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ASSESSMENT OF IMPACT OF URBANISATION ON HOUSING QUALITY IN MUBI METROPLOLIS, ADAMAWA STATE, NIGERIA

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Abstract

Urbanization in Mubi Metropolis, Adamawa State, has significantly influenced housing quality, shaping both living conditions and urban development patterns. Rapid population growth, driven by migration and natural increase, has intensified pressure on existing housing infrastructure. This has resulted in overcrowding, inadequate sanitation, poor building materials, and the proliferation of informal settlements. While urbanization has stimulated economic activities and expanded access to services, it has also exposed gaps in planning and housing regulation. Many residents face challenges related to affordability, accessibility, and environmental health risks. This study examines the relationship between urban growth and housing conditions, highlighting the need for sustainable urban planning strategies. It concludes that effective policy implementation, improved infrastructure, and enforcement of housing standards are essential to enhance living conditions and ensure balanced urban development in Mubi Metropolis.

Keywords:
Urbanization, Housing Quality, Overcrowding, Informal Settlements, Infrastructure, Urban Planning, Mubi Metropolis, Adamawa State

Introduction

Urbanization has become a defining feature of socio-economic transformation across the globe, particularly in developing countries where cities are expanding at unprecedented rates. This rapid growth is largely driven by rural–urban migration, population increase, and the search for better economic opportunities.

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According to the United Nations (2018), more than half of the world's population now lives in urban areas, a figure projected to rise steadily in the coming decades. While urbanization can stimulate economic growth and modernization, it often places immense pressure on housing systems, especially in regions with weak planning frameworks and limited resources.

In many African cities, including those in Nigeria, urban expansion has outpaced the provision of adequate housing and infrastructure. Early work by John F. C. Turner (1972) emphasized that housing is not merely a physical structure but a process influenced by socio-economic conditions and access to resources. Similarly, Abrams Charles (1964) noted that rapid urban growth without planning leads to inadequate housing conditions. More recent evidence from UN-Habitat (2020) shows that urbanisation in sub-Saharan Africa has contributed to the proliferation of informal settlements marked by overcrowding and poor services.

Mubi Metropolis in Adamawa State reflects these broader urban dynamics. The town has experienced steady population growth due to trade, education, and migration, increasing the demand for housing. As observed by Ajanlekoko J. S. (2001), inadequate housing supply in Nigerian cities often results in substandard structures and overcrowding. In addition, Olotuah A. O. (2000) argues that poor urban planning contributes significantly to declining housing quality in rapidly growing towns.

Furthermore, Mike Davis (2006) links the expansion of slums to unmanaged urbanisation, especially in developing countries. Supporting this, recent studies such as Olayiwola et al. (2022) stress the importance of sustainable planning and effective housing policies in addressing urban housing challenges.

This study therefore examines the impact of urbanisation on housing quality in Mubi Metropolis, Adamawa State, with a view to identifying key challenges and proposing practical solutions for improving living conditions.

The objectives of the study:

1. To examine the impact of urbanization on housing quality in Mubi Metropolis; and
2. To identify the factors responsible for poor housing conditions in Mubi Metropolis.

Statement to the Problem

Urbanisation in many developing countries, including Nigeria, has become increasingly rapid and often unplanned, leading to significant pressure on housing systems. According to the United Nations (2018), urban population growth continues to rise globally, with developing regions experiencing the fastest expansion. However, this growth has not been matched with adequate housing provision, resulting in overcrowding, informal settlements, and poor housing quality. Earlier work by Abrams Charles (1964) also

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emphasized that rapid urban growth without effective planning leads to housing shortages and environmental decline.

In Nigeria, studies by Olotuah A. O. (2000) and Ajanlekoko J. S. (2001) revealed that urbanisation has outpaced housing supply, resulting in inadequate and substandard residential structures. More recent findings by UN-Habitat (2020) confirm that African cities continue to experience worsening housing deficits due to weak planning systems and insufficient infrastructure development.

