LOW INCOME RESIDENTIAL HOUSING DELIVERY IN OSOGBO, OSUN STATE, NIGERIA

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As important as housing is to man, ranking second after food, its adequacy and availability for the low income group in developing nations of the world is fast becoming a mirage than reality. Housing which is considered a social good in some nation has an implication on man's psychological and social wellbeing as well as an asset of pride and power. The Nigeria Housing problem goes beyond quantitative to qualitative hence; both the public and private sectors have adopted strategies for combating the challenges of housing inadequacies among the low income groups in our urban cities. It is in view of this, that this paper examines the challenges of low income residential housing delivery in Osogbo Metropolis, Osun State, Nigeria with a view to developing a structure that will help in alleviating low income housing problem in the state. Osogbo Metropolis was divided into four residential zones. The paper adopts survey research design to determine the challenges confronting low income group. Data obtained from both primary and secondary sources were analyzed using descriptive and inferential analytical techniques. A total of 450 questionnaires were administered on the respondents using systematic random sampling technique, however, only 378 questionnaires were correctly filled and returned for analysis, representing 84% response rate. The study among other things reveals that, the state government has done little or nothing in the area of low income housing delivery and that a reasonable number of the respondents earn less than N20, 000.00 per month which made it difficult for them to either build or rent a decent accommodation. It recommends the need for better economy through job creations and the development of transparent and sincere public low cost housing scheme in the state. The paper concludes that government should promote increased access to land, reduce interest on housing loan, and subsidize building material prices so as to make it cheap and affordable for the target group.

Keywords: Housing availability, Low income group, Housing delivery, Residential housing.

Introduction

Housing is one of the basic necessities of man that is ranked second after food. Its availability and ownership are becoming a universal problem; this situation is more pronounced in developing nations like Nigeria. Hence, housing according to Ankeli et al (2015) is the totality of the surroundings and infrastructural facilities that offer human comfort, improve the quality of human health and

productivity as well as enable them to sustain their psycho-social or psycho-pathological balance in the environment where they find themselves. Adedeji and Olutuah (2001) opined that despite the fact that housing is a set of durable assets, that accounts for a high proportion of a country's wealth, a reflection of the social-cultural and economic values of a society on which households spend substantial part of their income as well as the best historical evidences of a country civilization, its provision for the low-income groups who incidentally constitute the majority of the population in Nigeria, is fraught with excessive problems. However, scholars have traced housing problems the world over to population explosion, continuous migration of people from the rural areas to the urban centres, and the lack of basic infrastructures required for good standard of living among others.

However, the Nigerian housing problems goes beyond quantitative to qualitative; hence, both the public and private sectors have adopted series of strategies to combat these challenges among the low income groups in our cities. Olayiwola, Adeleye and Ogunshaki (2005) have likened the Nigeria housing situation in Nigeria to a crisis situation which has manifested and expressed itself in quantitative and qualitative forms. These scholars are of the opinion that lack of comfort and rudimentary infrastructure, congestion, unhygienic conditions, high densities and absence of organization make for the ghastly experiences shared by the vast majority of the urban population. The spatial product of this problem is not only in the rapid emergence and deployment of slums and squatters of various typologies but in the proliferation of these settlements in the metropolitan suburb.

In recent time discussions on the Nigerian housing situation have always been targeted at the low income groups and the means of solving these problems. The continuous state intervention through public housing provision in solving the crisis has been suggested by some scholars as Public housing provision is seen not only a social and environmental necessity but also a political and economic approach necessary to support social peace and stable development in the nations of the world. Nonetheless, the inclusion of the private sector or the combination of both is hoped to provide a more reliable and permanent solution to this problem. The aim of this paper, therefore, is to assess the low income residential housing delivery in Osun state, Nigeria with particular focus on Osogbo metropolis.

Statement of the Problem

According to housing year book 2014, Nigeria is the most populous country in Africa and ranked 8th position in the world, with a population of over 173 million people. Over the past decade the economy has been growing at an average rate seven percent yearly and, after Johannesburg, Lagos has the biggest, most liquid market in the region. However, the country's housing provision is fraught with a plethora of problems especially for the low-income earners who incidentally constitute the majority of the population (Adedeji and Olutuah, 2007). This has made it difficult for the current housing stock to match the population of the country.

