

EVALUATING THE RELATIONSHIP BETWEEN AMENITIES AND RESIDENTS' ACCEPTANCE OF PUBLIC HOUSING IN LAFIA

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Abstract

Housing plays a critical role in providing shelter, comfort, and overall well-being, while supporting the psychosocial and emotional balance of residents. Public housing policies often prioritize cost-effectiveness and developer preferences, sometimes overlooking the actual needs and experiences of residents. The quality of residents' experience is influenced by how they interact with the housing units—their usage patterns, engagement, and satisfaction with available facilities. Evaluating residents' satisfaction is challenging, as it requires understanding who interacts with the housing, in what ways, and under what conditions. This study investigates the effect of housing facilities on residents' willingness to live in public housing in Lafia, with the aim of identifying key factors that enhance resident satisfaction and engagement. Insights from this research can inform policymakers and developers in designing more resident-centered public housing schemes that balance affordability with user experience.

Keywords: Public housing, Resident satisfaction, Housing facilities, Lafia, User experience

Introduction

Housing includes the entirety of the climate and foundation which give cover, human solace, upgrade individuals' wellbeing and efficiency as well as empower them to support their psychosocial or psycho-obsessive equilibrium in their current circumstance (Mohammed, Desyansah, AlZubaidi & Yusuf, 2020). The public housing strategy structure will in general lean toward the designer's inclinations, with by and large objective of low costing, while there is need for the structures to address the issues of individuals who use those (Williams-Bruinders, 2019). Nonetheless, emphasis is given to the ease of use of the housing units in portraying inhabitants' insight. Great experience depends on the degree of utilisation by the residents concerned who collaborate with what, when and how to shape the idea of the residents' insight (Azevedo, Scavarda, Caiado & Fuss, 2021). However, evaluation of residents' satisfaction is definitely troublesome, as it estimates who communicates with the house, how, when and where.

It has been testified that international concerns have been growing over the weakening housing conditions in urban areas of developing nations and the issues of poor housing excellence is therefore a global phenomenon which was further confirmed that though housing is regarded as the right of every persons, a great proportion of Nigerian population lives in subnormal, unacceptable and unsanitary residential environments (Nowak & Siatkowski, 2022). Akinyemi, Hadiza and Salau (2020) revealed that non consideration of socio-economic

parameters for organisations that are responsible for housing provision has been identified as one of the major reasons for the housing inadequacies and poor quality in most urban fringes of developing countries hence, Nigeria was not an exception. Parts of the problem asserted by Saiz (2023) was that the traditional practices of implementing public housing estate projects has often ignored the predominant themes and plurality of community perspectives and thus failed to effectively address the needs of the people.

More studies related to public housing such Adeogun and Taiwo (2011) investigated housing delivery through public-private partnership in Nigeria and the case for beneficiaries' involvement; Okunola and Amole (2018) explanatory models of perception of safety in a public housing estate, Lagos, Nigeria. Ebiaride and Umeh (2015) observed factors influencing users' satisfaction in public and private estate in Lagos, Nigeria. None of the studies related to basic amenities and residents willingness to live holistically which served as a gap that this paper intend to fill.

LITERATURE REVIEW

Public Housing Estate

It is a specific federal program created then in 1937, the low-rent public housing program as the first major federal rental housing assistance program. Further the public housing program serves some of the poorest families in the nation, including persons who are elderly, persons who are living with disabilities and other families with and without children (Hoffman, 2018). Concluding that families who live in public housing generally pay rent equal to 30% of their adjusted gross income; average rents paid by public housing families lag substantially behind private market rents paid by similar families.

Obeng-Odoom (2020) Public housing refers to a form of housing provision, which emphasizes the role of the State (government and its agencies) in helping to provide housing, particularly for poor, low-income and more vulnerable groups in the society. Further describing it as taken varied forms in different geographical contexts and other descriptive terms sometimes used instead of public housing include; social housing, state-housing, state-sponsored housing, welfare housing, non-profit housing, low-cost housing, affordable housing, and mass housing. In Savage (2021) Public housing is refers to government-provided or subsidized housing projects, which presumes the inability of the private sector to fully meet the housing needs of the entire population, especially the low-income groups. It is also called 'social housing ' or 'state-housing'(in United Kingdom) and 'welfare housing' (in the United States). Accordingly, two broad approaches to public housing have been identified: Government-provided housing and Government-sponsored housing (Saiz, 2023).

