

EFFECT OF URBANIZATION ON HOUSING PROVISION IN URBAN CENTERS IN ENUGU STATE NIGERIA

**Prof. Barr. Ezeodili, Walter O.,
Ugwuagu, Nkiru Gladys
Chibuzo Princess Obianuju**

Department of Public Administration, Enugu State University of Science and Technology,
Enugu, Nigeria.

lugardmadu@gmail.com

ABSTRACT

The study examined the effect of urbanization on housing provision in urban centres in Enugu State. The specific objectives are to ascertain the effect of urban spatial structure on housing quality in urban centres in Enugu State; and examine the housing implications on housing affordability in urban centres in Enugu State. The study adopted a descriptive survey design. The data collected were presented and analyzed using mean score and standard deviation, while the hypotheses were tested with t-test statistical analysis at 0.05 level of significance. The study revealed that urban spatial structure has a big impact on housing quality in urban centres in Enugu State ($t\text{-cal. of } 4.672 > t\text{-crit. of } \pm 2.132$). It was also discovered that the population pressure has negative effect on housing affordability in urban centres in Enugu State ($t\text{-cal. of } 5.834 > t\text{-crit. of } \pm 2.132$). It was concluded that in the urban areas of Enugu, there is a severe housing scarcity. The deficiencies are extensive, and there is a quantitative and qualitative shortfall, but not insurmountable. The study proposed prompt comprehensive response to tackle the housing deficit both qualitatively and quantitatively by adopting a pro-poor housing development strategy through public-private partnership in light of these findings and conclusion. The study also recommended that the development of further estates should henceforth emphasize on low-income housing

Journal of Policy and Development Studies (JPDS)

Vol. 13. Issue 4 (2023)

ISSN(p) 0189-5958

ISSN (e) 2814-1091

Home page

<https://www.ajol.info/index.php/jpds>

ARTICLE INFO:

Keywords

Urbanization, Housing Provision, Urban Center, Urban Spatial Structure, Population

Article History

Received 15th July 2023

Accepted: 7th August 2023

to create more housss affordable by the low income earners in Enugu urban.

1. INTRODUCTION

Urbanization has been a long-standing trend. It is a global phenomenon, a trans-generational process that never ends. Migration of people between various parts of the globe has long been common. Such migrations are typically related to the pursuit of better opportunities. According to Oni-Jimoh and Champika (2018), urbanization is a basic phenomenon of multifaceted transition that rural populations and societies go through as they transition from sparsely inhabited areas to densely populated urban cities and eventually into civilized societies. Since globalization has connected cities all over the world, urbanization may improve poor people's ability to access housing, transportation, roads and healthcare education, jobs, products, and services. Urban areas as foundations of civilization and business activity is anticipated to provide social integration, employment, housing, stability, success, security, and appropriate accessibility to services because to its undeniable potential. Eleje (2021) claims that all of these would improve lives by making them safer, healthier, environmentally friendly, and more comfortable. Unfortunately, the trend of urbanization in emerging nations has deviated from the foregoing assumption, trapping many urban inhabitants in irritation, disarray and in despair. In many emerging nations, like Nigeria, fast urbanization has resulted in chaotic physical manifestations that reflect the profound and extensive socioeconomic, interpersonal, and physical changes taking place there. Unfortunately, policy flaws, lack of sufficient resources, or alternatively the abuse of already available resources, result in inadequate basic infrastructure, inadequate services, and poorly thought-out planning and implementation, jeopardizing the prospects of urbanization. Because of this, the urbanization trend in underdeveloped nations has been referred to as "pseudo-urbanization" (Lwasa, 2009 in Eleje, 2021).

Iyi (2014) outlined the origins of urbanization in Nigeria, arguing that it started with the Township Ordinance No. 29 of 1917, which was passed to categorize Nigerian urban settlements into different grades of cities and to create the general physical layout of towns. According to Iyi (2014), Enugu was listed among other towns as a second-class Township in that ordinance. The ordinance was created during the era between the 1907 discovery of coal in Enugu and the subsequent 1915 utilization. In particular, prior to the classification, Enugu had maintained its status as a significant town east of the Niger due to a number of purposes that it performed and still fulfills today.

