An Assessment of the Socio-economic Characteristics of the Incremental Housing Developers in Akure, Ondo State, Nigeria

O. O. Omotoso[1], O. O. Ojo[1] and A. A. Shittu[1*]

[1]*Department of Geography and Planning Science, Ekiti State University, Ado Ekiti, Ekiti State, Nigeria.*

Authors' contributions

This work was carried out in collaboration among all authors. Author O. O. Ojo designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Author SAA managed the analyses of the study and the literature. Author O. O. Omotoso did a final review and editorials. All authors read and approved the final manuscript.

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ABSTRACT

This paper examined the socio-economic characteristics of the incremental housing developers in Akure, a three-stage sampling was done. First, the peripheral areas of Akure metropolis was identified and used as the clusters. The second stage of sampling involved selecting communities from each peripheral area in Akure metropolis. In selecting the communities, purposive sampling was employed. The third stage of sampling was used in choosing the target units which were the incremental house owners. Sample size was selected using statistically valid methods with the assurance of complete data from the sampling frame and such data are collected in a reliable manner. Google Earth imagery of the study area was gotten from Google Earth Pro.7.0.3.8542. The imagery was digitized and the numbers of buildings were counted using Autocad. Oba-Ile had 1,013 buildings, Ijoka had 413 buildings, Igoba had 602 buildings while, Orita-Obele had 565 buildings, and the number of buildings from the four corridors were estimated to a total of 2,593 buildings. Most of the respondents in the study area were artisan and trader. Finding also showed

Corresponding author: Email: Adewalerichard37@gmail.com;

that the residents are low income earners and poor because their monthly income is below the international poverty line which is $1.90 a day and ₦360 in Nigeria Currency. This result showed that the low-income group is the major and the dominant income group in the study area. The study recommended that the Government should endeavor to design a policy that will be favorable to the masses and also make housing loan accessible to the masses. Government should assists in providing more infrastructural facilities in the study area. Also, government should sensitize the residents on the benefits of approval of plans and property documentations.

1. INTRODUCTION

Rapid population growth in developing countries and cities around the world in the last three to four decades has had serious challenges and consequences particularly on urban housing. UN-Habitat [1], described this problem as particularly worrying as it constitutes a crucial element that affect the long-term outlook of humanity UN Centre for Human Settlements [2]. Housing is increasingly becoming a scarce commodity in many cities in the developing world because this rapid population growth concentrates in cities. In 1996, it was estimated that, about 100 million people were homeless in the sense that they lived in insecure or temporary structures or in squatter settlements [3].

Incremental housing is a step-by-step process of housing development that begins with a core house and is gradually upgraded in size and or quality over time under the owner's control with regards to household needs and resources [4]. In reality, the number of people living in cities in the developing world is expected to double by the middle of the twenty-first century and the spatial extent of those cities is expected to triple. The majority of new urban dwellers will meet their housing needs in illegal settlements in informal city spaces.

2. STATEMENT OF THE RESEARCH PROBLEM

Despite adequate housing being a fundamental human right, which legitimately satisfies the needs of the household by ensuring a safe, habitable, affordable and secure home, many Nigerians still live in substandard housing, which is not fit for human habitation. Access to adequate housing has been and remains a mirage for the majority urban poor in Nigeria. Hence, many of the urban dwellers especially at the fringe ventures into incremental housing as a means to provide shelter for themselves and their families which they later continue to develop gradually. Although, this has not brought them a conducive living but it serves as a means to relieve them from paying house rents on yearly or on monthly basis [5]. The largely un-documented self-help incremental housing production suffers from lack of recognition and therefore attracts minimal financial support from mainstream banking institutions and other privates financing source poor infrastructural development of the country [5].

The economic reason for incremental housing development process is primarily the lack of access to capital. Land developments and housing production is capital intensive and access to continued flow of capital is necessary to ensure that land development projects are complete on time. Inadequate financial resources on the part of developers have fuelled the incremental building practices such that housing projects are often started and improved gradually as and when funds become available to the developers.

2.1 Objective of the Study

The objective of the study is to examine the socio-economic characteristics of the incremental housing developers in Akure.