Evolution of Public Housing in Nigeria

According to Al-Ansi, Lee, King and Han (2021) study, the progress in the evolution of housing provision by government in Nigeria may be captured in the provisions in the National Development plans (NDP) since independence. The first of which is captured in 1962 to 1968 NDP, accordingly, there was no clear-cut policy on housing, save provision for government workers in the major urban centres of Lagos, Enugu and Ibadan. Accordingly the situation was slightly improved in the second NDP of 1970 to 1974 a period that saw the setting

up of National Council on Housing. The policy outcome of this period tended toward direct construction of houses by government hence, housing finance also benefited in this period as the Nigerian Building Society which later metamorphosed to Federal Mortgage Bank (FMBN) was strengthened to enable federal public servant obtain loans to extend or build houses or purchase lands to build, in addition the promulgation of Land Use Decree (LUD) of 1978 which aim to ensure harmonisation of dual structure of landholding was achieved under this Development plan (Ezeogidi, 2019).

And then comes the most remarkable outcome for housing in the third NDP (1975 - 1980) which accordingly is the formal adoption of mass housing as a national housing policy. Accordingly, the period also saw formal assistance to indigenous contractors, promotion of local building materials such as burnt bricks for construction, development of utilities and community development as well encouraging foreign contractors.

Housing scheme in Nigeria

The different housing estates schemes available in Nigeria which will serve as a guide whenever anyone is contemplating or decides to acquire land and/or landed property for accommodation purpose are as following according to (Jonsson & Bryceson, 2017).

Public estate housing schemes

As the name implies, public estates residential schemes are those types of residential housing estate schemes been developed and constructed by government (State and Federal) for the masses mostly low-income earners and generality of the populace without any restrictions to who can acquire them (Cuthill, 2019). Public estate schemes are of two types; namely; Site and Service residential estate schemes and Built-up residential housing estates schemes. Site and Service residential public estate schemes are those types of public estate schemes where government (State and Federal) acquires large expanse of land for the sole purpose of dividing it into lots/units/plots to be allocated and sold to all those willing and interested in acquiring land for accommodation purpose (Obeng-Odoom, 2020).

Also in the site and service residential public estate scheme, what government actually sells and allocates is the large expanse of bare land that has been surveyed and divided into different lots/units/plots to the masses who has applied to government for such estate scheme. Examples of site and service public estate schemes in Nigeria are: Isheri-North residential estate scheme, Abijo residential estate scheme, Banana Island estate, Ayobo residential housing estate, Ikeja GRA, Ogudu GRA, Magodo residential estate phase 1 & 2, Agbara residential estate, Sango-Ota Government Residential Area, etc. It is the sole responsibility of government to make provision for infrastructural amenities (tarred road, drainage system, electrification, drinkable water) in the estate scheme layout (Mohammed *et al.*, 2020).

Private estate residential housing schemes

Private estates residential housing schemes are those types of estate schemes been acquired, developed, advertised, sold and managed by private property development companies with the aim of generating income/profit for the company through the development of different kinds of residential estate schemes for the

general populace. Just like the public estate schemes, private residential housing estate schemes are also of two: types (Built-up residential estates and Site and service residential estates) in Nigeria (Nissi, 2016).

Private built-up residential housing estate schemes are those types of private estate schemes where a private property development company acquires large expanse of land in any part of the country and thereafter develop or construct different classes of residential accommodation or apartments to be sold to people. Examples of built-up private residential housing estates are: Amen estate, Eden garden estate, Hagar estate, etc. In selling any of the private built-up residential housing estates, the developer (property Development Company) of such estate embarks on massive marketing, rigorous awareness, purchase incentives, mortgage options and advertisement of the private estate scheme to people. Most private residential housing estate schemes been developed by a property development company are mainly for investment purpose and usually of the same design, structure and finishes. While site and service private residential housing estate schemes are those types of private estate schemes where a property development company acquires large expanse of land and thereafter divides it into lots/units/plots to be sold to the general public (Ratcliffe, Stubbs & Keeping, 2021).