Onu and Onu, (2010) observed that the increased rural-urban drift accounts for the rapid urban growth. Housing problems in the country, as in some other less developed countries, encompass the quantitative inadequacy of housing, the structural deficiency in the quality of existing stocks and poor aesthetic condition of the housing environment. While these are manifested fully in urban areas, in the rural areas where the vast majority of Nigerians live, the problems of housing are in the low quality of their buildings. Olayiwola and Adeleye (2005) in their study of 'Public Housing Delivery in Nigeria, Problems and Challenges asserted that the debate on public housing programme in Nigeria has been abandoned largely on the guise of the exercise being a luxury, the economic pressure brought about by the structural adjustment programme of economic recovery of the 1990s and the inefficacy of the previous public housing programme

Ademiluyi,(2010) concluded that, though, housing provision by the Nigerian government commenced before the country got her political independence from Great Britain on October 1, 1960, but this problem still remains intractable as many rural and urban populations in the country do not have access to decent, safe, and affordable housing. The rapid growth of cities in Nigeria due to rapid

urbanization has led to the emergence of low income settlements of the inner-city and on the outskirts that can be classified as shanty towns (sees Aina in Onu and Onu 2010).

As important as these studies are to national development, none of them addressed the predicament of the low income earners in accessing residential housing in urban centres. Thus, this paper investigates low income residential housing delivery in Osogbo metropolis, Osun State, Nigeria.

Literature Review

Housing includes the totality of the surroundings and infrastructural facilities that offer human comfort, improve the quality of human health and productivity as well as enable them to sustain their psycho-social or psycho-pathological balance in the environment where they find themselves. Agbola (2007) considered housing as a multi-dimensional bundle of services and a bundle of contradictions and paradoxes. Hence, the roles of housing in the context of urban development are crucial, as it helps to provide accommodation and protection for both human and material resources. Housing is the process of providing a large number of residential buildings on permanent bases with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighbourhoods to meet the basic and special needs of the population (The Draft National Housing Policy, 2004). The concept of housing can, therefore, be seen as a process and a product. The product is the physical structure (shelter) while the process involves all the activities that lead to the production and operation of the structure (Onu and Onu 2010).

Despite concerted efforts of governments at national, state and local levels to solve residential housing problems of the low income groups, the challenges of residential housing availability and affordability persist. Ademiluyi, (2010) affirmed this when he observed that the situation even becomes more serious and worrisome when one realizes the fact that despite a number of political, social, and religious initiatives taken in the past in some of these developing countries, a large proportion of their population still lives in sub-standard and poor housing and in deplorable and unsanitary residential environments. Housing affordability connotes the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living. According to Malpezzi *et al*., in Onu and Onu, (2010), described housing affordability as the extent to which households are able to pay for housing. Rent cost, household income and eligibility of households for housing benefits (where practised) are listed among the variables that determine housing affordability.

The serious problem of inadequate housing in Nigeria results from many years of neglect, land titling problem, lack of property transaction data bank, undeveloped housing finance system, limited supply of long term funds, low household income levels, high unemployment rates, high inflation rate, high interest rate on mortgages, high cost of land, poor planning and poor implementation of housing policies and programmes and existence of administrative bottlenecks that make the processing and securing of approvals for building plans, certificates of occupancy and other necessary government permits very difficult and unmitigated corruption in the allocation of government land within the framework of the Land Use Act (Olayiwola and Adeleye, 2005; Akomolede, 2007; Onyike, 2007).

Onu and Onu,(2010) classified low income earners into two categories, namely, the low income earners who have no gainful employment and the low income earners who are employed. These scholars are of the opinion that the term "low income earner" is therefore, a relative term. Moreover, to identify the low–income earners, one needs to take cognisance of the location, cost of living, employment status of individuals, and their expenditure characteristics within a free market economy. For the purpose of this paper, low income earner is seen as persons / junior civil servants, traders and artisans whose income are low and cannot meet most of their basic needs.

Onibokun in Onu and Onu, (2010) opined that residential housing plays different roles in the society. It is an immense element in the inheritance and a source of personal wealth. It is a major sector in the national economy, a substantial consumer of investment funds and a large source of employment within the construction and building industries.