2.2 The Study Area

Akure is a traditional Nigerian city and like other traditional Yoruba towns in the country, it existed long before the advent of British colonial rule. The city is located within Ondo State in the South Western part of Nigeria. Akure lies on the latitude 7^0 15' North of the equator and longitude 5^0 15' East of the Greenwich meridian. It also became the capital city of Ondo State and local government headquarters in 1976. Akure is located approximately 700kilometersSouthwest of Abuja, the Federal Capital of Nigeria and about 350 kilometers to Lagos the formal capital

of Nigeria. It accommodates less than 400,000 people and it is dominated by Yorubas who form the major tribe in South Western Nigeria. The study area is bounded by Owo Local Government Area in the East, Akure North and Ifedore Local Government Areas to the North, Ile-Oluji/Okeigbo Local Government Area in the West and Idanre Local Government in the South.

Akure is a medium- sized urban centre and became the provincial headquarter of Ondo province in 1939. It also became the capital city of Ondo State and a Local Government headquarters in 1976. These dual political roles of Akure have since acted as impetus to the influx of people into the city [6]. This influx was necessitated by the development attracted to the state capital. With the presence of government seat in Akure, job opportunities, provision of community facilities such as roads, water and social facilities such as hospitals, schools, markets precipitated the migration of youths from the surrounding towns/settlements for job opportunities among others, leading to its increase in population [7]. The city's morphology has changed over time to assume its present status with its attendant land use problems, slum creation, discharge of industrial effluents, vehicular smoke emission and host of others are experienced in similar medium sized urban centers in Nigeria [8]. Akure being a state capital has a wide range of importance. These include but not limited to the following; Administrative, Educational, religious and commercial importance. Its attainment of administrative importance dates back to the days of colonial era when it was made a district headquarters.

In July 1915 the divisions of Owo, Akoko and Ondo were merged into a province known as the Ondo province. Akure was made the provisional headquarters, which it was until the creation of Ondo states in 1976 when it became a state headquarters. Some important government establishments were already located in the city, which included the Ministry of Work, land and housing, The Ministry of Agriculture and Natural Resources, the ministry of Education (Inspectorate Division), The Federal Ministry of Communication, the police headquarters, the Federal Ministry of Trades and Industries, the water corporation and the National Electric Power Authority (formally Power Holding Company of Nigeria (PHCN) now the Benin Electricity Division Company (BEDC).

The establishment of Ondo State in February 1976 has since led to the establishment of many Ministries and statutory co-corporations as well as governmental institutions that had greatly influenced the demographic structure of the city. Akure is the host city of educational institutions like, the Federal University of Technology, Federal College of Agriculture, State School of Nursing and School of Midwifery as well as the school of Health Technology. Over the years, there have been a tremendous improvement in the provision of public service to the teeming inhabitant of Akure, an attestation to this was and is still the influx of people from the hinterland to the city.

The city of Akure has witnessed remarkable growth in its urbanization in recent years, and its population during the past few decades has more than tripled [9]. The upsurge in the annual growth of the city's population can be adduced to its administrative, educational and religious importance as well as its long standing role as a centre of economic activities attracting a large spectrum of immigrants into it. Above all, the population growth in Akure agrees with the increase in housing demand which gives rise to the number of incremental housing development in the study area. The major residential quarters in Akure includes the following: Lisa, Ijomu/Obanla, Osodi, Gbogi, Okearo/Uro, Owode/Imuagum, Odopetu, Apomu and Oda. These are the major residential quarters that constitute Akure. The people in other sections of Akure, the Isinkan whose head Chief is Aralepo and Isolos headed by chief Osolo and whose traditions are distinct from those of the majority of inhabitants also represent earlier settlers on this site of the present Akure. The total number building the study area cannot be actualized due to the large land mass of the area.

3. LITERATURE REVIEW

Incremental housing is a step-by-step process of housing development that begins with a core house and is gradually upgraded in size and or quality over time under the owner's control with regards to household needs and resources [4]. The process offers home owners a wide range of flexibility to enlarge and improve their houses in response to changes in their family size, structure, and financial capabilities. Therefore, the novelty of the housing produced through this mechanism lies in the process itself rather than its outcome [10].

In the rapidly growing cities of developing countries, informal building and expansion also referred to as; "pay-as-you-can-afford" process is often the mode of housing pattern in the majority low-income sectors. Households simply start with core-houses and gradually transform them into good quality 'middle-income' housing given sufficient time and resources. Incremental housing is not just piecemeal improvement of quality, but addition of space, triggering incremental room-by-room growth of a household's dream house.