Urbanization has economical, sociological, psychological, cultural, and statistical components, according to Aluko (2010), referenced in Idoko1 & Ezeodili (2021). Numerous migrants, both from the nearby countryside and from far-off places, were drawn to the cities due to the high level of perceived resources, status, political power, and religious knowledge there. In order to accommodate these immigrants, this surge led to the construction of additional city neighborhoods. As additional homes

were constructed in the city, it became apparent that the majority of them were designed exclusively for a small number of the wealthy, to the disadvantage of the poor. The majority of these homes were out of reach for the average family.

Given the population growth associated with the development process of urbanization, it should not be surprising that Nigeria alongside other developing nations experience severe negative effects. Migration from rural to urban areas, rather than natural population growth, is the main driver of Nigeria's urbanization index, which represents the country's population growth. According to several experts, rural-urban migration throughout the urbanization process is the root cause of all subsequent urbanization-related problems worldwide (Idoko1 & Ezeodili, 2021).

With reference to Enugu urban centres the rapidity of urban growth and the corresponding housing deficit gives cause for concern. The governments over the years have neglected the poor in housing policy in Enugu State to the extent that even as housing estates are developed in various parts of the Enugu urban, they remain unaffordable to the low income households. The consequence has been the rise in squatter or slum settlements in the city. In light of the aforementioned, this study assesses the Effect of Urbanization on Housing Provision in Urban Centres in Enugu State.

1.1 Statement of the Problem

The inadequate supply of housing, particularly in emerging countries, is one of the major issues with urbanization. This is true because the government and other appropriate agencies have failed to provide the land and houses needed to accommodate the influx of urban migrants in order to meet the demands of urban expansion. In many places of Nigeria, urbanization is marked by major housing crisis, poor living conditions, and physical growth of the city to its periphery. The agricultural fields on the outskirts of cities are frequently sacrificed to make room for the growing number of people who move there in search of better grounds.

The majority of Enugu State has experienced fast urbanization, which has created a variety of problems for the state and rendered its urban centers unable of meeting necessities including housing, infrastructure, and health care. According to Joseph (2019), urbanization and housing demand are strongly associated, so as a city's urban society grows, so does the desire for more housing. These demands have mostly gone unfulfilled in Enugu State's majority of metropolitan centers.

The majority of Enugu State's urban centers continue to struggle with the availability of suitable housing. As a result, the housing crisis in Enugu's urban centers has reached previously unheard-of levels. This led to an increase in home prices and affordability issues for a variety of buyers of housing. Demand and supply, two fundamental economic dynamics, govern how much urban housing costs in Enugu State, making the housing crisis the most pressing. This is evident from the prevalence of deprived areas, subpar housing, unhygienic conditions, and squatter settlements throughout the majority of Enugu State's metropolitan regions (Eleje, 2021). The problem of inadequate housing for the people, especially among the low-income group, constitutes one of the major challenges to the welfare of citizens in Enugu urban centres. Housing is universally acknowledged as one of the most basic human needs for life and it is a residential structure where man lives and grows. The influx of migrants in Enugu urban centres has created scarcity of housing. The problem of insufficient housing to keep up with the rapid rise in urbanization tendencies has persisted. The numerous unplanned settlements in the metropolitan districts of Enugu are the product of poor housing policy.

The inadequate housing supply in Enugu State in response to the continuously growing urban population has thus served as the driving force behind the current study. Several investigations that were done in this research area have not particularly addressed how urbanization has affected housing availability in

urban centers like Enugu. This study was conducted as a result of addressing this knowledge and literature gap.

1.2 Objectives of the Study

Determining the effect of Urbanization on Housing Provision in urban centres in Enugu State, Nigeria is the broad goal of the study. The precise objectives of the study are to:

1. Ascertain the effect of urban spatial structure on housing quality in urban centres in Enugu State.
2. Determine the effects of population pressure on housing affordability in urban centres in Enugu State.

1.3 Research Questions

The following research questions were developed for the study.

1. What are the effects of urban spatial structure on housing quality in urban centres in Enugu State?
2. What are the effects of population pressure on housing affordability in urban centres in Enugu State?

Statement of Hypotheses

The study was guided by the following hypotheses

1. Urban spatial structure has significant effect on housing quality in urban centres in Enugu State.
2. Population pressure has negative effect on housing affordability in urban centres in Enugu State.