The important role residential housing plays in the welfare and productivity of man cannot be over emphasized. Existing studies have shown that it is in short supply and of poor quality most especially in less developed countries of the world. In urban centres, housing shortage is considered a basic characteristic of urbanization. Despite the importance of residential housing to man, housing the low income group is a basic challenge in most third world countries. Informal (squatter) settlements which are unplanned and unauthorized developments at the fringes of most developing cities spring up as a result of the need for the urban poor to live within a reasonable distance to the medium and high income group, it is the urban poor that do all the odd jobs for those in the high income group. Studies on the socio-economic situation of households living on informal or squatter settlements indicate a strong correlation between urban poverty, tenure status, access to services and citizenship (Vanderschweren et al, in Onu, 2010).

Methodology

For the purpose of this paper, Osogbo Metropolis was divided into four residential zones namely Alekunwodo, OjaOba, Isale Aro and Odi-Olowo residential zones. These localities were deliberately selected because these are Zones where the low income earners live. The paper adopts survey research design to determine the challenges confronting low income group. Data obtained from both primary and secondary sources were analyzed using descriptive and inferential analytical techniques. A total of 450 questionnaires were administered on the respondents using systematic random sampling technique, however only 378 questionnaire were correctly filled and returned for analysis, representing 84% response rate.

Analysis, Results and Discussion

Our findings are grouped under the efforts of the government towards housing demand and delivery processes and the socio-economic attributes in the four zones. Data gathered from the survey were analyzed to determine the challenges of urban residential housing confronting the low income earners in Osogbo metropolis. The results are presented thus:

Housing Demand

Despite the fact that there are no accurate data on the Nigeria's housing stock, earlier studies and observations strongly suggested that the ever increasing crisis in the residential housing subsector of the economy has created much challenges in the housing sector, which range from absolute housing units shortages, high property rentals, to the emergence and proliferation of the slums/squatter settlements, and the inability of the low income group to build or rent a decent accommodation in the housing market.

In 2006, for instance, the then Minister of Housing and Urban Development declared that Nigeria needed about ten million housing units before all Nigerians could be sheltered while another estimate in 2007 by President Yar'adua put the national housing deficit at about 8 to 10 million houses. In 2014, the Co-ordinating Minister for the Economy and Hon. Minister of Finance declared that the total current housing production in Nigeria was about 100,000 units per year, for a country of well over 170 million people. Hence, the country needs about 700,000 additional units each year, and has accumulated a housing deficit of about 17 million units. Even at this estimate, some of the major Nigerian urban centers' (Lagos, Abuja, Ibadan Port Harcourt and Kano) housing demand is growing at an alarming rate of about 20 percent per annum.

UNCHS / Habitat in Agbola and Adegoke (2007) sees housing demand as an estimation of the number of households that would be willing and able to acquire a particular housing package. This definition is tilted more towards effective demand, but there are other types of demand that maybe related

to housing such as potential demand for housing which is more of future demand or demand that cannot be enforced at the moment due to some factors (inadequate supply or non existence of the product), and pent-up demand which is that type of demand that exists but could not be expressed largely due to other restrictions which are cultural, socio-political and even religious rather than material dynamism.

However, the demand for low income housing in Nigeria has been affected by several factors. Prominent among these factors are the total population, per capita income of the population, complex land tenure systems, incomplete property registers, bureaucratic land titling processes, slow foreclosure policies (see Adedeji and Olutuah, 2001; Agbola and Adegoke 2007 and Okonjo-Iwela 2014).

Effort of Government towards Housing Delivery

Housing delivery system involves the combination and perfect utilization of all resources and materials such as labour, capital, land and other resources necessary for the production of new housing. According to Agbola (1998), housing delivery involves a complex process which flows in stages and in a sequential series to produce a housing unit or units. Agbola and Adegoke (2007) submitted that housing delivery system is made up of two distinct activities- the production of housing units and the process of allocation of the housing units so produced.

In Nigeria housing delivery system over the years has taken two basic dimensions – the public housing delivery option (direct and indirect), and the private sector housing delivery option. The public housing delivery option is a process where the public sector is directly involved through government efforts or her agencies in housing provision. Also, government can be involved in housing provision indirectly through the creation of enabling environment such as policy formulation, provision of site and services scheme and others. The private sector intervention, according to Agbola (2000) involves the private institutionalized and non institutionalized private sector participation in housing provision.