Adeniyi [11], writing on housing in Nigeria, national Development emphasized that housing is a basic need for mankind and that investment in housing has a prominent role to play in the economic and social development of a nation. He noted that the attitude of the government to invest in housing is far from positive and greatly inadequate in relation to the housing needs of the nation. He therefore, calls for a more positive intervention by the government in the provision of adequate housing for the citizen. He noted that the magnitude of the housing problems varies from country to country and city to city. Berghali [12] noted that hardly could any nation afford to subsidize low-income shelter extensively enough to meet the scale needed.

Housing by its nature stands at the very core of all human activities which is generally recognized as important aspect of the environment as parts of man's environment affect his health, welfare, comfort and dignity more directly than the home in which he seeks shelter and security [13]. Onibokun [14] cited that housing in Nigeria is plagued by four (4) main problems namely: Quantitative, Qualitative, Psychological and Socio-Economic problems. He stated further that there are shortages of houses, hence subsequent problems of overcrowding in rooms, over utilization of available facilities and rapid deterioration of available facilities and physical structure of these houses. He noted that natural increase in the country demands additional dwelling units to house the increasing population. He added that the rural-urban migration which has assumed greater proportions during the last two decades has aggravated the housing needs in the urban centres. Finally, he opined that high cost of land acquisition, expensive costs of building materials are all serious problems of housing in Nigeria. Odeleye [15] remarked that for housing provision/sanitation, needs and problems to be improved, the people should be productively engaged in the doctrine of self-help whereby people are encouraged to help themselves in the process to provide their own shelter.

4. RESEARCH METHODS

In determining the sampling frame, the incremental house owner is the main target unit from which data will be obtained in the study area. To arrive at this unit, a three-stage sampling was done. First, the peripheral areas of Akure metropolis was identified and used as the clusters. The second stage of sampling involved selecting communities from each peripheral area in Akure metropolis. A total of four communities Orita-Obele, Igoba,Ijoka and Oba-Ile were selected, one from each peripheral axis according to Goethert [4] in his study on incremental housing opined that incremental housing development more prominent at the peripheral areas of urban centre due to the rate at which the city is expanding. In selecting the communities, purposive sampling was employed. The third stage of sampling was used in choosing the target units which were the incremental house owners. Here, house owner or any member of the house that has the knowledge of the development was randomly selected for the purpose of the study.

Sample size was selected using statistically valid methods with the assurance of complete data from the sampling frame and such data are collected in a reliable manner. Figure 1 – 4 show the Google Earth imagery of the study area gotten from Google Earth Pro.7.0.3.8542. The imagery was digitized and the numbers of buildings were counted using Autocad. Oba-Ile had 1,013 buildings, Ijoka had 413 buildings, Igoba had 602 buildings while, Orita-Obele had 565 buildings, the number of buildings from the four corridors was estimated to a total of 2,593 buildings. From table 1, 15% (389) of the total households was sampled because of the homogenous characteristics of the study area such as socio-economic characteristics and housing characteristics and these amounted to 389 questionnaires. The objective of the sample size is to survey the ideal number of households which gives the most statistically representative result [16]. Yusuf [16] opines that "larger populations permit smaller sampling ratio for equally good sample because as the population size grows, the returns in accuracy for sample size shrink" These proportions are ideal and reasonable because no fixed percentage is ideal; rather, 15 sample size is determined by the

circumstances surrounding the study situation (Ojo, 2005). A total survey or 100% survey amounting to six (6) number of questionnaire will be administered on Directors and Deputy Directors of the Institutions responsible for land use planning and management in the city.

A total of three hundred and eighty-nine 389 copies of questionnaire were administered at the study area. A simple random sampling technique of houses will be used; this involves picking of the selected household randomly among the residents of the selected corridors.