Corporate residential estate housing schemes

Corporate residential estate housing schemes is another type of residential estate scheme found in Nigeria. They are usually embarked upon by various multinational companies who are carrying out business activities in Nigeria. Most corporate residential estate housing schemes are usually in form of built-up residential apartments been constructed in a well-organized and planned large expanse of land by corporate multinational companies to allocate various units to their staff workers in need of housing accommodation (Ibem, Ayo-Vaughan, Oluwunmi & Alagbe, 2019). Corporate residential estate housing schemes are usually made up of different classes of built-up residential apartments which are specifically constructed to house and accommodate some staff workers of various multinational organizations carrying out business activities in Nigeria. It is the multinational companies that provide all the various infrastructural amenities needed in the estate as well as the control, management and allocation of each unit of residential apartments. The main distinction between corporate residential estate housing schemes is that while every other type of residential estate schemes are either acquired out-rightly, allocated, assigned or can even be disposed of, mortgaged and inherited, that of the corporate residential estate housing schemes are restricted to what can be done on them by the occupiers. This is largely due to the fact that corporate residential estate housing schemes are privately owned by multinational organizations whose management boards have developed such estates to basically cater for the accommodation needs of some of their staff workers (Ibem et al., 2019).

Co-operative association residential estate housing schemes

Co-operative association residential estate housing schemes are those type of estate schemes been developed and allocated to staff members of business organizations (Private, Public, Corporate etc) by the worker's co-operative society/association of such organization. Co-operative association residential estate housing schemes are always in the form of site and service estate scheme where large expanse of land is usually acquired in the name of the

business organization's workers association and thereafter divided into different units/plots by the board of trustees of the business organizations' workers union. The units/plots of land are afterwards allocated to only the staff members/workers of the business organization's co-operative society/association (Aduwo & Ibem, 2017). To qualify for allocation of a plot of land in this type of residential estate scheme, any member of the business organization's co-operative society/association must have contributed money through their salary and/or other employment incentives to the co-operative association's residential estate housing scheme fund been floated by their business organization co-operative society before such staff member can even be considered for allocation of a plot of land in the estate scheme. The development and management of co-operative residential estate housing schemes are usually taken care of by the business organization's co-operative society/association of its workers/staff members (Maina, 2021).

Individual residential estate schemes

Individual residential estate schemes are the type of residential estates housing scheme where an individual personally acquires large expanse of land in his/her name and afterwards re-sells such large expanse of land to the general public in units/plots. Some very rich individuals can even go as far as acquiring a large expanse of land and thereafter develop such land with the construction of different classes of built-up residential apartments so as to either sell or lease to people that can afford the sales or rental value of those built-up residential apartments (Ogunde, 2013). While the management and provision of infrastructural amenities lies with the purchasers of the bare land sold in the individual private estate residential schemes or the government, other individual owners of these residential estate schemes takes it upon themselves to manage the estate scheme as well as provide infrastructural amenities. Examples of individual private residential estate housing schemes are: Oluwa Ni'Sola estate, Adeniran Ajao Estate, Atunrashe estate, etc

Family residential estate housing schemes

This is the most popular type of estate schemes that is been acquired by people in Nigeria. It refers to all those large expanse of land that was owned by an individual in the olden days but which has been transferred now to the family members of such an individual. Portions of the family land been transferred to each group of family members is thereafter named after such group of family members and afterwards sold to the general populace (Aduwo *et al.*, 2017). What anybody buying this type of residential estate housing scheme gets from the family land owners is a receipt of purchase and in some cases an agreement of transfer of their interest in the estate to the purchaser but this must be with the consent of the head of that family. Majority of the family residential estate schemes in Nigeria are not well planned and which in turn have adverse negative effect on the arrangement and development patterns of land and/or landed properties been developed in the estate scheme. The management and provision of infrastructural amenities is most times embarked upon by the community development association.

