DEMOGRAPHIC AND SOCIO ECONOMIC DETERMINANTS OF HOUSE OWNERSHIP IN GOMBE LOCAL GOVERNMENT AREA, GOMBE STATE

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ABSTRACT

This research provides empirical information on the level of house ownership among the residents of Gombe Local Government Area. Thus, house ownership status, demographic and socio-economic factors influencing ownership status of dwelling units, as well as mode of owning a house were observed. 396 household heads were randomly interviewed and systematic sampling techniques were used to obtain streets and house samples. Descriptive statistics and qualitative techniques were used to analyze data obtained from the field. Results show high proportion of house owners in Gombe L.G.A but majority of them live in houses inherited from their families hence, most of them are low income earners. Further demographic results show high number of males house owners which are mainly Fulanis by tribe and majority of them are civil servants with low educational qualifications and most of them believe in Islamic religion and almost all of them are married. The study recommends that: government and philanthropies should improve income of low income earners, women awareness and empowerment is needed to improve their house ownership status through purchase/construction, more awareness campaign is needed on the issue of segregation, effective government intervention on housing scheme is also recommended and lastly government should encourage formal education to higher levels in the study area.
Keywords: Demographic, Socio-economic and House Ownership.

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INTRODUCTION

The number of people who own houses is one of the very major indices for measuring economic growth and development of the people of any country; that is after food and clothing (Oserogho, 2006). House is a crucial basic need of every human being just like food and clothing. Its provision has been a great necessity to man (Olotoah, 2006). Every person needs a house for his family; because, it provides him with security, self confidence, arise in status as well as prevent him against harassment or humiliation from landlord or other tenant. Housing is much more than physical structure; it has become a subject of highly charged emotional content, a matter of strong feelings. It is a symbol of status, achievement, and of social acceptance (Olugbenga and Jacob, 2007). Most People across the world especially in developing countries; find it difficult to own a house, because of their low level of income and government negligence in implementing house ownership policies and programs to the advantage of masses. Some countries across the world see house ownership as one of the major priority for development to their people; as such they provide a better means for them to secure a house at their convenient. One can see this in the case of Libya that sees house ownership as a right to its citizens; and states this in Green Book: "Housing is a basic need of both the individual and the family; therefore, it should not be owned by others" (Green Book, 2014).

Furthermore, the decision to purchase or build a house is one of the most important financial decisions made by many people today. This decision is influenced by several demographic and socio economic factors such as: age, sex, education, income, marital status, occupation etc. The demographic variables such as age, marital status,

gender of house owners, household size, education of house owners and their occupation may also affect tenure choice (Subhan and Ahmad, 2012).

With housing deficit hovering around 16 million units of housing in Nigeria, urgent measures should be put in place in order to avoid shortage of housing in the country (Opaluwah, 2012). Meanwhile in order to provide decent and affordable mass houses to meet the nation's housing requirement, the Vision 20:2020 economic blueprint had recommended the construction of 600,000 housing units by the Federal Ministry of Housing (Opaluwah, 2012). The problem with public housing in Nigeria today has been succinctly articulated in the 1991 Nigerian National Housing Policy. This document asserts that lack of adequate monitoring and evaluation of housing policy implementation has contributed to the failure of public housing provision in this country (Federal Republic of Nigeria, 1991). Gombe state is experiencing influx of people since its creation, which leads to increase demand of houses especially in Gombe L.G.A which serves as the capital of the state. Gombe State is facing scarcity and inadequacy of housing both prior to and since the creation of the state (Gombe Seeds, 2006, p.81). There were only 1,268 public housing units in the State Government Housing Estates, when this numbers are viewed against the background of the 34,102 total consolidated work forces presently in the public service in Gombe State (comprising Federal, State, and Local Governments) requiring accommodations, one begins to get an insight into the gravity of the acute housing problem in the State (Gombe Seeds, 2006, p.81).Furthermore, 2006 National Population and Housing Census of the Federal Republic of Nigeria (Priority Tables, volume 1) distributions of regular households by tenure status of dwelling unit based on owned houses, put Gombe among the ten lowest in Nigeria with 374,875 house owners (National Population Commission, 2006). However, many studies were conducted on the issues of house ownership in relation to demographic and socio economic factors, which are presented as follow:

Bojang et al (2010) carry out a research in Johor Bahru in order to determine the relationship between demographic factors and housing market. The study found that there was a significant correlation between demographic factors in determining affordable housing within Johor Bahru area. While Asimwe, (2009) used Hirdman's gender system and contract theory to examine the unequal gender relations in house ownership in an urban Ugandan patriarchal society. The results inferred married women are usually in the subordinate position in home ownership. However, both of them carry out their research outside Nigeria and this work was conducted in Nigeria, Gombe Local Government Area in Gombe State. Other studies were carried out in some places in Nigeria but not in Gombe State. They basically focused on salary earners (civil servant) only, as could be seen in the works of Nwakanma and Nnamdi (2013) who conducted a research in Nigeria based on income status and home ownership, which concludes that, salary has positive and significant effect on the probability of owning a home. Gbadegesin et al (2012), Studied Effect of Home Ownership on Good Governance in Nigeria. The paper therefore considers the potentials for home ownership of civil servants and empirically analyses the motivating factors (age, gender, and household composition) of owning house among which are governance-related factors (credit facilities, subsidy on building materials, policy review, governance system/structure and existing legal frame work.