Table 1. Sample size of residents in the study area

Corridor label	Name of corridor	Total numbers of buildings	Sampled Household at 15%
A	Oba-ile	1013	152
B	Igoba	413	62
C	Ijoka	602	90
D	OritaObele	565	85
Total		**2593**	**389**

Source: Author's field survey, 2019
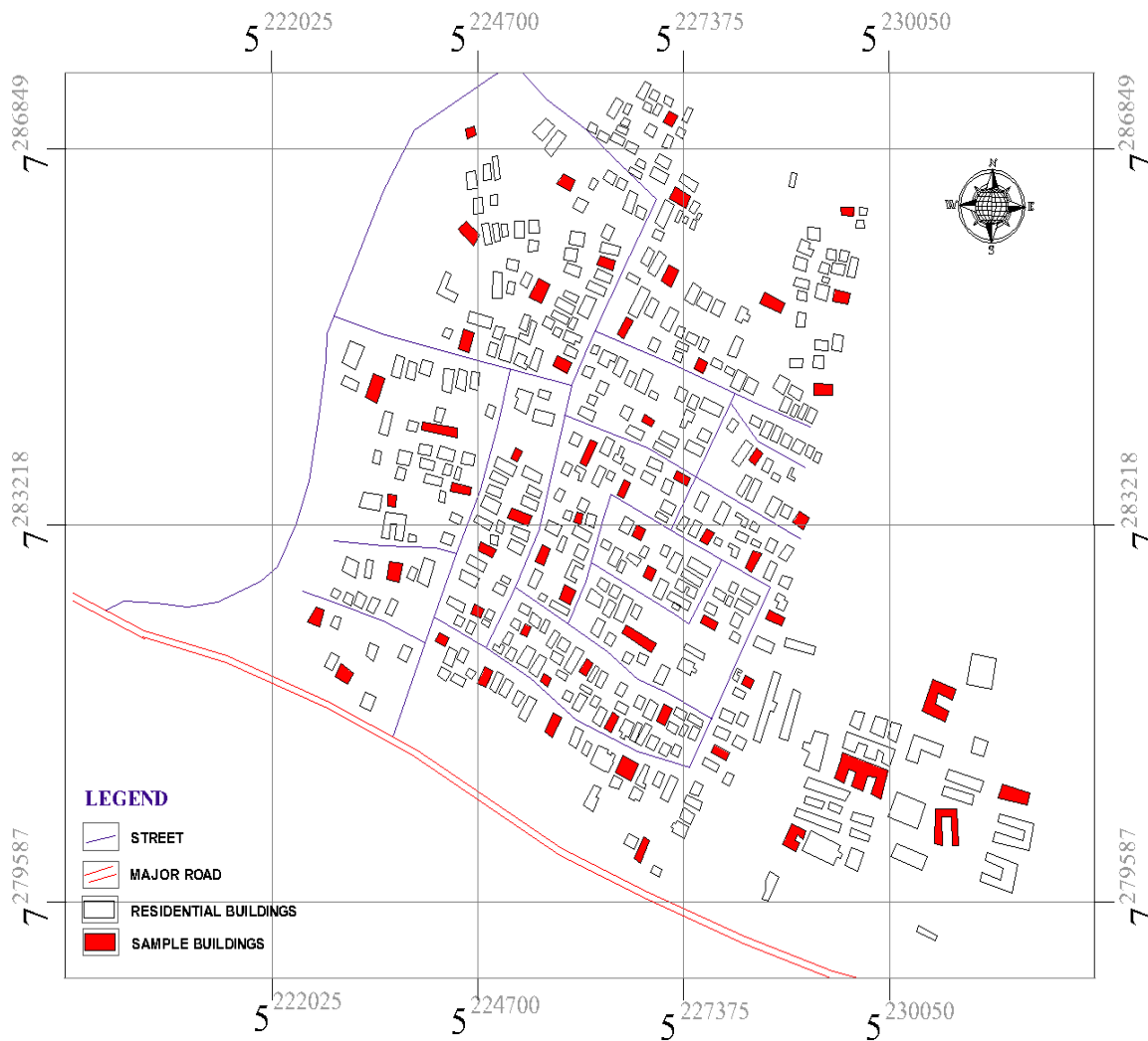
Fig. 1. Selected building at Igoba
Source: Google Earth Imagery, Digitized by the Author (2019)

Fig. 2. Selected building at Ijoka
Source: Google Earth Imagery, Digitized by the Author (2019)

The analysis was done using Univariate Analysis which includes the use of pictorial presentation of data, figures and tables.