Housing Satisfaction

Satisfaction studies cut across a wide range of disciplines in the management and social sciences as well as the built environment. Generally speaking, satisfaction is a subjective evaluation of the performance of products or services in meeting the needs and expectations of users or customers (Mustafa, 2017). Researchers have come to define housing satisfaction as an individual's subjective assessment of whether or not his/her needs are being met (Ibem, Opoko, Adeboye & Amole, 2013) Similarly, (Cantarelli, Belardinelli & Belle, 2016) opined that Studies on residential satisfaction promote better understanding of the key sources of satisfaction and dissatisfaction among residents; factors influencing their satisfaction levels; as well as how residents are most likely to react in the event of dissatisfaction with the housing conditions. Further examining satisfaction, Khaled and Mohamed Helmy (2016), explained that satisfaction in housing means the sentiments of satisfaction and happiness to the housing place which creates these feelings.

Satisfaction is generally taken to mean an evaluative attitude towards some object or experience (Helmy *et al.*, 2016). More so satisfaction with goods and services provided by public bodies has also emerged according to (Cantarelli *et al.*, 2016) “as a focus of research and a major subject of governmental interest in Organization for Economic Cooperation and Development countries”. However, most research conducted on satisfaction in the public sector has been undertaken by public bodies themselves and has been directed to informing managerial decisions rather than addressing theoretical questions about expectations (Cantarelli *et al.*, 2016). According to Ajayi, Nwosu and Ajani (2015), housing is often viewed as an entity involving a large number of units displaying aspects such as physical quality, location, standard of services offered by the government and private owners as well as neighbourhood characteristics. Residential satisfaction has been used as a measure to examine the success in housing development projects. Resident satisfaction has been in use since the early 1960s as the basis for optimizing the architectural design of large housing developments, where feedback was collected from residents of housing projects with regard to resident’s views on the physical features of proposed housing developments and then feeding those views back into the design process.

Basic Amenities

The amenities like electricity, water, sanitation and clean fuel are the critical determinants of living conditions and health of the urban people (Bhagat, 2011). However, it is not always clear whether more urbanized states have better access to basic amenities or vice versa. Similarly it is also not clear whether the bigger cities are better off than small cities and towns. Although bigger cities are known for air pollution, slum and crowding, it would be interesting to know how cities and towns differ in terms of the provision of clean water, sanitation, electricity and clean fuel (Posthumus, Bolt & Van Kempen, 2014).

Indicators of Basic Amenities

For the analysis, we have selected indicators which show the unavailability of basic amenities, in other words the indicators are a deprivation measure which highlight the household not having access to corresponding basic amenities. Selected indicators for the analysis are discussed below:

Access to drinking water facility

No facility of drinking water in the house: It refers to the community use of the household for drinking water facility. Household's exclusive use and common use of the households in the building both are excluded here (Wolf, Hunter, Freeman, Cumming, Clasen, Bartram & Pruss Ustun, 2018). The importance of water to mankind is immeasurable. It serves as life support and a source of hygiene which is an important ingredient of well-being. Hence, one of the foremost needs of man for his daily survival is water. Realizing man's need for water, calls for adequate supply of water to the people. Water Supply is the provision of water for domestic, industrial, and irrigation needs, and the engineering installations necessary to treat and pump the water to the consumer (Rabaey, Vandekerckhove, Van de Walle & Sedlak, 2020).

Access to Sanitation Facilities

No latrine facility in the house: It refers to Public/community use and no facility in the house. Exclusive use and shared with other households both are excluded here. The incessant accumulation of solid waste on the roads in towns and cities in Nigeria is alarming. Waste deposit, especially along streets and even along highways has become an environmental hazard. In some urban centres, there may be no designated spots to deposit the wastes for their onward disposal; therefore, people throw them about indiscriminately, even into the drainage canals, hoping that the flood water will carry the waste way when rain falls (Rabaey *et al.*, 2020).