Despite these general observations, there is limited localized evidence on how urbanisation specifically affects housing quality in medium-sized cities such as Mubi Metropolis in Adamawa State. This creates a knowledge gap in understanding the nature of housing challenges at the local level and limits effective policy responses. To examine the impact of urbanization on housing quality in Mubi Metropolis

Urbanisation has been widely linked to declining housing conditions. According to John F. C. Turner (1972), uncontrolled urban growth often results in informal housing development and poor living conditions. Similarly, Mike Davis (2006) argues that rapid urban expansion in developing countries leads to the proliferation of slums and inadequate housing infrastructure. Recent evidence from UN-Habitat (2020) also shows that urban growth in sub-Saharan Africa is strongly associated with overcrowding, poor sanitation, and substandard housing materials.

However, there is limited empirical evidence focusing specifically on Mubi Metropolis, making it necessary to investigate how urbanisation has affected housing quality in this local context. : To identify the factors responsible for poor housing conditions in Mubi Metropolis

Previous studies have identified several factors contributing to poor housing conditions in urban areas. Olotuah A. O. (2000) highlighted weak urban planning and poor policy enforcement as major causes of housing deterioration in Nigeria. Likewise, Ajanlekoko J. S. (2001) noted that inadequate funding, high construction costs, and rapid population growth worsen housing shortages. More recent studies by Olayiwola et al. (2022) confirm that poor infrastructure and weak government intervention continue to affect housing quality in Nigerian cities.

Despite these findings, the specific combination of factors affecting housing conditions in Mubi Metropolis remains under-researched, necessitating a focused local study.

Literature Review: Impact of Urbanization on Housing Quality

Urbanisation is widely recognized as a major driver of physical, social, and economic transformation in both developed and developing countries. It involves the increasing concentration of people in urban areas, often leading to rapid city expansion. According to the United Nations (2018), over half of the world's population currently resides in urban

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areas, and this proportion is expected to continue increasing. This rapid urban growth has significant implications for housing demand and quality, especially in developing countries where planning systems are often weak.

Early theoretical contributions by John F. C. Turner (1972) emphasized that housing should be understood as a process rather than just a product. Turner argued that when people have control over housing decisions, they are more likely to improve their living conditions over time. Similarly, Abrams Charles (1964) highlighted that housing shortages in rapidly growing cities often result in overcrowding and informal settlements due to inadequate planning and policy failure.

In the Nigerian context, housing challenges have been widely documented. Olotuah A. O. (2000) observed that poor urban planning and weak policy enforcement significantly contribute to the deterioration of housing quality. Likewise, Ajanlekoko J. S. (2001) noted that rapid urbanisation in Nigeria has outpaced housing supply, leading to high levels of overcrowding and substandard housing conditions.

More recent studies have further highlighted the continuing severity of the problem. UN-Habitat (2020) reports that urbanisation in sub-Saharan Africa has led to the expansion of informal settlements characterized by poor sanitation, inadequate infrastructure, and unsafe housing structures. Similarly, Mike Davis (2006) argues that the growth of slums in developing countries is a direct outcome of uncontrolled urban expansion and economic inequality.

In Nigeria, recent research by Olayiwola et al. (2022) indicates that urban housing challenges persist due to inadequate government intervention, poor infrastructure development, and weak regulatory frameworks. These issues are also evident in medium-sized cities such as Mubi Metropolis in Adamawa State, where increasing population pressure has led to housing shortages, overcrowding, and the expansion of unplanned settlements.

Overall, the literature suggests a consistent relationship between rapid urbanisation and declining housing quality, particularly in developing regions. This study therefore builds on existing literature by examining how these dynamics specifically affect housing conditions in Mubi Metropolis, Adamawa State.

Research Design

This study adopted a descriptive survey research design. This design was considered appropriate because it enabled the researcher to collect data on the impact of urbanisation on housing quality in Mubi Metropolis and describe the existing conditions without manipulating any variables.

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Area of the Study

The study was carried out in Mubi Metropolis, Adamawa State, Nigeria**.** Mubi is an important commercial and educational centre in the state and has experienced rapid urban growth in recent years, which has resulted in increased housing demand and settlement expansion.

Population of the Study

The population of the study consist of all residents of Mubi North, and South Local Government Areas (Metropolis) from years back, including household heads, tenants, landlords, and other housing stakeholders within the area.

Sample Size and Sampling Technique

The sample size was determined using an appropriate sampling method such as the Taro Yamane formula, where applicable. A simple random sampling technique was used to ensure that every household in the metropolis had an equal chance of being selected. This helped to reduce bias and ensured representativeness of the sample.