5. FINDINGS AND DISCUSSION

5.1 Occupation of Respondents

The results showed that 84.73%, 40.3%, and 41.1% of the respondents at Orita–Obele, Igoba, and Ijoka were artisan respectively while 36.8% of the respondent at Oba-Ile were civil servant in the study area (Table 2). This implied that majority of the respondents in the study area were artisan expect Oba-Ile where 36.8% of the respondents were civil servant and closed

followed by artisan with 24.3%. The findings also reveal that 2.4% and 4.8% in Orita-Obele and Igoba are retired while at Ijoka and Oba-Ile no retiree was sampled because most of the respondents were self-employed. The finding implied that most of the respondents in study area are artisan and trader. This implies that the developers in the study area people with petty jobs, hence, they have no option than to be developing their plot of land gradually rather than renting houses here and there. However, as a result of the large number of people in this category in the study area, that is why there are several cases of incremental housing in the area.

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5.2 Monthly Income of Respondents

Findings showed that 67.1% and 29.0% of the respondents at Orita-Obele and Igoba earns less than 18,000 respectively. Also 66.7% and 54.6 % of the respondents at Ijoka and Oba-Ile earns between 18,000 to 48,000 on Monthly bases (Table 3). This shows that the residents are low income earners and poor because their monthly income is below the international poverty line which is $1.90 a day and ₦360 in Nigeria Currency (World Bank, 2015). Hence, they only have the choice of residing in the fringe where there are cheap lands and there will be good ground for them to develop their lands on gradual basis which most times cannot be allowed in the core areas of the city.