Several major steps have been taken in Nigeria aiming at adequate housing delivery since the aftermath of Bubonic plague in Lagos. The first was the establishment of Lagos Executive Development Board (LEDB) charged with slum clearance, land reclamation, and the development of residential and industrial Estates in 1928. The Nigerian Building Society (NBS) was also setting up in 1956 to provide housing loans to both civil servants and the Nigerian public. The establishment of the Federal Mortgage Bank of Nigeria (FMBN) in 1977 with the mandate of providing low interest rate housing loans to prospective developers. Also, the National Site and Services Scheme (NSSS) was introduced in 1986 with the aim of providing a well laid-out and serviced plots in all state capitals of the Federation, including FCT, Abuja and land with essential infrastructural facilities, such as roads, drainage and sewage system, water supply and electricity for urban housing developments. The National Prototype Housing Programme (NPHP) was also introduced by the Federal Ministry of Works and Housing (FMWH) to complement the objectives of the National Site and Services Scheme (NSSS). The reason for embarking on this project was to prove the possibility of constructing housing units through imaginative designs, judicious specification of materials, and efficient management of materials on construction site, that will be functional, effective, and affordable.

State Housing Corporation (SHC) was setup to provide housing to the populace especially the low income groups at cheap and affordable prices. 1991 and 1992 saw the emergence of the National Housing Programme (NHP) and the National Housing Fund (NHF) scheme by Decree No 3 of 1992 to provide self loans to prospective housing developers and also monitor trend of developments in the housing sector. To take over retail mortgage portfolios previously handled by Federal Mortgage Bank of Nigeria (FMBN) and to facilitate effective management of the National Housing Fund (NHF) Scheme, the Federal Mortgage Finance Limited (FMFL) was introduced. To ensure that government achieve her aim of providing adequate housing for all most especially the poor and low income groups, the Housing Policy Council (HPC) was set up to monitor development in the housing sector and to put into action machinery for the review of the 1978 Land Use Decree (LUD) which has become a clog in the wheel of development

in Nigeria. Others efforts of the government include the formulation of the National Housing Policy (NHP) in 1984, the establishment of the Infrastructural Development Fund (IDF) in 1985, and the Urban Development Bank (UDB) in 1992 (see Ademiluyi, 2010 and Federal Republic of Nigeria, 1997).

Agbola and Adegoke (2007) however, concluded that housing supply naturally responds slowly to new demand as the minimum time for the response is the time needed to mobilize resources necessary to start and complete the new dwellings. The most difficult question to answer in housing supply situation is "how to measure housing supply".

Todd (2007) identified two measures - House prices and the growth rate of house price. He opined that, housing is in inelastic supply in some cities either through little or no open land, restriction of local regulations on development that make it prohibitively expensive or slow. Earlier scholars identified the taking of inventory of approved building plans by the local planning authority, but Agbola and Adegoke (2007) criticized the use of this method in measuring the available housing stock as many approved building plans never translate to completed buildings. Okechukwu (2009) suggests the need for proper understanding of the nature and complexity of housing production for the purpose of solving these problems.

To put this issue to rest, Ibem, Anosike and Azuh (2011) in their study of challenges in public housing provision in the post-independence era in Nigeria empirically summarizes government national plans and the achievement so far recorded in the table below

Table 1. Performance of Public Housing in Nigeria (1960- 2010)

PERIOD	PROGRAMME TARGET	ACHIEVEMENT LEVEL
First National Development Plan(1962-1968)	- Planned construction of 61,000 housing units.	- Only 500 units less than 1% of the planned units were constructed. The political chaos and the resulting civil war (1966-1970) contributed to the marginal progress recorded during this period.
Second National Development Plan(1971-74)	-Establishment of National Council of Housing (1972) to advise the government on housing matters and Federal Housing Authority (FHA) in 1973 to co-ordinate public housing provisions -Plan direct construction of 59,000 low-cost housing units across the Federation.	-7,080 housing units representing 12% of planned houses were actually built.
Third National Development Plan (1975-1980)	-Creation of Federal Ministry of Housing, Urban Development and Environment and conversion of Nigerian Building Society to Federal Mortgage bank of Nigeria (FMBN). -Promulgation of the Land Use Decree (1978) -Planned construction of 202,000 low-cost housing units nationwide.	30,000 housing units representing less than 15% of planned houses were actually completed

