

ANALYSIS OF FACTORS INFLUENCING HOUSING DEVELOPMENT IN TRANSIT SETTLEMENT IN OGUN STATE

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Abstract

Analysing factors influencing housing developments in transit settlements requires a multidimensional approach with considerations of urban planning, transportation infrastructure, socio-economic factors and environmental sustainability which play pivotal roles in such development. As a result of this, the paper dwelled on Oja Odan town, a town having proximity to a border line in Ogun state, thereby exploring the intricate interplay of these elements to gain insights into the dynamics shaping housing developments in transit-oriented settlements. Descriptive survey research was adopted so as to fine-tuned the motivation of the paper spanning a population of 428 houses spatially distributed in four quarters within the town comprises of Igbo Ogbe, Refurefu, Ago Oho and Papa Olosun. Randomised sampling technique was used to select 207 houses for inclusion in the survey using Taro Yamane sample size calculator. Proportional allocation was used to select houses within the quarters where 81.6% of the research instrument was returned. Findings emanating from the mean response score indicated that lack of affordable housing for the residents, uncontrolled growth and development, ineffective housing policies and urban-rural migration were found to be most prominent factors affecting housing development in the study area. Therefore, the socioeconomic activities in the study area increase influx of people and government should involves in the preparation of master plan to guild future development.

Keywords: Analysis, Development, Factors, Housing, Settlement, Transit

Introduction

Over decades now, the developing countries including Nigeria are facing housing challenges, environmental issues and infrastructure degradation in transit settlement. Shelter and infrastructure are most essential to man to accomplish daily activities. The increase in population and fast physical expansion has made housing problem a global issue, which is a challenge of both the developed and developing countries but more severe in one side than other (Owoeye and Omole, 2012). Bello and Egresi, (2017) sees housing density, location, household monthly income and ownership status serves as major indicators for measuring housing quality, therefore concluded that these four variables show a very strong correlation with dwelling quality. Wokekoro (2018) examined neighbourhood quality with different indicators such as cleanliness, safety, physical planning, housing provision for poor, infrastructure is inadequate while waste collection and disposal, aesthetic condition were rated poor

Emankhu and Ubangari (2017) highlighted the major determinants causing the patterns of peripheral areas as related to changes in are notably related to poverty level, increase in urbanization and migration of people from rural into urban areas, war or natural disasters causes people movement to places of opportunity and safety. Uncontrol movement from rural to urban has contributed to the inadequate supply of housing, governments unable to match housing needs of the migrants due to frequent moving to urban areas. The

bulk of rural-urban migrants are impoverished, and they are unable to compete successfully for good quality land and houses. They are tending to settled for substandard housing with less quality and facilities (UN-Habitat, 2014). Housing Policies in the cause's imbalance in housing demand and supply, and inefficient public administration and lack of development control strategy for effective physical planning. Benítez., *et.al.*, (2012) studied land transformation Xalapa from farm land to urban use, the area now occupied with socioeconomic and environmental challenges because it does not take Urban planning in to practice, the available land does not support building construction and have negative effect on the environment.

Anofojie, *et.al.*, (2014) pointed out that urban renewal is very crucial in improving the quality of houses and infrastructure to upgrade the aesthetic of the environment and the inhabitants. The study further suggested the reviews of available master plan to monitor the physical expansion and educate the occupant of housing development that will be not detrimental to housing quality, sustainable housing development requires quality housing to improve living standard of the people (Jiboye, 2011). Babalola, *et.al.*, (2016) investigated perceptions of residents on quality of public housing in relation to conformity with existing regulations guiding housing development, it was found that the perception of the residents with adequacy is high in housing development.

According to Rocha, *et.al.*, (2017) studied neighbourhood and quality of life. It was revealed that both contextual and compositional methods influenced the health-related quality of life. The contextual approach relates to the local social as well as physical environment; while compositional approach is the characteristics of the individuals residing in a particular place usually population and socioeconomic status. Physical health varies depending on the physical and social environments in which people live, as well as individuals' personal information. Therefore, public health provision is aiming to improve quality of life if is directed to inhabitants and surroundings (Ukwunna and Aduwo, 2019). Owwoye and Omole (2012) analysed the housing characteristics and community standard of living in residential core regions in Akure, Nigeria. it was discovered that, the interest of inhabitant to continuing residing in the study area, only 59.1% of respondents show interest in moving out due to the neighbourhood quality. It may be as a result of increase in income and degradation of environment. Housing condition and environment are unseparated element that need adequate attention to balance the relationship.