2. REVIEW OF RELATED LITERATURE

2.1 Conceptual Review

Urbanization

Urbanization refers to the growth of urban areas, most times at expense of the rural environments as people move from rural areas to urban centres in search of job opportunities and improved livelihood (Olaewaju & Oviasogie, 2019). The allure of greater jobs, medical care, schooling, and culture is present in cities, which also make a disproportionate contribution to the economy as a whole. In emerging nations, urbanization has become one of the most significant demographic and economic trends, with significant ramifications for housing, good health, energy consumption, and economic growth. According to Joseph (2019), urbanization is the process of moving from a rural to an urban society. It involves an increase in the population of urban regions over a specific time period. It has been referred to as an increase in the population's concentration in urban areas as opposed to areas that are rural. Urbanization is the result of socioeconomic, and political changes that cause major cities to grow and become more concentrated in the urban area, changes in how land is used, and a shift from a rural to an urban structure of administration and leadership (Eleje, 2021). The main ways that urbanization manifests itself are through the outward growth of the constructed area and the transformation of fertile farmland into both residential and business space. This procedure typically takes place when a country is still in its formative years (Olaewaju & Oviasogie, 2019).

Components of Urbanization

Components of urbanization are various and wide-ranging, but two of these components were discussed in this study. These are:

- 1. Population Pressure:** Population pressure is a term summarizing the stress brought about by an excessive population density and its consequences. It is used to describe human overpopulation that suffers from too many individuals per area. In the case of humans, absolute numbers of individuals may lead to population pressure, but the same is true for overexploitation and overconsumption of available resources such as housing and ensuing high price and environmental degradation. Population pressure is the excessive increase in number of people seeking for a particular resources (housing) within a population that reduce the ability of an environment to support the population and that therefore tend to result in unaffordability of such resources (Okorochoa & Obienusi, 2022)

2. Urban Spatial Structure: The location of various activities in the center and on the outskirts is taken into account by urban spatial planning. The most significant central area of a city is typically referred to as the downtown business area. A downtown area is a cluster of core and/or central activity. The secondary activities concerned with administration (head offices, financing, and security), as well as consumption (retailing), are the topmost degree activities in the urban spatial structure. They frequently gain by having easy access to both the workers and customers. With activities like storage, manufacturing, wholesaling, and transportation, central activities concentrate on the roles of production and distribution. They need more land than the essential activities, but they also need decent accessibility. The majority of ancillary activity are servicing local needs (Liu, Zhong, Jiang & Song, 2022).

2.2 Concepts of Housing, Housing Quality and Housing Affordability

Scholarly interest in housing has recently increased. According to Nwalusi, Okeke, Anierobi, and Nwosu (2002), it is the process of providing long-term infrastructure and social support for a significant amount of people who live in planned, acceptable, secure, and hygiene communities. This is done in order to meet the population's fundamental needs as well as any unique requirements. Because it includes all of the infrastructure, social services, and utilities that make a community or neighborhood habitable, housing, in all of its forms, is more than just a place to live. It also consists of a group of communities where people live in close proximity to resources and amenities for sustaining life.

Housing has an effect on health in a number of ways, including cost-effectiveness, stability, reliability, security, and environment. In particular, the overall condition of housing and the state of the surrounding area will be included in the analysis of housing quality. According to Krieger and Higgins (2018), quality of housing includes the physical state of a person's home as well as the standard of the social and physical atmosphere in which it is situated. The quality of housing includes both the interior and exterior condition of a residence and the standard of the neighborhood in which it is situated. Housing quality is greatly influenced by the structure and design of a residence, which can have an impact on psychological as well as physical wellness. According to Nwalusi, Okeke, Anierobi, and Nwosu (2002), inadequate living circumstances and poor housing quality, such as lead, mold, or exposure to asbestos, poor air quality, and congestion, can have a significant impact on the health of individuals, such as chronic injuries and illnesses. In general, the term "housing affordability" describes the price of renting an apartment and accommodation relative to a certain person's or household's disposable income, both for renters and owner tenants. Although there isn't a single meaning for this term, it's often simple to understand what it means when it comes to housing. Nevertheless, it can be challenging to define affordability in practice, particularly when it comes to choosing the right geographic area for housing markets, designating representative of people and households, and taking into account their evolving circumstances over the course of time. The simplest definition of housing affordability is the ratio of rent to income or the price of a home to income; more complex definitions take into account the amount that may be spent on non-housing expenses in relation to the amount that is left over after paying for housing.

2.3 Relationship between Urbanization and Housing Provision

The review of the relationship between urbanization and housing provision in this study was based on the two components of the dependent and the dependent variables in the subject under study. The review was therefore carried under sub-heading as follow.