4th National Development Plan (1981-1985)	-National Housing Program launched for the first time in 1980. Earmarked N1.9 billion for the construction of 160,000 housing units, for low-income people -The second phase of the housing program set out to construct 20,000 housing units across the country	A total of 47,234 housing units representing about 23.6% of planned housing units were constructed in the first phase. The second phase was cut short by the military coup of 1983
Military Governments (1986-1999)	-National Housing program planned 121,000 houses on Site and Services housing program between 1993 and1995 -1988 National Housing Policy launched to *provide Nigerians access to quality housing and basic infrastructure.* -1991 National Housing Policy was launched with the goal of *granting all Nigerians access to decent housing by 2000* in response to the slogan " Housing for All by the year 2000" of the United Nations.	- 5,500 housing units (less than 5%) of planned houses were actually constructed. -Provision of rural infrastructure through the Directorate of Food, Roads and Rural Infrastructure (DFFRI)
Civilian Governments (1999-2010)	-The New National Housing and Urban Development Policy (NHUDP) launched in 2002 with the goal of ensuring that "*all Nigerians own or have access to decent housing through private sector-led initiatives*". -Planned construct about 10,271 housing units through the Public-Private Partnership (PPP) arrangements in different PPP housing schemes across the country. -Planned construction of 500 housing units in the Presidential Mandate Housing Scheme in all 36 State capitals and Abuja. -Government planned a pilot project involving the construction of 40,000 housing units per annum nationwide.	- 2000 serviced plot through PPP site and service in Ikorodu, Lagos. -4,440 housing units completed in Abuja, Port Harcourt, Akure and Abeokuta, through PPP. -The Presidential Mandate Housing Scheme did not take off in many States. In Ogun State about 100 housing units representing 20% of the planned units were constructed. - Records of the achievement level of the pilot projects are not available.

Source: Adopted from Ibem, Anosike and Azuh (2011)

Housing Delivery Effort in the Study Area

Apart from the establishment of the Shagari Housing Estate and Oroki and Oroki extension in Osogbo, successive governments in the state continue to pay lip service by promising the teeming population especially the low income group of adequate and decent housing during their electioneering campaign but immediately after the election, this "all important" promises is pushed aside. Both the Shagari estate (though federal government initiative) and the Oroki estate housing schemes were aimed at solving the housing problems of Osogbo inhabitants. The schemes could not live up to expectation as it is private individuals that ended up taking sublease from government (or buying the properties out rightly) only to be paying ground rent to the government.

The present government promised the commencement of affordable and decent Urban Mass Housing Development Scheme targeted at solving the housing problems of the low and medium income groups in the state, though three years after the promises, the government acquired a large expanse of land, cleared and layout the site for the actual taking off of the long expected Oromiyan Housing Estate but a single block has not been laid on site, the much desired objective of the housing programme is yet to be achieved as the site is currently overtaken by weeds.

The government before the present one though recognised the need for public private partnership in urban housing delivery and attempted to enter into agreement with some corporate private developer with the ultimate aim of housing the low income group in the state through a process that is to change the role of the government from a provider of housing to an enabler. However, the few available private developers in the state today acquire land on their own, develop and sell to the general public.

Our survey conducted in 2015, revealed that, Amorit and Spring Estate have constructed over one hundred and twenty housing units and about seventy housing units of different sizes each for a population of almost 200,000 people. Again, the prices on the completed units are beyond the reach of the urban poor as the price ranges from nine million naira and thirty eight million naira per unit depending on the housing type. This is practically beyond what a low income earner with minimum wage of N18, 000 can buy.

Socio-Economic Attributes in the Zones

Socio-economic attributes examined for this study include distribution of respondents by gender and residential zones, the respondents' education attainment, occupation, average monthly income, household size and among others.

Table 2. Distribution of the respondents by gender and Residential Zones

Residential Zones	Male		Female		
	No. of Respondents	**%**	**No. of Respondents**	**%**	Total
Alekunwodo Zone	87	85.3	15	14.7	102
Ojaoba Zone	64	68.1	30	31.9	94
Isale Aro Zone	65	70	28	30	93
Odi-Olowo	52	58.4	37	41.6	89
Total	268		110		378