Urban settlement is growing rapidly, urbanisation comes to play as a result of economic growth and physical expansion influencing by incoming population to filled up available vacuum and it challenges cannot be avoided (Amao, 2012; Majale, 2001 and Alemie, *et.al.*, 2014: Mahdavi and Yarmand, 2013). Most of the people find difficult to secure befitting accommodation at the centre of activities, however, the citizen needs good and affordable accommodation therefore inability to secure it remains as a challenge. Incorporating the environment into urban physical design and management requires an integrated approach that understands the different methods and scales associated with environmental issues and opportunities (Dodman, *et.al.*, 2013). Informal settlement serves as next conducive avenue to provide housing for majority driving formal economy in the city. Recently, there is no significant advancement in a country without urgent taken into considerations of the population characteristics, side of the total population, physical distribution, rate of expansion or trend at which its spread over a particular time is very important to planning and management of natural resources and also housing provision, this will allow equitable distribution of housing among the citizen. Also government poor management of the housing sector is a major element in slum creation (UN-Habitat, 2014). Developing countries were suffering from inadequacy of data to aid actual accommodation needed. The quality of housing depends on the design and maintenance, this actually related to health status and quality of life of individuals.

The relevance of housing to individuals cannot be neglect; it represents the most crucial needs of individual in a society. It has impact of socioeconomic and cultural values. It also serves as yardstick for standard of

living. Despite the essential role played by housing as a basic need (Morakinyo, *et.al.*, 2015). Several studies reveal that, there is shortage in production and supply to the general public. The supply is worst in developing countries than developed ones. The developing countries have uncontrolled increase in population growth and does not have available data on individual housing status. In transit zone, the demand for urban land for various activities will continue to increase, due to population explosion in respect searching for socioeconomic activities, the demand for shelter will be paramount, and therefore this can lead to emergence of informal housing. The positive benefits on housing investment are not an indication statistically robust to prove there is increases in security of tenure and reductions in sales land, there is no evidence that ownership of land in urban environment supports credit facilities to increase housing for dwellers Collin, Sandefur and Zeitlin (2015).

Bello and Egresi (2017) studied housing quality in Kano and adequacy, they discovered that not all housing component possess components issues, most of them are in good condition but houses in high density areas are with fair and poor conditions, the reveals that housing at old areas are less in quality and conditions compare to the settlement outside urban centres. Kesalkheh and Dadashpoor (2012) compared the housing quality in the new and old neighbourhood, residential environmental quality of the new neighbourhood higher than the old neighbourhood. The study indicators showed that each neighbourhood has its own characteristics that make it unique despite the low overall residential environmental quality. However, major challenge appears to be the inadequate of land for other proposal in informal settlement, this inadequacy causes disappearance of natural resources through the property developers focusing on middle- and high-income groups within the area and also determines land value (Benítez, *et.al.*, 2012). Many urban slums are located on expensive inner-city land, and these have grown into locations of contestation, as developers strive to claim ownership of these neighbourhoods and create luxury homes along with associated infrastructure and services (UN-Habitat, 2018).

Ibem (2015) investigated housing adequacy in public housing with factor analysis approach, it was established that respondents rated the situation of dwelling units are inadequate to meet the needs of the inhabitants. The policy makers need to advocate for supply of low-cost housing, the developers generally fail respond for those who need it since there is relatively little income to be made. Therefore, the production of housing through self-help development, perhaps in the form of sites and assistance programs or slum upgrading is very important by government to increase and make housing available for all in the society (UN-Habitat, 2014b). The main goal of paper is to analyse the major factors contributing to housing development in transit settlement, with the following objectives: identify the factors influencing housing development, examine the factors responsible for housing development, analyse building information and methods and tenure system and infrastructure types and providers in the studied area.

Study area and Research Methodology

Oja-Odan is a well know town in Yewa North Local Government area of Ogun State and was originated from the word “Oja-Awdan” meaning market in the desert. The town was established by groups of farmers which they are farming from different villages near the area called Oja-Odan and there was no place to sell their various farm produces and crops. It is located in Ogun State's evergreen intermediate savannah zone at latitude 60 52'60"N and longitude 20 51'0E. The climate is sub-humid tropical, with a long-term average yearly precipitation of 1, 909.30mm. The road link to Oja-Odan is the Federal Polytechnic Ilaro general major road. The villages along the route of Oja-Odan are Olorulekan, Morobale, and Ebute Igbo-Oro while the village after Oja-Odan is Ohunbe towards Benin Republic.