5.3 Income Class of Respondents

A good number of respondents of about 78.8% in Orita–obele, 33.9% Igoba, 53.3% Ijoka and 39.5% Oba-Ile respectively, falls into the category of low income earners. This result shows that the low-income group is the major and the dominant income group in the study areas (Table 4). As said in the previous discussion, the low income earners are those that seize the opportunity of developing the available low acquired land on gradual basis. Therefore, it implies that most of the developers are the poor people and their standard of living is generally very low and primitive, they have a low standard of living.
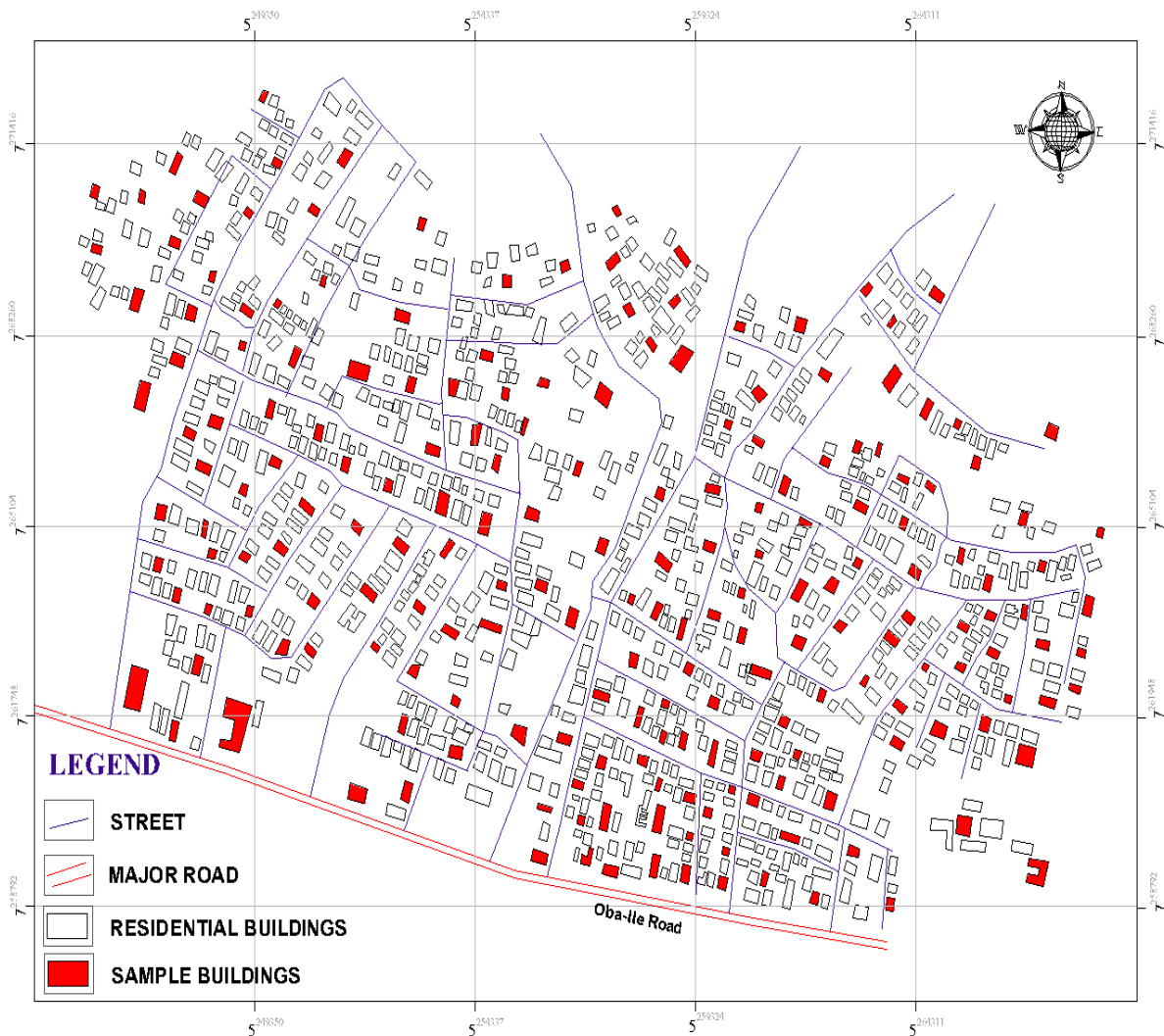
Fig. 3. Selected buildings at Oba- Ile
Source: Google Earth Imagery, Digitized by the Author, (2019)
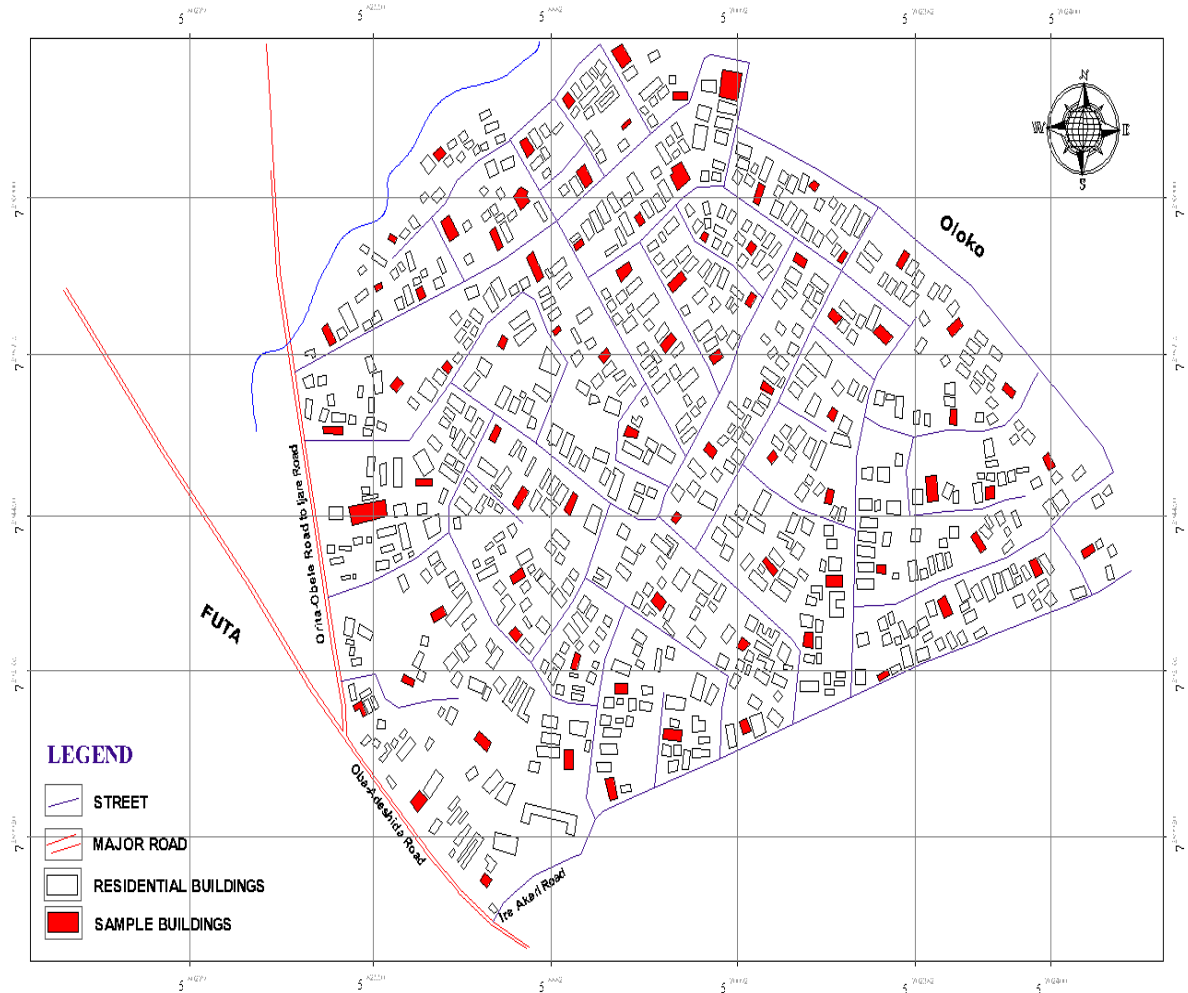
Fig. 4. Selected buildings at Orita–Obele
Source: Google Earth Imagery, Digitized by the Author (2019)