Source: Field Survey, 2015

Table 3. Distribution of respondents by marital status

Residential Zones	Married		Never Married		Widow		Separated		Divorced		Total
	No. of Respond	%	No. of Respond	%	No. of Respond	%	No. of Respond	%	No. of Respond	%	
Alekunwodo Zone	102	100	0	0	0	0	0	0	0	0	102
Ojaoba Zone	80	85.1	10	10.6	0	0	2	2	2	2	94
Isale Aro Zone	86	92.5	2	2.2	3	3.2	1	1.1	1	1.1	93
Odi-Olowo	84	94	3	3	0	0	2	2	0	0	89
Total	**352**		**15**		**3**		**5**		**3**		**378**

Source: Field Survey, 2015   *Respond = Respondents

The focus of this study is on low income residential delivery. The low income group interviewed comprising both male and female in the study zones. Table 2 reveals that, in Alekunwodo zone, 85.3% of the respondents are male while 14.7% are female. In Oja Oba Zone 68.1% are male and 31.9% are female, in Isale Aro Zone 70% are male and 30% are female while Odi-Olowo have 58.4% male respondents and 41.6% female. The analysis shows that in all the zones, male respondents are more than the female respondents. The study reveals that there are more males than females among the low income residents in Osogbo, Osun State. The implication of this is that men migrate more easily and settle down to raise family than women.

Table 3 on the other hand studied the marital status of the respondents; the table shows that Alekunwodo 100% of the respondents are married. In Oja Oba zone 85.1% are married, 10.6% never married, there was no record of widowed, 2% are separated, while2 % divorced. Isale Aro has 92.5% married, 2.2% never married, 3.2% widowed, 1.1% separated and 1.1% divorced. For Odi-Olowo, 94% are married, 3% never married, no record of widowed, 2% were separated and record of divorced. The above table shows that there are more married respondents among the low income group in the study zones. This shows that marriage is highly valued among the residents in the study zones.

Table 4. The Respondents Occupation

Residential Zones	Civil servant		Artisan/trading		Farming/ hunting		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
Alekunwodo Zone	**37**	**36.2**	**60**	**58.8**	**5**	**5**	**102**
Ojaoba Zone	**40**	**42.6**	**40**	**42.6**	**14**	**14.8**	**94**
Isale Aro Zone	**35**	**37.6**	**50**	**53.8**	**8**	**8.6**	**93**
Odi-Olowo	**29**	**32.6**	**40**	**44.9**	**20**	**22.5**	**89**
Total	**141**		**190**		**47**		**378**

Source: Field Survey, 2015

The result obtained from table 4 above revealed that in Alekunwodo 36.2% are civil servants, 58.8% are artisans/traders and, 5% are farmers. In Oja oba, 14.8% are farmers, 42.6% are Artisans/traders and 42.6% are civil-servants. In Isale Aro, 8.6% are farmers, 53.8% are Artisans/traders and 37.6% are civil servants. Odi Olowo 32.6% are civil servants, 44.9% are artisans/traders and, 22.5% are farmers. This

reveals that majority of the sampled population are civil servants and artisans/traders. It also shows that civil servants and artisans/ trader are more concentrated in all the zones, with few farmers and hunters.

Table 5 below shows the family size of the respondents and revealed that most of the inhabitants of the study zones have a relatively large family size of between 5 and above family size. The reason for this could be best related to the fact that these zones are the traditional core of the metropolis with more of family compound. The implication of this is the likelihood of the formation of squatter/ slump settlement due to lack of adequate housing that could take care of the teeming population of the zones with the resultant effect of an increased social vices and environmental pollution.

Table 5. Family Size of Respondents

Family size	Alekunwodo Zone		Ojaoba Zone		Isale Aro Zone		Odi Olowo		Total
	No. of Respond	%	No. of Respond	%	No. of Respond	%	No. of Respond	%	
Below 2	4	3.9	2	2	1	1	1	1	8
Between 2 and 4	8	7.8	10	11	10	11	21	24	49
Between 5 and 8	20	19.6	22	23	37	40	25	28	104
Above 8	70	68.7	60	64	45	48	42	47	217
Total	102	100	94	100	93	100	89	100	378

Source: Field Survey, 2015

Table 6 below presents the monthly income of the respondents from all sources, the table revealed that majority of the respondent falls within the low income group. in Alekunwodo for instance, 51% of the respondents made less than N10,000 per month, 29% made between N10,000 – N20,000 per month, 15% made between N21,000 – N30,000 and 5% made more than N31,000. Ojo oba Zone, 47% of the respondents made less than N10,000 per month, 21% made between N10,000 – N20,000 per month, 16% made between N21,000 – N30,000 per month and 16% made more than N31,000 per month. In Isale Aro and Odi Olowo Zones, the story is not too different as 43% of the respondents in each of the two zones made less than N10, 000 per month, 32% and 24% made between N10, 000 – N20, 000 per month, 14% and 28% made between N21,000 – N30,000 per month and 11% and 6% made more than N31,000 per month. The respondents are mostly junior cadre civil servants and artisans and so did not earn much due to the nature of their jobs which made it difficult for them to afford decent accommodations.

