

FACTORS AND DETERMINANTS OF HOUSING CHOICES IN KADUNA METROPOLIS, NIGERIA

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ABSTRACT

The study examined the factors and determinants of housing choices in Kaduna metropolis. Respondents were selected using purposive and simple random sampling techniques. The data collected were analyzed using descriptive techniques. Also, data for the research adopt the use of Key Informant Interview (KII), questionnaire and field observation. The result shows the various types of houses that includes 3 Bedrooms Detached (66.7%), 2 Bedroom Detached (11.4%), 3 Bedrooms Semi Detached (9.8%) as types of housing residence. Also, the findings revealed that aluminum roofing was the major roofing material used for the houses (48%). In addition, the major sources of water supply in the study area were borehole (72.4%). Also, the distance from house to school shows that half of the respondents covered almost less than 10km. The studies revealed that MPH estate was the major housing private partnership provider with 33.3% and preferred choice followed by Triple A, while the Tapiddac was the least private partnership provider. Despite the preferences of private partnership providers, the respondent preferred affordability of houses (43.1%) rather than housing quality (29.3%), security (15.4) and housing accessibility (12.2%) was the lowest reason for the choice of houses. The result also revealed that too much bureaucratic process as one of the major challenges during acquiring of a house unit followed by a long waiting period. Also, the findings revealed that beneficiary must be an active civil servant with monthly salary or a registered business to serve as one of the criteria to be fulfilled before he/she can own a house.

Keywords: Determinant, Housing, Partnership, Kaduna Metropolis

INTRODUCTION

The increase in population growth among developing nations and cities across the world within the last few decades had contributed so much challenges and problems especially in the urban housing provision (Arudi, 2017). Provision of adequate and affordable shelter to populace in cities of developing countries is a major challenge to many governments due to economic challenges. Decent and affordable housing is an unmet need for millions of Nigerians household (Ahmed and Binsipan, 2019). Public-Private Partnership (PPP) in provision of houses estate contributes in reducing slum creation and urban decay through sustainable urban growth. With the declining financial resources of government on housing delivery and other infrastructural services, Public Private Partnerships (PPPs) has been widely advocated for housing and infrastructure development in Abuja and other part of Nigeria through housing reforms (Arudi, 2017). Adequate collaboration and partnership in providing qualitative shelter would make impact in terms of provision of urban infrastructure such as electricity, water supply, roads and other services required in having a desired

neighborhood. Thus, providing the much needed urban infrastructure in a sustainable manner in urban centers of developing countries which are rapidly urbanizing is highly desirable.

Housing can be described as a physical structure meant for provision of shelter or accommodation to its occupants. Thus, housing is one of the basic requirements of human life since shelter is always ranked next to food (Okafor, 2013) and clothing based on priority needs for every human being. Problem of inadequate housing faced by poor people around the world has been a matter of concern to governments in various countries especially in the developing world. In such countries, the housing problem is not only that of quantity but also of the poor quality of available housing units (Bello, 2019).

As a result of population increases, and the inability of many families to provide their own dwellings, there is a need on the part of governments to play a significant role in solving housing demand challenges. In Africa, there is still a long-term challenge of land and housing supply, in terms of both quantity and quality, as well as that of affordability, security of tenure and social inclusion that is affecting the urban dwellers especially due to lack of accessibility to decent and affordable houses.

Studies has shown that one-third of the urban population in developing countries have very limited access to adequate housing, water supply and other sanitation infrastructures (Wismansyah, et al., 2019). Urbanization at present has put stressed in achieving the goal of sustainable development especially in developing countries (Hamizah, Yusof and Hazlina, 2013) leading to excess demand on infrastructure which governments cannot cope with too much demand. Despite government intervention at various levels in many developing countries, housing problem continue to generate as increasing number of the poor urban residents becomes homeless.

Therefore, this study is aim at analyzing the factors and determinants of housing choices in Kaduna Metropolis. Several studies on housing and PPP have been undertaken in Nigeria and other regions of the world (Ahmed and Binsipan, 2019; Adamu, 2019; Ibem and Aduwo, 2012; Kasala and Bura, 2016; Leccis, 2015) but none was identified in the study area despite several development by both government and property developers in Kaduna Metropolis.

STUDY AREA AND METHODOLOGY

Study Area

Kaduna Metropolis (Figure 1) is located between Latitude 10⁰ 20¹ N to 10⁰ 45¹ N of the equator and Longitude 7⁰ 12¹ E to 7⁰ 37¹ E of the Greenwich meridian. The climate of the study area can be described as the Sub-Humid type characterized by tropical wet and dry or savannah climate (Aw). These are the two distinct seasons:

the rainy season and dry season. The metropolis comprises of four Local Government Areas (LGA): Kaduna North, Kaduna South, part of Chikun and Igabi LGA. The population of the metropolis has unprecedentedly risen from about 3,000 in 1919 to 45,000 in 1952, 896,055 in 1991 and estimated at over 2 million by 2015 (Saleh,

2015). Kaduna has experienced a phenomenon urban growth and has expanded rapidly over the years which has attracted migrants to the study area (Saleh, 2015). Therefore, this has accelerated the increase in the demand for housing and other urban infrastructure.