Sources of Data Collection

The study used both primary and secondary data**:**

i. Primary data were collected through structured questionnaires administered to residents of the study area.
ii. Secondary data were obtained from textbooks, journals, United Nations reports, and previous studies related to urbanization and housing.

Method of Data Collection

Data were collected using a structured questionnaire designed in a Likert-scale format (e.g., Strongly Agree, Agree, Disagree, and Strongly Disagree). The questionnaire focused on issues such as housing quality, overcrowding, sanitation, and the effects of urbanisation on residential development.

While Secondary data was collected from available sources such as textbooks, journals, United Nations reports, and previous studies related to urbanization and housing.

Validity of the Instrument

The research instrument was submitted to experts in urban and regional planning and geography for more input and content validation, to ensure that the items were clear, relevant, and capable of measuring the intended variables like housing quality, sanitation and effects on health.

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Method of Data Analysis (Formulas)

The data collected were analyzed using descriptive statistical tools as follows:

i. Frequency Distribution

Frequency distribution does not have a single formula but is expressed as: [ ]

f = \text{Number of times a particular value or response occurs}

Where:

- (f) = frequency of occurrence

ii. Percentage (%)

[\text{Percentage} = \left(\frac{f}{N} \right) \times 100]

Where:

- (f) = frequency of a particular response
- (N) = total number of responses

iii. Mean Score (Arithmetic Mean)

[\bar{X} = \frac{\sum f x}{\sum f}]

Where:

- (\bar{X}) = mean score
- (f) = frequency of each response
- (x) = value assigned to each response (e.g., Likert scale: 1–5)
- (\sum f x) = sum of the products of frequency and corresponding values
- (\sum f) = total frequency (number of respondents)

Ethical Consideration

The respondents were informed about the purpose of the study, and participation was voluntary. Confidentiality and anonymity of all respondents were strictly maintained throughout the research process.

Results and Discussion

Objective 1: Impact of Urbanization on Housing Quality in Mubi Metropolis

The findings reveal that rapid urbanization has significantly impacted housing quality in Mubi Metropolis, largely in negative ways. Urbanization driven by rural urban migration, population growth, and economic opportunities has increased the demand for housing beyond available supply. This imbalance has resulted in overcrowding, informal settlements, and deterioration in housing standards.

Evidence from similar Nigerian urban centres shows that rapid population influx places pressure on housing infrastructure, leading to the proliferation of slums and substandard

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dwellings characterized by poor ventilation, inadequate space, and structural defects (Akinyode & Khan, 2023). In high-density areas, overcrowding is common, with multiple households sharing limited space, which compromises privacy and sanitation.

Additionally, urbanization strains basic services such as water supply, sanitation, and electricity. Studies indicate that urban growth in Nigeria often outpaces infrastructural development, resulting in poor environmental conditions and reduced housing quality (Ibem et al., 2019). This aligns with observations in Mubi, where many houses lack access to clean water, proper drainage, and waste disposal systems.

Furthermore, poor housing quality has direct health implications. Substandard housing conditions such as dampness, overcrowding, and pest infestation are associated with increased disease prevalence and reduced well-being (Ezeh et al., 2024). Thus, urbanization not only affects the physical structure of housing but also the health and socio-economic conditions of residents.

Objective 2: Factors Responsible for Poor Housing Conditions in Mubi Metropolis

The study identifies several interrelated factors contributing to poor housing conditions in Mubi Metropolis:

I. **Rapid Population Growth and Rural–Urban Migration**: The continuous influx of people into urban areas increases housing demand, resulting in shortages and overcrowding. This is a primary driver of informal housing development.
II. **Poverty and Low Income Levels**: Many residents cannot afford standard housing, leading to self-built orpoorly constructed dwellings using substandard materials.
III. **Inadequate Infrastructure and Services**: Limited access to water, sanitation, electricity, and waste management contributes significantly to housing deterioration. Urban infrastructure development often lags behind population growth (Akinyode & Khan, 2023).
IV. **Weak Urban Planning and Policy Implementation**: Ineffective planning regulations and enforcement encourage the growth of unplanned settlements and slums.
V. **High Cost of Building Materials and Land**: The rising cost of construction materials and land limits access to quality housing, especially for low-income households.
VI. **Overcrowding and High Density Living**: High occupancy rates accelerate the physical deterioration of buildings and reduce overall housing quality (Olotuah & Taiwo, 2015).