Urban Spatial Structure and Housing Quality in Urban Centres

While the conditions in the cities are not satisfactory, the rate of urbanization expansion and the rise in the number of cities are both disturbing and frightening. The lack of basic amenities and services, such as electric power, water, public transportation, housing, waste, and drainage, is a serious issue with Nigeria's urban centers' rapid growth. The cities become ineffective, impractical, and unpleasant when

there is an overwhelming strain on their urban services. Urban planning has a significant difficulty as a result (Aderamo & Ayobolu, 2020).

In For instance, housing issues are widespread in many urban areas in Nigeria. This is a constant aspect of urbanization. Urbanization has put a lot of strain on housing, and in Nigeria, the difference between supply and demand for housing is only getting worse. Megbolugbe (2018) claims that the provision of housing for Nigeria's booming urban population is the most notable of all urban difficulties brought on by the rapid growth of the urban population.

The upper-class lives in the peculiar and designated area of the city, the average class occupies the old residences of the upper class, and the poor make due with inside buildings, which are typically temporary structures used for squatter settlements. Mabogunje (2020) cited the following as the main housing issues related to the physical pattern of urban planning, particularly in remote areas: poor housing conditions demonstrated in the congestion and insufficient dwelling units; excessive population density brought on by unregulated land market activities; insufficient availability of essential services and infrastructure services; pollution of water and solid waste problems; and worsening natural land conditions. (Megbolugbe, 2018). According to Aderamo and Ayobolu (2020), the exclusive and reserved area of the city is where the upper-class dwells due to the beauty of the city and the beneficial effects of urbanization on housing in a spatial structural pattern like Nigerian cities.

2.4 Population Pressure and Housing Affordability in Urban Centres

Without a new housing supply, population growth drives up the costs of both renting and buying homes. Population increase is a significant underlying driver in urbanization. The decline in household occupancy rates as a result of the change in living choices has further exacerbated the issue of the resulting collapse in housing affordability in many major cities.

Housing affordability has been falling in most urban centers in emerging nations like Nigeria as a result of growing housing costs, which have been linked to an increase in the number of people living in cities like Nigeria. Aderamo & Ayobolu (2020) define housing affordability as a word typically indicating the highest level of revenue which households should be required to spend for their dwelling. This definition of affordability begins with the idea of reasonable expenses in relation to income. According to Joseph (2019), the link between housing expenses (rent or mortgage) and household expenses reflects housing affordability. From the supply side of the equation, affordability continues to decline in several major cities. New supplies need to be developed to accommodate population growth, which leads to urban sprawl as well as pressure to expand, and upgrade current facilities or build new infrastructure. Because the new supply is frequently in rural regions of the city, the need for new infrastructure is more common, and this, together with increased expenses for compliance with environmental regulations and higher standards for quality, has an impact on the price of new housing supply (Aderamo & Ayobolu, 2020). The affordability issue runs the risk of spiraling out of control because builders won't build enough new homes to keep up with population growth expectations because they can't make a reasonable return on their investments, pushing up the cost of existing homes.

2.5 Theoretical Framework

This study adopted the theories of Optimism and Pessimism. Optimism theory is a theory from positive psychology's founding father, Martin Seligman and Pessimism theory was founded by German philosopher Arthur Schopenhauer in the 19th century. Optimism theory argues that we can cultivate a positive perspective. With a more joyful outlook on life, we are in a much better position to enhance our wellbeing. Optimism theory holds the idea that says we can change our attitude and behaviours by recognizing and challenging our negativity among other things (Seligman & Csikszentmihalyi, 2000 cited in Eleje, 2021). On the other hand, A series of philosophical theories known as pessimism theory

assigns life or existence an adverse significance. Philosophical pessimists frequently assert that life is intrinsically pointless or without purpose and that there is an empirically greater predominance of pains than joys in the world. They also contend that existence is ontologically or metaphysically hostile to living things. However, the ways in which they react to this situation vary greatly and can be encouraging to live.