Access to Electricity use for Domestic Purpose

Power plays an important role in domestic life since it is required to power household equipment like television, pressing iron, washing machine, cookers, etc. it also aids to power utilities like street lights, local water supplies etc. Aside domestic uses, commercial and industrial concerns need constant supply of electricity for their businesses. However, our electricity supply is characterized by frequent power cuts; sometimes some communities may remain without electric power supply for hours, weeks and even months (Trentmann, 2020).

Access to Housing Quality

Bad condition of structure of the house: It refers to the houses where major repair are required. Good and satisfactory condition of structure both are excluded here. Katcha roof type: It refers to the roofs consisting of grass, leaves, unburnt brick, canvas, cloth and others. The physical characteristics of a house depend on the climate and terrain available, building materials, technological skills and such cultural determinants as social status and economic resources of the owners or owner. A house is more than just a dwelling. It is a source of identity and status as well as a demonstrator or both to the outside world. It may become identified with and a place of assembly for a wider family or lineage that occupies it from day to day. It may also be a location for business which provides the basic necessities of life or for one that augments the main income (Barbazza, Klazinga & Kringos, 2021)

Occupant Willingness to Live

Occupant willingness to live can be viewed as the winning of confidence of the occupant in the favour of an environment or its utilities, facilities and services so that the relationship becomes a win-win situation for both the

environment as well as the resident (McElwee, 2012). It is more difficult retaining a residents than it is getting a new one. Increasing competition in the global market of housing and distribution of utilities and services, as well as challenges of globalization created difficulty in obtaining resident and therefore, organizations become more concerned about care, satisfaction, maintaining, and making a resident more willingness to the environment (Holliday, Schmidheiny & Watts, 2017). Occupant willingness to live to the environment is very important, therefore it's not just a simple function of the marketing, but is a philosophy and a way of thinking for how to attract residents and how to satisfy them and make them more willingness to the environment (Sulphrey & Alkahtani, 2017).

RESEARCH METHODOLOGY

The study chose a descriptive design because it will employ unbiased techniques to learn more about its origins and issues. Given that this paper collected and analysed numerical data, a quantitative technique is thought to be the most suitable. In this paper, a survey research approach was used to collect data using a questionnaire. The study was carried out in Lafia, Nasarawa State, household heads living in 500 housing units are the study's target respondents. Krejcie and Morgan's (1970) table for calculating sample size was employed to establish the sample size for this study. The sample size is 217 based on the sample frame of (500).The study was adopt 350 questionnaire to be administered. Simple random sampling technique was adopt and a questionnaire was designed in consideration to the nature of the respondents, ease of reading and completion period and the tool of analysis was statistical package for the social sciences (SPSS).

RESULTS AND DISCUSSION

Demographic characteristics of respondents

Demographic six (6) demographic characteristics information of the respondents were collected. These comprises of gender, age, educational qualification, monthly income, duration of staying and nature of tenure. The frequency and percentage analysis was carried out and the results were presented in Table 1 to explore the respondents' profile.

Table 1: Demographic characteristics of respondents

| S/N | Questions | Options | Frequency | Percentage |
|-----|---------------------------|-----------------------|-----------|------------|
| 1 | Gender | Male | 200 | 62.5 |
| | | Female | 120 | 37.5 |
| | | Total | 320 | 100.0 |
| 2 | Age | 30 to 40 years | 129 | 40.3 |
| | | 41 to 60 years | 135 | 42.2 |
| | | Above 60 years | 56 | 17.5 |
| | | Total | 320 | 100.0 |
| 3 | Educational Qualification | Primary | 11 | 3.4 |
| | | Secondary certificate | 62 | 19.4 |