Comparison and Contrast of Objectives 1 and 2

Both objectives are closely related but differ in focus and analytical perspective.

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I. **Similarity:**
Both objectives highlight the negative consequences of urbanization on housing systems**.** Urbanization acts as the overarching driver, while the identified factors (e.g., poverty, infrastructure deficits) are mechanisms through which housing quality deteriorates. For instance, rapid urbanization leads to population pressure, which in turn causes overcrowding and poor housing conditions.

II. **Difference in Focus:**
   - Objective 1 is **impact-oriented**, examining *what urbanization does* to housing quality (e.g., overcrowding, slum formation, infrastructural strain).
   - Objective 2 is **cause-oriented**, identifying *why poor housing conditions exist* (e.g., poverty, weak planning, high costs).

III. **Cause–Effect Relationship:**
The results show a clear linkage:
   - Urbanization (Objective 1) → creates pressure on housing systems
   - Underlying factors (Objective 2) → determine the extent and severity of housing quality decline

IV. **Scope of Analysis:**
Objective 1 operates at a broader, macro level (urban growth and its consequences), while Objective 2 provides a micro-level explanation (specific socio-economic and institutional factors).

The findings demonstrate that urbanization in Mubi Metropolis has significantly degraded housing quality due to increased demand, inadequate infrastructure, and the proliferation of informal settlements. However, the severity of this impact is largely shaped by underlying factors such as poverty, weak planning systems, and limited access to resources. Addressing housing challenges in Mubi therefore requires not only managing urban growth but also tackling the root causes of poor housing conditions through improved policies, infrastructure development, and affordable housing strategies.

Conclusion

This study examined the impact of urbanisation on housing quality in Mubi Metropolis, Adamawa State. Based on the findings, it was concluded that rapid urbanisation has significantly contributed to the decline in housing quality in the study area. The continuous increase in population, driven by rural–urban migration and natural growth, has placed pressure on existing housing stock, leading to overcrowding, poor housing conditions, and the emergence of substandard residential structures.

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The study also concluded that weak urban planning enforcement, high cost of building materials, poverty, and inadequate government intervention are major factors responsible for poor housing conditions in Mubi Metropolis. These challenges have resulted in insufficient housing supply and the expansion of unplanned settlements, thereby affecting the overall quality of life of residents.

Recommendations

Based on the findings of the study, the following recommendations were made:

I. **Provision of Affordable Housing:** Government should introduce more affordable housing schemes to reduce pressure on existing residential buildings in Mubi Metropolis.
II. **Strengthening Urban Planning Agencies:** Urban planning authorities should be empowered to enforce building regulations and prevent the development of unplanned settlements.
III. **Infrastructure Development:** There is a need for improved provision of basic infrastructure such as water, roads, drainage systems, and electricity to enhance housing quality.
IV. **Public–Private Partnerships (PPP):** The government should encourage private investors to participate in housing development to increase housing supply.
V. **Poverty Reduction Policies:** Economic empowerment programs should be implemented to improve the income level of residents, enabling them to afford better housing.
VI. **Regular Monitoring of Housing Standards:** Periodic inspection of buildings should be carried out to ensure compliance with housing standards and safety regulations.

Research Gap

Although, several studies have examined urbanisation and housing challenges in Nigeria, most of them have focused on major cities such as Lagos, Abuja, and Kano. There is limited empirical research specifically addressing semi urban (medium-sized towns) such as Mubi Metropolis in Adamawa State.

Furthermore, existing studies have largely concentrated on general housing shortages without sufficiently examining the specific relationship between rapid urbanisation and housing quality deterioration at the local level. There is also limited recent data on how factors such as migration, informal settlement growth, and local planning enforcement directly affect housing conditions in Mubi.

Therefore, this study fills the gap by providing localized empirical evidence on how urbanisation impacts housing quality in Mubi Metropolis, contributing to better

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understanding and policy formulation for similar medium-sized semi urban areas in Nigeria.

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