For the purpose of the research, the target populations are the buildings domiciled in all the present twenty-one (21) quarters of the study area. These are Oke-Igbala, Oke-Ola, Igbo-Ogbe, School 3 Area, Cool Corner, Arrange, Refu-Refu, Foursquare, Apetu Area, Arabambi, Ago Ohori, Ago-Fulani, Sango Area, Ako-Aja,

Junction, Igboro, Laditan Area, Apakose, Papa, Iyana Onireke area and 23-24 area. These areas were affected with construction of informal housing. More so, government agency saddled with the responsibility of seeing to urban planning was also included in the survey.

A sample is part of the population selected for the purpose of the research is to making a true representation of the entire population. Hence, the variables in this study multi-stage sampling technique. This was due to the fact that the study area consists of several quarters which the survey may not be carried out in the whole quarters. However, the first stage consists of the numbers of quarters to be included in the survey; the second stage is the selection of housing units per conveniently selected quarter while the third stage is the total number of housing units to be sampled altogether.

About four (4) quarters were conveniently selected for inclusion in the survey. The selected quarters are Papa Olosun (157 housing units), Igbo-Ogbe (113 housing units), Refufefu (63 housing units), and Ago Ogori (95 housing units).

Taro Yamane (1967) sample size formula was used to calculate the overall sample to be selected in the selected quarters. The mathematical illustration for the Taro Yamane method 95% confident interval was used:

$$n = \frac{N}{1 + Ne^2} = \frac{428}{1 + 428(0.05)^2} = 206.8 \sim 207$$

Proportional allocation method was also used to select the number of housing units to be included in the survey due to the fact that the numbers of housing units are not equal per selected quarter.

Table 3.2: Sample Size of the selected quarters

Quarters	Number of housing units	Sample size selected	Questionnaire Returned
Igbo Ogbe	113	56	42
RefuRefu	63	30	26
Ago Ogori	95	46	38
Papa Olosun	157	75	63
Total	428	207	169

Source: Researcher's Self computation field survey 2023.

From the randomly selected housing units, about 81.6% representing 169 research instrument (questionnaires) was returned for statistical analysis. The method of data analysis adopted for the purpose of this study is descriptive. The descriptive statistics of this study consists of frequency and percentages and measures of central tendencies. Averages response score was used to analyse the items relating factors influencing information housing in the study area. The average response score comprises of the threshold that determines where the selection of the test instruments lies, as determined in the range of values. The outcomes of the analysis were reported as average score on the Likert scale and standard deviations that were scaled by assigning. 1 to SD, 2 to D, 3 to A, and 4 to SA. Reversed questions were coded otherwise. Strongly Agree (SA) = 3.5 - 4.0; Agree (A) = 2.5 - 3.4; Disagree (D) = 1.5 - 2.4; Strongly Disagree (SD) = <1.5;

Results and discussion

Table :1 Descriptive Statistics of respondents' opinion on land approval by regulatory agency

Category	Classifications	Frequency	Percentage
Approval from regulatory Agency	Yes	44	26.0
	No	125	74.0
	Total	169	100.0

On the respondent's opinion based on approval from regulatory agency result showed that about 26% of them said that they got approval while 74% did not have approval from the agency. Hence, the rate at which people build information housing is alarming as the factors necessitating such can be evidenced in table 1

Table 2: Analysis of factors influencing housing development

Statements	SD	D	U	A	SA	Total	Mean/ SD
Poverty/Financial problem	f 30 % 17.8	67 39.6	54 32.0	12 7.10	6 3.6	169 100.0	2.39 (.977)
Uncontrolled Urbanization	f 4 % 2.40	8 4.70	54 32.0	103 60.9	0 0.00	169 100.0	3.51 (.700)
Ineffective Housing Policies	f 0 % 0.00	4 2.40	30 17.8	135 79.9	0 0.00	169 100.0	3.78 (.472)
High Cost of Building Materials	f 12 % 7.10	20 11.8	46 27.2	91 53.8	0 0.00	169 100.0	3.28 (.932)
Land Related Issues	f 4 % 2.40	14 8.30	56 33.10	95 56.20	0 0.00	169 100.0	3.73 (.746)
Socio-Cultural Factor	f 2 % 1.20	30 17.8	62 36.7	75 44.4	0 0.00	169 100.0	3.24 (.783)
Lack of Resources/Inadequacy of resources	f 2 % 1.20	14 8.30	50 29.6	103 60.9	0 0.00	169 100.0	3.50 (.700)
Population growth and urban rural migration	f 8 % 4.70	26 15.4	65 38.5	70 41.4	0 0.00	169 100.0	4.10 (.825)
Lack of affordable housing for the urban poor	f 26 % 15.4	52 30.8	50 29.6	22 13.0	19 11.2	169 100.0	4.24 (1.202)
Delay in approval processing and Higher demand in processing	f 14 % 8.30	16 9.50	48 28.4	80 47.3	11 6.50	169 100.0	4.34 (1.024)
Lack of awareness (unawareness)	f 0 % 0.00	6 3.60	28 16.6	101 59.8	34 20.1	169 100.0	3.96 (.715))
Social Discrimination	f 20 % 11.8	49 29.0	33 19.5	52 30.8	15 8.90	169 100.0	2.96 (0.497)