Plate 1. Incremental housing development at Oba-Ile, Akure

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Table 2. Occupation of the respondents

	Orita-Obele		Igoba		Ijoka		Oba-Ile	
	Freq	%	Freq	%	Freq	%	Freq	%
Students	3	3.5	-	-	12	13.3	26	17.1
Traders	5	5.9	20	51.7	18	20	33	21.7
Artisan	72	84.7	25	40.3	37	41.1	37	24.3
Civil servant	3	3.5	2	3.2	23	25.6	56	36.8
Retired	2	2.4	3	4.8	-	-	-	-
Total	**85**	**100**	**62**	**100**	**90**	**100**	**152**	**100**

Source: Author's field survey, 2019

Table 3. Monthly income of the respondents

	Orita-Obele		Igoba		Ijoka		Oba-Ile	
	Freq	%	Freq	%	Freq	%	Freq	%
Less than ₦18000	57	67.1	18	29.0	10	11.1	14	19.2
₦18,000- ₦48000	11	12.9	16	25.8	60	66.7	83	54.6
₦48,001- ₦78000	16	18.8	14	25.6	6	6.7	18	11.8
₦78,001- ₦108000	1	1.2	11	17.7	7	7.8	19	12.5
₦108,001- ₦138000	-	-	3	4.8	-	-	-	-
₦138,001- ₦168000	-	-	-	-	4	4.4	10	6.6
Above ₦168000	-	-	-	-	3	3.3	8	5.3
Total	**85**	**100**	**62**	**100**	**90**	**100**	**152**	**100**

Source: Author's field survey, 2019

Table 4. Income class of the respondents

	Orita-Obele		Igoba		Ijoka		Oba-Ile	
	Freq	%	Freq	%	Freq	%	Freq	%
Low	67	78.8	21	33.9	48	53.3	60	39.5
Lower middle	3	3.2	21	33.9	21	23.3	39	25.7
Upper middle	13	15.3	8	12.9	11	12.2	23	15.1
High	2	2.4	8	12.9	4	4.4	12	17.9
Not sure	-	-	4	6.5	6	6.7	18	11.8
Total	**85**	**100**	**62**	**100**	**90**	**100**	**152**	**100**

Source: Author's field survey, 2019

6. SUMMARY OF FINDINGS AND CONCLUSION

The finding implied that most of the respondents in the study area are artisan and trader. Finding also showed that the residents are low income earners and poor because their monthly income is below the international poverty line which is $1.90 a day and ₦360 in Nigeria Currency. This result showed that the low-income group is the major and the dominant income in the study area.

7. RECOMMENDATIONS

Based on the findings of this study, the following recommendations were offered. The Government should endeavor to design policy that will be favorable to the masses and also make housing loan accessible to the masses. Government should assists in providing more infrastructural facilities in the study area. Also, government should sensitize the residents on the benefits of approval of plans and property documentations.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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