These two opposing theories are apt for this study on Effect of Urbanization on Housing Provision in Urban Centres in Enugu State. Urbanization, according to the optimists, boosts productivity by stimulating creativity, innovative thinking and or by fostering better economies of scale, specific expertise, or aggregation. Urbanization, according to pessimistic theorists, could have a detrimental effect on economic growth and stability if it is uncontrolled or chaotic. This is because population density increases with urban growth. Each member of the workforce will have fewer productive resources (particularly capital), both cumulative and non-cumulative, to work with as the population grows. As a consequence, output per person is likely to be lower even if overall output increases. This pessimistic viewpoint, however greatly improved and modified, is based on the Malthusian heritage. According to pessimists, explosive urbanization can only be advantageous if it is accompanied by significant capital development or other big stimulus, which will be sufficient to overcome the small-scale equilibrium loop that could be caused by a surge in population (Eleje, 2021). Therefore, effective housing provision in this premise required policy implementation among other critical stimuli that drive urbanization and thus very imperative in the enhancement of sustainable housing provision.

3 METHODOLOGY

The study adopted a descriptive survey design. A descriptive survey method refers to a process of eliciting data from a target population through questionnaire or interview instruments, and subjecting such data to statistical analysis for the purpose of drawing conclusions. The use of descriptive survey design is necessary because it helped to ascertain the opinions of the respondents through the administration of questionnaires. This helped to seek answers to the issues raised in the research questions.

The study was conducted with total population of 969,074, comprising 774 staff of Enugu State Housing Development Corporation and 968,300 people of the three local government in Enugu Urban (i.e. Enugu East 374,100; Enugu North 326,900; Enugu South 267,300) (National Bureau of Statistics, 2016 Nigeria Projected Population). A sample size of 400 was obtained using the Taro Yamane formula, while the sample size for each stratum was calculated with Sam Kumar's proportional allocation formula. The purposive sampling technique was used to select the sample for the study. A standardized questionnaire served as the study's main tool. Two specialists from the Department of Public Administration at Enugu State University of Science and Technology and two experts from the Department of Public Administration and Local Government, University of Nigeria Nsukka validated the instrument. Their corrections and suggestions were used to produce the final instrument. The instrument reliability was tested using 10 staff from federal establishments in Enugu State. The reliability coefficient was 0.86 using Cronbach Alpha formula. A total of 342 copies of the questionnaire were properly completed and returned for the study (Enugu State Housing Development Corporation was 48 and the residents of urban areas in Enugu State was 294). The data generated from the study was presented in a tabular form of frequencies and percentages in the five-point Likert scale format. The hypotheses were tested using Chi-square (χ^2) analysis at the significant level of 0.05, when the computed value of chi-square (χ^2) is greater than (>) the table value of chi-square (χ^2), the null hypothesis is rejected.

4. DATA PRESENTATION AND ANALYSIS

In this section, the results of data collected are presented and analysed according to the research questions posed for the study. The hypotheses were also tested using Chi-square (χ^2) analysis at the significant level of 0.05 and the appropriate degree of freedom (DF).

Research Question One: What are the effects of urban spatial structure on housing quality in urban centres in Enugu State?

Table 1: Effects of urban spatial structure on housing quality in urban centres in Enugu State

Options	Strongly Agree	Agree	No idea	Disagree	Strongly Disagree	Total
Slums and informal (squatter) settlements	184 54%	82 24%	14 4%	34 10%	28 8%	342 100%
Precarious locations prone to flooding, fire outbreak, environmental pollution and epidemics	193 56%	66 19%	19 5%	43 13%	23 7%	342 100%
Severe overcrowding and congested buildings with little or no ventilation	136 40%	79 23%	27 8%	63 18%	37 11%	342 100%
Contraction of high quality housing estates across many urban areas	199 58%	91 27%	6 2%	28 8%	18 5%	342 100%
Below standard rooms, parlour and kitchen with little or no parking spaces	207 61%	71 21%	11 3%	31 9%	22 6%	342 100%
Poor physical condition of the building as a result of lack of maintenance	221 65%	63 18%	14 4%	26 8%	18 6%	342 100%
Construction of multiple stories building in most urban centres in the state	199 58%	103 30%	4 1%	22 6%	14 5%	342 100%

Source: Field Survey, 2023

Table 1 reveals the effects of urban spatial structure on housing quality in urban centres in Enugu State. The table showed that the frequency of the respondents that indicated very high extent was above average in all the items. This pattern of responses indicated that the respondents accepted all the items as the effects of urban spatial structure on housing quality in urban centres in Enugu State. The items include: slums and informal (squatter) settlements, precarious locations prone to flooding, fire outbreak, environmental pollution and epidemics, severe overcrowding and congested buildings with little or no ventilation, contraction of high quality housing estates across many urban areas, below standard rooms, parlor and kitchen with little or no parking spaces, poor physical condition of the building as a result of lack of maintenance, and construction of multiple stories building in most urban centres in the state.