Figures in () represent standard deviation (SD)

Source: Researchers' self-computation from Field Survey, 2023

Analysis of factors influencing housing development can be evidenced in table 2. Descriptive statistics of item 1 indicated from the mean response score of 2.39 with associated standard deviation of 0.977 that respondents disagreed that poverty/financial problem is a factor militating information housing in the study area; as uncontrolled urbanization is a factor (mean 3.51 with standard deviation 0.770) with ineffective housing policy (mean 3.78), but neither agreed nor disagreed that high cost of building materials is a factor influencing informal housing (mean 3.28) as land related issues, lack of resources/inadequate resources, population growth and urban rural migration, insufficient of affordable housing for the dwellers, delay in approval processing and higher demand in processing and lack of awareness as shown from their respective average response score which is within the threshold of 3.5. However, respondents also disagreed that socio-cultural factor and social discrimination do not influence informal housing in the study area.

Table 3: Factors Responsible for Housing Development

S/N	Factors Responsible for Housing development	SD	D	U	A	SA	Remarks
1	Your role is defined in land matters within the settlement				√		Agreed
2	You organize public hearing on issues related to housing development				√		Agreed
3	The updated map of the area is important for your assignment				√		Agreed
4	The updated map was prepared in the last five years?				√		Agreed
5	The map is updated frequently				√		Agreed
6	We plan to produce a base map for the settlement for development control				√		Agreed
7	This current study can help your office in physical planning				√		Agreed
8	Majority of houses in this settlement are built incrementally					√	Strongly agreed
9	Incremental construction hinders development control					√	Strongly agreed
10	Inability of house owners to consult your office is one of the causes of land disputes among the residents					√	Strongly agreed
11	Delay in approval processing contributes to illegal housing development in the area				√		Agreed
12	Lack of dedication of staff affect development control system				√		Agreed
13	Monitoring /supervision is hindered by inadequate qualified staff				√		Agreed
14	High processing fees causes non-compliance with planning standard and building regulations				√		Agreed
15	Land disputes are rampant in this settlement					√	Strongly Agreed

Source: *Researchers' self-computation from Field Survey, 2023*

More so, the regulatory agency was of the opinion as shown in table 4 that it is very important to watch out of set-back, drawings, availability of approved building plan, accessibility, room standard and year of approval. This is a presented below:

Table 4: Considerable Building Development

S/N	ITEMS	VI	I	U	NI	NVI	Remarks
1	Set-back	√					Very important
2	Drawings	√					Very important
3	Availability of approved building plan	√					Very important
4	Accessibility	√					Very important
5	Room standard	√					Very important
6	Year of approval	√					Very important

VI, I, U, NI and NVI represent very important, important, undecided, not important and not very important respectively

The planning agents assert that considerable factors for building development as shown is very important to the growth and development of the settlement.

Analysis of Respondents Building Information

Tale 5: Descriptive analysis of selected areas building information

Category	Classifications	Frequency	Percentage
Type of house occupied	Bungalow	17	10.1
	A room self-contained	36	21.3
	Flat	52	30.8
	Face-me-I-face you	41	24.3
	Duplex	14	8.3
	Temporary shelter	9	5.3
	Total	169	100.0
Building use	Residential	143	84.6
	Commercial	18	10.7
	Public use	17	10.0
	Total	169	100.0
Building age	Up to 4 years	19	11.2
	5-10 years	20	11.8
	11-15 years	32	18.9
	16-20 years	40	23.7
	21-25 years	22	13.0
	26-30 years	18	10.7
	31-35 years	12	7.1
	36-40 years	4	2.4
	41 years above	2	1.2
Total	169	100.0	
Presence of building drawings	Yes	62	36.7
	No	107	63.3
	Total	169	100.0
Agency that prepared the drawings	Architect	48	77.4
	Engineer	7	11.3
	Surveyor	5	8.1
	Bricklayer	2	3.2
	Total	62	100.0
Presence of building development plan approval	Yes	45	26.6
	No	124	73.4
	Total	169	100.0
Period building plan was obtained	Before construction	9	20.0
	After construction	31	68.9
	During construction	5	11.1
	Total	45	100.0