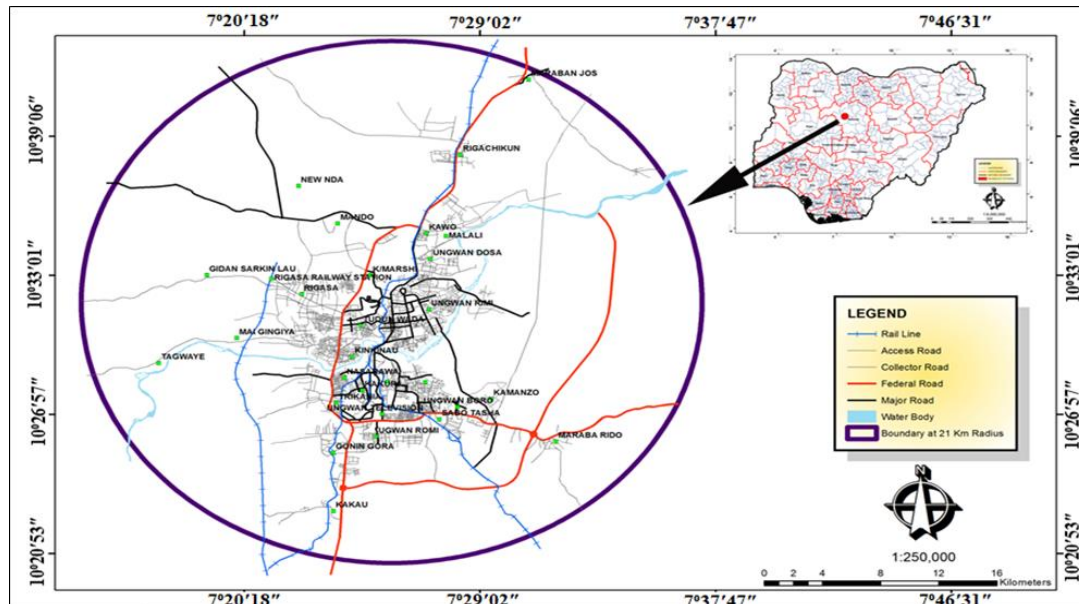


Figure.1: Kaduna Metropolis (Study Area)

Source: Ministry of Land and Physical Planning, Kaduna State, (2012).

METHODOLOGY

The data collected were analyzed using descriptive techniques, frequencies and percentages. Data was obtained from primary and secondary sources. While the secondary data included excerpts from existing literature and publications. Data for the research adopt the use of Key Informant Interview (KII), questionnaire and field observation. The housing estates were selected using purposive sampling. The questionnaires was administered to beneficiaries of the housing estates based on simple random sampling. Key informant interview was conducted to stakeholders

in both the government and housing firms. The collected data were subjected to descriptive statistical analyses.

RESULTS AND DISCUSSION

The results from the research on factors and determinants of housing through partnership is to ensure that the housing problems in Nigeria is reduced and sustainable for Nigerians. To find out that the policy and system can lead to provision of very qualitative and affordable housing.

Table 1: Socio-Demographic Characteristics of the Respondents

Variable	Frequency	Percentage (%)
Age (Years)		
<20	3	2.4
20-40	50	40.7
41-60	66	53.7
>60	4	3.3
Marital Status		
Single	23	18.7
Married	84	68.3
Divorced	6	4.9
Widowed	10	8.1
Level of Education		
No formal education	1	.8
Primary School	10	8.1
Secondary School	9	7.3
Tertiary	103	83.7
Employment Status		
Civil Servants	79	64.2

Business	32	26.0
Professionals/Consultants	6	4.9
Others	6	4.9
Average Monthly Income		
<₦50,000	6	4.9
₦51,000-₦100,000	19	15.4
₦101,000-₦150,000	39	31.7
>₦150,000	59	48.0

Table 1 is on the distribution of the sampled respondents by their socio-economic characteristics, it shows that majority (53.7%) of the respondents are within the age category of 41 – 60 years. Only 3.3% of them are above 60 years. The result indicated that the dominant age category (41 – 60years) are still in active and productive age. Furthermore, it indicates that majority (68.3%) of the respondents were married, while minority (4.9%) are divorced. The implication of the majority of respondents are married is that the demand for good quality houses would be high, because couples tend to bring up their children in a good environment. Few of the respondents (0.8%) indicated not having any formal

education while over 90% had secondary education and above. Most of the respondents (64.2%) are civil servant, followed by 26% who are into business while the least (4.9%) are Professionals/consultants and others that include security personnel both Military and Para-military. Also the result depicts the average monthly income of respondents in the study area. From the result, majority (48%) of the respondents make ₦ 151,000 and above on monthly basis while minority (4.9%) makes < ₦ 50,000 monthly. This finding uses income as an important factor in choosing residential area.