Research Question Two: What are the effects of population pressure on housing affordability in urban centres in Enugu State?

Table 2: Effects of population pressure on housing affordability in urban centres in Enugu State

Options	Strongly Agree	Agree	No idea	Disagree	Strongly Disagree	Total
Uncontainable population growth leading to demand exceeding supply of houses inducing Landlords to increase rents at will	206 60%	91 27%	9 3%	21 6%	15 4%	342 100%
High and unaffordable house rent for an average household	188 55%	108 32%	6 2%	11 3%	29 8%	342 100%
Inclusion of high lawyer/legal and exorbitant agency fees	190 55%	122 36%	8 2%	13 4%	9 3%	342 100%

Scarcity of houses worsened by landlords trusting their houses on agents to exploit the house seekers	194 57%	97 28%	7 2%	38 11%	6 2%	342 100%
Inclusion of high caution fee and demand for a year to two years initial house rent	144 42%	141 41%	15 4%	24 7%	18 6%	342 100%

Source: Field Survey 2023

The statistical analysis in Table 4.2 indicates that 2 items have mean scores above the cutoff point of 3.00 but below 3.50 showing agree. While the mean scores for the remaining 3 items are above 3.50 depicting strongly agree. This shows that all the items are the effects of population pressure on housing affordability in urban centres in Enugu State.

The overall cluster mean score of 3.45 is a strong indication that the items are the effects of population pressure on housing affordability in urban centres in Enugu State. The low pooled standard deviation of 0.57 is an indication that the opinions of the respondents do not differ remarkably on the items.

4.1. Test of Hypotheses

The hypotheses were also tested using t-test statistical analysis at significant level of 0.05. For any hypothesis testing with t-test, if t-calculated is greater than t-critical value (t-table), alternate hypothesis is accepted, if not null hypothesis will be accepted.

Calculation of Degree of Freedom (DF)

$$DF = (R-1) (C-1)$$

Where R = Number of row in the contingency table
C = Number of columns in the contingency table
DF = (2-1) (5-1)
= 1x4
= **4**

At 0.05 significant level and 4 degree of freedom the table value of t-test = **2.132**

Hypothesis One: Urban spatial structure has significant effect on housing quality in urban centres in Enugu State.

Table 4.4: T-test analysis of the Staff of ESHDC and the residents of Enugu Urban Centres on urban spatial structure and housing quality in urban centres in Enugu State

Categories of Respondents	N	Mean (\bar{X})	Std. Deviation(s)	D.F	t-Cal.	t-crit.	Decision
Enugu State Housing Development Corporation	48	3.34	0.87	4	4.672	±2.132	Accepted
Residents of Enugu urban areas	294	2.62	0.69				
Total	342	5.96					

Source: Survey Data, 2023

Table 4.4 above treated the research hypothesis one. The statistical analysis indicated t-calculated (4.672) is greater than t-critical value (2.132) at 0.05 level of significance, and therefore hypothesis one is accepted. Hence, urban spatial structure has significant effect on housing quality in urban centres in Enugu State.

The statistical analysis also submits that both the staff of Enugu State Housing Development Corporation and the residents of urban centres in Enugu State are in agreement that urban spatial structure has

significant effect on housing quality in urban centres in Enugu State. This is because 4.672 is not within the acceptable region of a two tailed test and is also greater than the critical value ± 2.132 .

Hypothesis Two: Population pressure has negative effect on housing affordability in urban centres in Enugu State

Table 4.5: T-test analysis of the staff of ESHDC and the residents of Enugu Urban Centres on population pressure and housing affordability in Urban Centres in Enugu State

Categories of Respondents	N	Mean (\bar{X})	Std. Deviation(s)	D.F	t-Cal.	t-crit.	Decision
Enugu State Housing Development Corporation	48	3.56	0.87	4	5.834	± 2.132	Accepted
Residents of Enugu urban areas	294	2.48	0.68				
Total	342	6.04					

Source: Survey Data, 2023

The analysis on table 4.6 above showed that the t-calculated of 5.834 is greater than t-critical value of ± 2.132 , and the second hypothesis was accepted. This signifies that population pressure has negative effect on housing affordability in urban centres in Enugu State.

This further indicated that both the staff of Enugu State Housing Development Corporation and the residents of urban centres in Enugu State are in agreement that population pressure has negative effect on housing affordability in urban centres in Enugu State.