Source: Researchers' self-computation from Field Survey, 2023

Table 5 represent building information, 10.1% lives in bungalow, 21.3% lives in a room self-contain, 30.8% lives in flat, 24.3% lives in face me I face your apartment, 8.3% lives in duplex while 5.3% are on temporary shelter. It was revealed that building sighted in the selected four areas of Oja-Odan were residential as opined by 84.6% of the inhabitants. Analysis of the age of the buildings visible in those regions revealed

change in responses by respondents as the structures were built within the period of 4 to 35 years. More so, majority of the buildings do not have building drawings as opined by 63.3% of the total respondents, while those with building drawings said that architect, engineer, surveyor was involved in the drawings as majority of them representing 77.4% were given the drawings to architects. However, it can be seen from the table that around 26.6% of the people surveyed reported that there is an existence of building plans for development before the structures were developed., while 73.4% did not have approve plan, as 68.9% obtained the plan after building construction. This is an indication that proper monitoring is lacking in the study areas as the building approval plan is not available as at time of construction.

Analysis of Respondents Building Materials used for Construction

Table 6: Descriptive Analysis of Average response score on building construction

Category	Very poor	Poor	Average	Good	Very good	Mean
Roof	7 (4.1)	17(10.1)	21(12.4)	80(47.3)	44(26.0)	3.83
Foundation	5(3.0)	27(16.0)	20(11.8)	55(32.5)	62(33.7)	3.78
Wall	1(6)	8(4.7)	9(5.3)	69(40.8)	82(48.5)	4.36
Window	4(2.4)	28(16.6)	8(4.7)	57(33.7)	72(42.6)	4.01
Space	8(4.7)	20(11.8)	4(2.8)	70(41.4)	67(39.6)	4.05
Floor	5(3.0)	22(13.0)	29(17.2)	53(31.4)	60 (33.6)	3.81
Door	6(3.6)	19(11.2)	12(7.1)	65(38.5)	67(39.6)	4.04

Figures in () represents percentages

Table 6 depicted the state of the completed dwellings in relation to the materials utilized. The roof, foundation, wall, window, space, flour, and door were all in good condition, as demonstrated by the mean scores of 3.83, 3.78, 4.36, 4.01, 4.05, 3.81, and 4.04. Furthermore, just a few of the buildings were in poor condition, as evidenced by both the percentage and frequency results.

Analysis of Respondents Methods and Tenure System

Table 7: Descriptive analysis of respondents' land acquisition methods and tenure status

Category	Classifications	Frequency	Percentage
Current tenure status	Privately rented	7	4.1
	Owner occupied	85	50.3
	Inherited	58	34.3
	Tenancy in common	19	11.2
	Total	169	100.0
Method of land acquisition	Inherited	42	24.9
	Purchased	14	8.3
	Gift	39	23.1
	Rented	74	43.8
	Total	169	100.0
Document available as proof of ownership	Deed of sale	5	3.0
	Lease agreement	53	31.4
	Receipt from land owner	69	40.8
	Agreement from previous owner	42	24.9
	Total	169	100.0

Dispute involvement in respect of the property	Yes	55	32.5
	No	114	67.5
	Total	169	100.0
Main cause of dispute	Boundary disagreement	49	29.0
	Ownership disagreement	78	46.2
	Fees disagreement	42	24.9
	Total	169	100.0
Method used in resolving the dispute	Not yet settled	3	1.8
	Court	54	32.0
	By community head	71	42.0
	Mutual agreement	38	22.5
	Arbitration	3	1.8
Total	169	100.0	

Source: Researchers' self-computation from Field Survey, 2023

Table 7 focuses on land acquisition techniques and tenure status of landed properties. It was revealed that 50.3% of the structures were owner-occupied, 4.1% were privately rented, 34.3% were inherited, and 11.2% were on "tenancy in common" status. In terms of land acquisition, 24.9% of respondents said it was inherited, 8.3% said it was purchased, 23.1% said it was gifted, and 43.8% said it was acquired through rent, as the documents available for proof of ownership were primarily receipts from land owners, according to 40.8% of respondents. It cannot also be overemphasized that there is dispute in respect of the properties as opined by 32.5% representing the minorities, where the main cause of the disputes was boundary disagreement, ownership disagreements and fees disagreement as confirmed by 29.0%, 46. % and 24.9% of the household heads. Meanwhile, the majority of the respondents (42.0%) indicated that disagreements were solved by community chiefs, while 32% thought it was settled by court, while others opined that it was settled through mutual agreement and arbitration, respectively.