Table 6. Monthly income from all other source

Residential Zones	<10,000		10,000-20,000		21,000-30,000		>31,000		Total
	*No.of Respond	%	No. of Respond	%	No. of Respond	%	No. of Respond	%	
Alekunwodo Zone	52	51	30	29	15	15	5	5	102
Ojaoba Zone	44	47	20	21	15	16	15	16	94
Isale Aro Zone	40	43	30	32	13	14	10	11	93
Odi-Olowo	38	43	21	24	25	28	5	6	89
Total	174		101		68		35		378

Source: Field Survey, 2015   *No .of Respond = No of Respondents

Table 7. Type of Residential Housing Occupied by the Respondents in the Study Area

Residential Zones	Room & parlor		Single Room		Bungalow		Duplex		Total
	*No .of Respond	%	*No .of Respond	%	*No .of Respond	%	*No .of Respond	%	
Alekunwodo Zone	32	31	50	49	20	20	0	0	102
Ojaoba Zone	75	80	15	16	4	4	0	0	94
Isale Aro Zone	56	60	24	26	13	14	0	0	93
Odi-Olowo	65	73	20	23	4	4	0	0	89
Total	228		109		41		0		378

Source: Field Survey, 2015   *No .of Respond = No of Respondents,   % = percentage

The result in Table 7 shows that in Alekunwodo 31% of the houses are the room and parlour type, 49% are single room type, 20% are bungalow type and 0% are duplex. In Oja oba, 80% are the room and parlour types, 16% are the single room type, 4% are the bungalow type and 0% is duplex. In Isale Aro, 60% are room and parlour, 26% are single room, 14% are bungalow and 0% is duplex. In Odi olowo, 73% are room and parlour, 23% are single room, 4% are bungalow and 0% is duplex. In all the four zones studied 228 of the respondents (60.3%) live in the room and parlour type of housing while 109 representing (28.8%) live in the single room type with only 41 respondents representing 10.9% the sample population live in bungalow that can be considered at least comfortable for human habitation.

Table 8. Occupancy Rate in the Study Area

Residential Zones	Room & Parlour			Single Room			Bungalow			Total
	2	3 - 4	>5	2	3 – 4	>5	2	3 – 4	>5	
Alekunwodo Zone	2	10	20	2	30	18	1	5	14	102
Ojaoba Zone	0	5	25	5	35	20	0	2	2	94
Isale Aro Zone	0	15	36	3	6	20	2	5	6	93
Odi-Olowo	1	10	44	8	12	10	0	0	4	89
Total	3	40	125	18	83	68	3	12	26	378

Source: Field Survey, 2015

Table 8 above shows that out of the 32 respondents at Alekunwodo for room and parlour only 2 people stay two in a room while 20 number stay more than 5 a room. For single room in the same zone, 30 and 18 respondents stay between 3 and 4, and more than 5 occupants in a room, while 14 respondents stay more than 5 in a bungalow. In all the zones, the table revealed that 125, 68 and 26 stay more than 5 occupants, 3, 18 and 3 stay 2 occupants while 40, 83 and 12 occupants stay 3 to 4 for room and parlour, single room and bungalow respectively.

Table 9. How adequate is your accommodation

Residential Zones	Very Adequate	Adequate	Not Adequate	Total
Alekunwodo Zone	2	1	99	102
Ojaoba Zone	0	2	92	94

Isale Aro Zone	5	3	85	93
Odi-Olowo	0	1	88	89
Total	7	7	364	378

Source: Field Survey, 2015

Table 9 shows that 2 and 5 that is 7 respondents in Alekunwodo and Isale Aro zones representing 0.5% and 1.3% of the sampled population indicated that their accommodation was very adequate. The remaining 364 respondents in all the zones representing 96.2% are of the opinion that the accommodations in the zones are not adequate. The implication is that more housing is needed in all the zones under study.

