bathroom, and creating other social and economic problems. Based on the findings, the following measures would go a long way to enhancing an improvement in the standard of living and housing conditions in the study area:

**Table 8.** Age of building.

Household size	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
0 to 10 years	6	1.5	14	3.5	8	2	28	7
11 to 20 years	18	4.5	28	7	34	8.5	80	20
21 to 30 years	26	6.5	42	10.5	62	15.5	130	32.5
31 to 40 years	8	2	10	2.5	88	22	106	26.5
41 and above	2	0.5	6	1.5	48	12	56	14
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

**Table 9.** Condition of building.

Conditions of building	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
Poor	10	2.5	24	6	108	27	142	35.5
Fair	18	4.5	58	14.5	84	21	160	40
Good	32	8	18	4.5	48	12	98	24.5
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2010.

**Table 10.** Condition of environment.

Condition of environment	Area						Total	
	High income	%	Medium income	%	Low income	%	No. of respondent	%
Poor	12	3	36	9	96	24	144	36
Fair	26	6.5	48	12	82	20.5	156	39
Good	22	5.5	16	4	62	15.5	100	25
Total	60	15	100	25	240	60	400	100

Source: Field survey, 2011.



improvement in government poverty alleviation programmes; effective urban development policy; partial upgrading of the environment; effective development control; provision of effective loan scheme; enforcement of housing and building codes; and improvement in the sanitary conditions. Poverty has adverse impact on the lives of people and housing condition. It could result in the poor health of the residents due to exposure to pollution of different forms. It could also result to low standard of living. Faithful consideration of the recommended measures by the authority concerned will help to minimize the impact of poverty on housing conditions in Mushin Local Government Area of Lagos State and the country as a whole.

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