Table 8: Descriptive Statistics of respondents' perception on infrastructure provided in the studied area

Category	Classifications	Frequency	Percentage
Source of water supply	Hand pump	17	10.1
	River/Lake	4	2.4
	Borehole	148	87.6
	Total	169	100.0
Source of electricity supply	IBDC	89	52.7
	Self-generating plant	80	47.3
	Total	169	100.0
Type of toilet in use	Pit latrine	30	17.8
	Water closet	45	26.6
	Open defecation	40	23.7
	Bucket system	30	17.8
	VIP toilet	24	14.2
	Total	169	100.0

Toilet location	Within the building	121	71.6
	Outside the building	39	23.1
	Not available	9	5.3
	Total	169	100.0
Drainage adequacy	Adequate	16	9.5
	Not adequate	100	59.2
	Existing but blocked	53	31.4
	Total	169	100.0
Type of drainage system	Open drainage system	100	59.2
	Close drainage system	16	9.5
	Underground drainage system	53	31.4
	Total	169	100.0
Health care facilities	Dispensary	2	1.2
	Maternity	62	36.7
	State hospital	8	4.7
	Federal medical centre	8	4.7
	Trado-medical homes	14	8.3
	Community health centre	75	44.4
Total	169	100.0	
Infrastructure provision	Very inadequate	79	46.7
	Inadequate	59	34.9
	Not sure	22	13.0
	Adequate	6	3.6
	Very adequate	3	1.8
	Total	169	100.0
Provider of infrastructure in the area	NGOS	12	7.1
	CDAs	85	50.3
	Individual	39	23.1
	Government	33	19.5
Total	169	100.0	

Source: Researchers' self-computation from Field Survey, 2023

Table: 8 shows infrastructure available in the study area, it was discovered that, source of water is borehole with 84.6%, 2.4% through river/lake while 10.1% was through hand pump. while source of electricity supply to the town were 52.7% used electricity is generated through PHCN, while 47.3% of them used "self-generating plant". 17.8% of the respondents make use of pit latrine, 26.6% make use of water closet, 23.7% defecate openly, 17.7% use bucket system while 14.8% use VIP toilet as the toilet location is majorly within the building. This implies that open defecation is still on high side in the study area.

The drainage adequacy measures that 9.5% of the respondents shows that the drainage, 59.2% while not adequate 31.4% revealed that is existing but blocked. This means that the town's drainage infrastructure is insufficient, which could result in flooding in the near future if preventive measures are not implemented. The health care facilities available were majorly community health centre as shows by 44.1% of the respondents while dispensary, maternity, state hospital, federal medical centre and trade-medical homes could barely be located with maternity as the next major health care facility in the area. therefore, the

analysed table also showed that the overall infrastructure provided in Oja-Odan area of Yewa North Local Government is inadequate as responded by 81.6.% of the total household heads. Additively, Community Development Associations have been the one providing the little infrastructures available in the study area with few individuals and governments' little intervention.

Conclusion and Recommendations

The increase in population over some years ago has not been in line with rate of housing supply in Nigeria, the needs of citizen concerning accommodation to general public is not complimenting the demand, both Public and private sector engaging in housing production need to reorganised to have require statistics for sufficient housing delivery in the country. It really shows from the study that, settlement planning was not properly encourage before construction took place in the residential area, the document for building approval was not given as at when due which contributed to construction without approval, these can be attributed to socioeconomic and culture of the resident. The study areas fall along the border of Nigerian and Benin Republic and the government provision on basic infrastructure was lacking.

Recommendations

- The study area engages in socioeconomic activities as transit settlement to Benin republic, therefore, the government should provide social amenities to foster resident activities, all provision should not be in the hand community development associations.
- Planning agencies should be adequately funded to take the activities relating to land matters to reduce unplanned development.
- The zonal planning authority within the jurisdiction should organise seminars and awareness to educate the residents on the benefits of plan approval and modalities of acquiring it.

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