Table 10. Access to Land

Residential Zones	Government Allocation		Purchase		Inheritance		Total
	No of Respond	%	No of Respond	%	No of Respond	%	
Alekunwodo Zone	0	0	78	76	24	24	102
Ojaoba Zone	0	0	44	47	50	53	94
Isale Aro Zone	0	0	48	52	45	48	93
Odi-Olowo	0	0	24	27	65	73	89
Total	0		194		184		378

Source: Field Survey, 2015 **Source:** *No .of Respond = No of Respondents

The table revealed that none of the respondents in all the zones studied owned the land on which their residential houses are situated through government. 194 representing 51% and 184 representing 49% of the respondents acquired their land through purchase and inheritance respectively. As a fundamental ingredient for housing supply, the availability of land significantly influences the delivery of urban housing.

Table 11. Type of Ownership

Residential Zones	Owner Occupied		Rented Apartment		Inheritance		Total
	No of Respond	%	No of Respond	%	No of Respond	%	
Alekunwodo Zone	7	7	90	88	5	5	102
Ojaoba Zone	10	10	40	43	44	47	94
Isale Aro Zone	15	16	50	54	28	30	93
Odi-Olowo	9	10	20	23	60	67	89
Total	41		200		137		378

Source: Field Survey, 2015 **Source:** *No .of Respond = No of Respondents

Table 11 shows that 41 (11%) of the respondents owned the houses they live in, either by building the houses themselves or through direct purchase. The next means of accessing housing in the study area is through rental which constitutes 200 (53%) of the total whole and inheritance which is common in all

the zones except Alekunwodo. Access by inheritance constituted 137 representing (36%) of the respondents. It could be seen from the table above that most of the respondents in the four zones live in rented accommodation. The likely reason for this may not be far from the low income of the people who live in the zones under study.

Table 12. Monthly rental payable per room

Residential Zones	>1000		1100 - 2000		2100 - 3000		<3100		Total
	No of Respond	%	No of Respond	%	No of Respond	%	No of Respond	%	
Alekunwodo Zone	5	5	35	34	50	49	12	12	102
Ojaoba Zone	7	7	25	27	32	34	30	32	94
Isale Aro Zone	3	3	20	22	30	32	40	43	93
Odi-Olowo	19	21	20	22	30	34	20	22	89
Total	34		100		142		102		378

Source: Field Survey, 2015   *No .of Respond = No of Respondents

Data on monthly rental for single conducted in the study area, monthly rent shows that Alekunwodo 5% pay less than N1,000, 34% pay between N1,000 – N2,000 and 49% pay between N2,100 – N3,000 and 12% pay above N3100 per month. Oja oba zone 7% pay less than N1,000, 27% pay between N1,000 – N2,000, 34% pay between N2,100 – N3,000 and 32% pay above N3,100 per month. In Isale Aro 3% pay less than N1,000, 22% pay between N1,000 – N2,000, 32% pay between N2,100–N3,000 and 43% pay above N3,100 per month, at Odi Olowo zone 21% pay less than N1,000, 22% pay between N1,000 – N2,000, 34% pay between N2,100–N3,000 and 22% pay above N3,100 per month . The bulk of the sampled population (244 or 65%) pay between N2100 and above as rent per month, the implication is that, for those on N 18,000 monthly minimum wage will be spending over 13% of their monthly income on rent.

Findings, Conclusion and Recommendation

The study evaluates the problems confronting low income residential housing delivery in Osogbo metropolis, Osun, Nigeria. Findings from the study disagreed with what was found in most literatures as the study revealed that despite the absence of industries and other big public sector establishments that serves as magnet that attracts people to cities, available housing in the study area command high rentals, most of the available housing units are inadequate in terms of quality and quantity, stiff bureaucratic bottle-neck in accessing land for housing development and high building material cost. Apart from the establishment of the Oroki and Oroki extension, successive governments in the state have practically done nothing to solve the problems of the low income earners in the area of housing delivery.

It can thus be concluded from the study, that to solve the residential housing problems of the low income group in Osogbo, there will be need for an upward review of the current salaries/ wages of workers through workers' welfare packages, promote an increased access to land, reduce interest on housing loan, and subsidize building material prices so as to make it cheap and affordable for the target group. The paper therefore, recommends the need for better economy through job creations and the development of transparent and sincere public low cost housing scheme in the state.

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