4.2. Discussion of Findings

The result of the t-test in hypothesis one revealed that urban spatial structure has significant effect on housing quality in urban centres in Enugu State. It was found that slums and informal (squatter) settlements, precarious locations prone to flooding, fire outbreak, environmental pollution and epidemics, severe overcrowding and congested buildings with little or no ventilation, contraction of high quality housing estates across many urban areas, below standard rooms, parlour and kitchen with little or no parking spaces, poor physical condition of the building as a result of lack of maintenance, and construction of multiple stories building in most urban centres are the effects of urban spatial structure on housing quality in urban centres in Enugu State.

The result is in agreement with the finding of Wizer & Obafemi (2019) who discovered that urban growth has significant influence on quality of houses in Port Harcourt city. The study revealed that the major problem associated with the housing in Port-Harcourt city was a dirty environment and insecurity. This finding is also supported by the finding of Idoko & Ezeodili (2021) who their study showed that urbanization positively affects housing characteristics in Enugu state. This is because the current study indicated that urbanization has both negative and positive effect on quality of housing in urban centres in Enugu State. The positive effects include the contraction of high quality housing estates across many urban areas and the construction of multiple stories building in most urban centres in Enugu state. However, it is important to state that the urban spatial structure associated with urbanization has more negative effects than positive effects in Enugu state.

The result of the t-test in hypothesis two revealed that the population pressure has negative effect on housing affordability in urban centres in Enugu State. The descriptive statistics in research question two revealed that demand exceeding supply of houses inducing Landlords to increase rents at will, high and unaffordable house rent for an average household, inclusion of high lawyer/legal and exorbitant agency fees, scarcity of houses worsened by landlords trusting their houses on agents to exploit the house

seekers, and inclusion of high caution fee and demand for a year to two years initial house rent are the effect of population pressure on housing affordability in urban centres in Enugu State.

This finding is in line with the results of the Okorochoa & Obienusi (2022) who assessed population pressure on urban housing within Ngwa road, Obohia and Ohanku parts of Aba South and revealed a steady increase in the population size due to proximity to the market as most of those living in the area are traders and artisans and imbalance between housing stock and population in the study area result in exorbitant house rent that the average traders struggle to afford. This finding aligns with the result of Idoko & Ezeodili (2021) who discovered that urbanization affects house rents and choice of settlement in Enugu state to a great extent.

5. CONCLUSION AND RECOMMENDATIONS

It is clear from the results that Urbanization has both negative and positive effects on housing provision in urban centres in Enugu State. Although the negative aspect outweighs the positive effects, urbanization is an inevitable process, but unfortunately was not adequately planned for in the case of Enugu State. In a metropolis like Enugu, rapid progress in urbanization presents a number of difficulties. In the urban places of Enugu, there is a significant housing scarcity. Although the deficiencies are extensive and the deficit is qualitative as well as quantitative, it is still possible to overcome them. Taking on these difficulties will require precise forecasts of future urban expansion and related housing requirements, as well as good knowledge of the distinguishing features of those accessing the city. While housing ought not to be addressed in isolation, a continuous effort is needed to solve the ongoing housing crisis in Enugu State's major areas. This effort must include proper financial investments and the establishment of necessary agencies and institutions. Therefore, it is important at this time for Enugu State government to ensure proactive measures like the above mentioned and the recommendations in this study, in order to properly pattern the urbanization process and deal with the issue of housing provision decisively in Enugu urban areas.

The following suggestions were made in light of the findings and conclusion of the study:

1. Properly planned comprehensive intervention is required to tackle the housing deficit in Enugu metropolis both qualitatively and quantitatively by adopting a pro-poor housing development strategy through public-private partnership.
2. The development of new estates should emphasize on low-income housing to create more houses affordable by the low income earners in Enugu urban. Enugu State government can as well increase the salaries of state public servants, and as a matter of imperative strive to balance the development in rural and urban centre to an extent to reduce rural-urban migration, this can be done by taking some major state government establishments to the rural areas such as universities, hospitals among others. It has become necessary to review the relevant policies in charge of housing development and environmental management in Nigeria and Enugu State in particular, including other legislations that are concerned with lands and urban development. The policies ought to be more appropriate in terms of quality of houses, house rent, landlords' tenants' relationship, mortgage financing and obtaining of Certificate of Occupancy (C of O) among others.

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