| | | | | | |
|---|---------------------|-------------------------|-----|-------|------|
| | | Diploma | 83 | 25.9 | |
| | | Degree | 133 | 41.6 | |
| | | Master degree and above | 31 | 9.7 | |
| | | Total | 320 | 100.0 | |
| | | <hr/> | | | |
| | | 18 – 30 Thousand | 73 | 22.8 | 19.4 |
| | | 31 – 50 Thousand | 62 | 24.4 | |
| 4 | Monthly Income | 51 – 70 Thousand | 78 | 17.5 | |
| | | 71 – 90 Thousand | 56 | | |
| | | Above 90,000 Thousand | 51 | 15.9 | |
| | | Total | 320 | 100.0 | |
| | | <hr/> | | | |
| | | Below 5 years | 69 | 21.6 | |
| | | 5 – 10 years | 150 | 46.9 | 20.3 |
| 5 | Duration of Staying | 11 – 15 years | 65 | 11.3 | |
| | | Above 15 years | 36 | | |
| | | Total | 320 | 100.0 | |
| | | <hr/> | | | |
| | | Owner Occupiers | 124 | 38.8 | 45.6 |
| 6 | Nature of tenure | Tenant | 146 | | |
| | | Others | 50 | 15.6 | |
| | | Total | 320 | 100.0 | |

Table 1 show the demographic results in the study area. The results observed that the male respondents constituted the major of the population of this study with 62.5% while female respondents constituted the minority of the study population. A question with regard to respondents' age, majority of the respondents were within the age of 41 to 60 years with 42.2%. A question regarding educational qualification, a majority of the respondents were degree holders with 41.6%. Also, a question regarding monthly income majority of them earning 51 – 70 Thousand with 24.4% in the study area. Duration of staying in the study area, majority of respondents staying in the area for 5 – 10 years with the high percentage of 46.9%. Nature of tenure, most of the respondents were tenants living in the estate with 45.6% respectively.

Table 2: Effect of basic amenities provision and residents satisfaction on willingness to live

| Model R | R Square | Adjusted R Square | R Std. Error of F | Sig. Square | the Estimate | |
|---------|-------------------|-------------------|-------------------|-------------|--------------|-------------------|
| 1 | .369 ^a | .136 | .130 | .85084 | 24.918 | .000 ^b |

a. Dependent: Variable Willing

b. Independent Variable: Satisfaction, amenity

Table 2 shows the regression model summary and the ANOVA results of the effect of basic amenities provision and residents satisfaction on willingness to live in the study area. The model present R-Value of 0.369 and R-Square value of 0.136 with F-statistics value of 24.918 was significant as showed by ρ -value of 0.000. Therefore,

13.6% of the willingness to live is influenced by the basic amenities provision and residents satisfaction. This mean that basic amenities provision and residents satisfaction have medium effect size on willingness to live in the study area. A 13.6% effect size suggests a moderate influence of amenities and satisfaction on resident sentiment. The effect size might be real, but the study's sample size might be too small to achieve statistical significance. Replication with a larger sample could solidify the findings.

Table 3 Contribution of basic amenities provision and residents satisfaction on willingness to live

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|---------------------------|--------------|-------------|
| B | Std. Error | Beta | | |
| | (Constant) | 2.023 | amenity .192 | 10.550 .000 |
| 1 | .239 | .183 | .196 | 1.309 .191 |
| | satisfaction .210 | .175 | .179 | 1.198 .232 |

a. Dependent Variable: willingness

As amenity provision increases by one standardized coefficients, then there was an increase on willingness to live by 0.196 standardized coefficients; a change or increase in satisfaction by one standardized coefficients, the willingness to live change or increase by 0.179 standard deviation; However, the P value shows that amenity provision and satisfaction have a statistically insignificant effect on the willingness to live with P-value 0.191 and 0.232 > 0.05. While statistical significance is important, a medium effect size of 13.6% shouldn't be entirely disregarded. Even if not statistically significant at the 0.05 level, it suggests that improvements in amenities and resident satisfaction could have a noticeable impact on willingness to stay long-term.

CONCLUSION

The study also revealed by demonstrating 13.6% of the willingness to live is influenced by the basic amenities provision and resident's satisfaction which means is that basic amenities provision and residents' satisfaction have medium effect size on willingness to live in the study and amenity provision and satisfaction have a statistically insignificant effect on the willingness to live with Pvalue 0.191 and 0.232 > 0.05. The study recommended that the government should increase healthcare access points by building a new clinics or hospitals, or expand existing ones, to bring medical care closer to residents living in 500 housing estate. The study recommended that the government should upgrade existing markets or improve infrastructure in existing markets, including proper sanitation, waste management to ease the situation of market facilities in the study area.

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