Table 2: Housing Condition

Variable	Frequency	Percentage (%)
Type of Housing Unit		
One Bedroom Detached	8	6.5
2 Bedroom Detached	14	11.4
2 Bedrooms Semi Detached	2	1.6
3 Bedrooms Detached	82	66.7
3 Bedrooms Semi Detached	12	9.8
Duplex	4	3.3
Others	1	0.8
Types of materials used for building		
Asbestos Roofing	4	3.3
Zinc Roofing	11	8.9
Aluminum Roofing	59	48.0
Others	49	39.8
Sources of Domestic Water for Used		
Pipe Borne Water	30	24.4
Borehole	89	72.4
Well	4	3.3
Distance of Housing unit to the Hospital		
<5kms	40	32.5
6-10kms	28	22.8
11-15	48	39.8
>16kms	7	5.7
Distance of Housing Units to the Market		
<5kms	71	57.7
6-10kms	37	30.1
11-15kms	12	9.8
>16kms	3	2.4
Distance of Housing Units to the School		
<5kms	45	36.6
6-10kms	50	40.7

11-15kms	25	20.3
>16kms	3	2.4
Years of the housing units		
<5years	86	69.9
6-10yrs	26	21.1
11-15yrs	10	8.1
>15yrs	1	0.8
Years Spent in the House		
<5yrs	105	85.4
6-10yrs	18	14.6

Table 2 revealed that majority of the respondents lived in 3 bedroom detached (60.7%) followed by the 2 bedroom detached (11.4%). It is only few of the respondents reported that they live in duplex and 2 bedroom semi-detached. Also, table 2 revealed that aluminium roofing was the major roofing material used for the houses. In addition, borehole was the major source of water in the study area.

The proximity of the housing estates to other social amenities was determined. Table 2 revealed that majority (39.8%) of the respondents covered a distance of 11-15km from the house to hospital. While they covered a distance of more than 5km to the

market. In addition, the distance from house to school shows that half of the respondents covered a distance of less than 10km. The remaining respondents covered a distance of more than 10km to school. The development of housing estate in Kaduna State is not a new phenomenon but it almost remained impasse until the current administration put more interest on it by introducing PPP model in provision of housing. This can be evidence in table 2 were respondents reported that most of the housing estate are not less than 5 years of existence and they were the first occupants of the houses for the last 5years in the estate.

Table 3: Determinants of House Choices

Variable	Frequency	Percentage (%)
Type of Housing Estate		
Namadi	26	21.1
Nuru Suraj	19	15.4
Tripple A	32	26.0
Rapiddac	5	4.1
MPH	41	33.3
Reasons for the Choice of Housing		
Housing Quality	36	29.3
Housing Affordability	53	43.1
Housing Accessibility	15	12.2
Security of the area	19	15.4
Mode of Payment of Housing		
Owner occupier	38	30.9
Paid 30% and complete over time	71	57.7
Loan	12	9.8
Others	2	1.6
Housing Challenges		
Exorbitant Prices	15	12.2
High Interest rate	20	16.3
Bureaucracy	40	32.5
Long waiting period	33	26.8
Others	15	12.2
Criteria to own a House		
Civil servant	79	64.2
Private Workers (Professionals)	6	4.9
Registered Businessman	32	26.2
Others	6	4.9

The development of housing estate is usually an arrangement through partnership between the government, private investors and clients. It is believed that the client prefer private partnership provider that provide an affordable and quality house unit. Therefore, table 3 revealed that MPH was the major (33.3%)

housing partnership providers, then Tripple A and Rapiddac was the least partnership providers. Despite the preferences of private partnership providers, the respondents preferred affordability of house (43.1%) followed by it house quality (29.3), while it also revealed that housing accessibility (12.2%) was the least reasons

for the choice of house. In addition, the results revealed that the majority of respondents paid 30% at first instance and complete payment over a period of time (57.7%), while about 30.9% obtain house unit through Owner Occupier. However, 9.8% obtain bank loan to get a house.

Table 3 revealed that bureaucracy (32.5%) was the major challenge during acquiring of house unit followed by the very long waiting period (26.8%). Furthermore table 3 also revealed additional conditions that are required to own a house, which includes one should be an active civil servant/company worker with salary or a registered businessman as one of the criteria that must be fulfilled to own a house.

Conclusion

The proliferation in housing development and investment in Kaduna State is not a new program by the government, but it receives the required attention by the current administration through PPP model arrangement. The study was conducted with a view to find out the determinants of housing choices in Kaduna metropolis. With the introduction of PPP Model, the respondents prepare houses that are affordable rather than quality and accessibility as their best reasons for choice of housing.

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