However, the above reviewed literatures show less attention was paid to Gombe, and any study on population characteristics in relation to house ownership is very relevant due to current changes that are taking place in the area. Furthermore, the reviewed literatures focused on either tenants or house owners only, but this study investigates both house owners and tenants simultaneously. The study further investigates not only level of house ownership but also the mode or ways (purchase/construct, inheritance and gift) of owning a house among household heads in Gombe L.G.A. The study also does not

focused on salary earners only but to all household heads that engage in various occupations. In view of the above challenges of housing situations in Nigeria at large and in Gombe to be specific, research of this kind is worth undertaking in order to investigate some of the demographic and socio-economic factors influencing house ownership in Gombe Local Government Area.

Aim and Objectives

The aim of this research is to provide empirical information on the level of house ownership among the residents of Gombe Local Government Area, with a view to find out the major demographic and socio economic challenges that affect housing ownership and proper solution. The aim could be achieved through the following objectives:

1- To identify and analyse house ownership status among residence of Gombe Local Government Area.
2- To identify some demographic and socio economic factors influencing house ownership in Gombe Local Government Area.
3- To offer recommendations on how to improve house ownership in Gombe L.G.A.

THEORITICAL FRAME WORK
Determinants of House Ownership

Age of the household head has been found to influence tenure; it had the strongest and most consistent relationship to home ownership of any of the determinant studied (David, 1962). In other studies, (Maisel, 1966) and (Carliner, 1974) found that home ownership rates increases as age of head increases, with the oldest group having rates which were more than three times those of the youngest group. Age is one among the major determinants of home ownership; older households have more certainty of income. As a household gains increasingly more experience in the workforce, it is more likely that it will, at least, maintain a certain level of income (Haurin et al, 1987).

Gender inequalities remain pervasive worldwide; in no region of the developing world are women equal to men in legal, social, and economic rights (World Bank, 2003). In developing countries especially in northern part of Nigeria, male engages more in civil service jobs and businesses than female counterpart. This gives the male gender the opportunity to acquire more wealth and build houses than females. Hence, males are more likely to maintain a certain level of income, with more certain incomes; males are more likely to secure a loan or mortgage. Thus, they are more willing to commit to home ownership (Hood, 1999). The types of jobs people engage themselves in greatly influence their decisions to own a house. This depends on the benefit they derived from the jobs they do. An individual with lucrative job tends to stand a chance of having house of his own than those with low paid jobs. Another thing to consider is occupational mobility of people which also influences people decision to own houses in a particular location. People with more stable jobs tend to own houses than unstable employees as a result of incessant transfers. The net family incomes have direct influences on the home ownership decision. It is related directly in that as the net income rises within a family, the taste for home ownership also rises (Haurin, et al 1987). In a purely private housing market, housing is allocated entirely on the basis of ability to pay. Households vary in the amount of money they can spend on housing. The best housing therefore goes to those who can afford it (Short, 1996).

Education is a key determinant of the lifestyle and social status an individual enjoys (Nigerian Demographic and Health Survey, 2008 p. 13). The level of educational attainment will determine the home ownership decision. An individual with a high level of educational attainment will often have a good job with a generous salary. A higher income provides an individual with the funds to cover the initial costs incurred through home buying. Also, an individual with more education often saves more of his income which creates the capital and wealth to secure a loan. Therefore, he has a greater ability

to be approved for a mortgage. Because of this link between education, income, and savings, an individual's educational attainment will influence his home ownership decision (Hood, 1999). Beliefs can be a barrier to home ownership, according to Edey, (2017) states that many Muslims, who are true to the teachings of their faith, give up on the idea of owning a home and instead, chose to rent for the long term. Under Islamic law, the basic belief is that interest-based transactions, such as traditional mortgages, are inherently unfair because the basic principle of Islamic banking is the sharing of risk, with shared responsibility for profit and loss. More appropriately referred to as *Sharia complaint financing*, Sharia law prohibits the fixed or floating payment or acceptance of specific interest or fees for loans of money. In other words, buying a home with a conventional mortgage is not possible. Ethnic status: Households vary in their ethnic identity. This can influence where they want to live and where they can live. Where there are significant differences between a majority culture and a minority culture this difference is often expressed in the residential mosaic. Ethnic clusters of the minority culture can be identified, such as the cases of Asians in British cities, Vietnamese in US cities, North Africans in French cities, and Turks in German cities. This ethnic clustering results from both choice and constraint factors. In terms of choice, minority groups sometimes prefer to cluster together. It provides safety in a potentially threatening society; ethnic neighborhoods provide a basis for defense, support and advancement for immigrants into a new society. Ethnic clustering may also arise from the practice of discrimination. In formal discrimination, specific ethnic groups may be prevented from living in certain areas. This policy was part of the South African system of apartheid (Short, 1996).

The marital status of an individual also affects home ownership. Married couples are often interested in "settling down" and are therefore less mobile than unmarried individuals. Finally, married couples often forecast a future with children and want to provide a stable environment to raise them. With more people in a household,

the level of net benefits of home ownership increases. Hence, married couples are looking to make long term investment decisions with their money. With the equity and net benefits that home ownership provides, it is a smart investment decision. Therefore, if an individual is married, he has a greater probability of owning a home (Hood, 1999).

Importance or Benefit of House Ownership

The desire for adequate and affordable housing has strong links to the need for security, safety and proper socio-economic status of individuals and communities (UN-HABITAT, 2006a). According to **Maslow Model** first introduced his concept of hierarchy of needs in his 1943 paper "**A Theory of Human Motivation**" and his subsequent book **Motivation and Personality**. This hierarchy suggests that people are motivated to fulfill basic needs before moving on to other, more advanced needs. That is we must satisfy lower-level needs before we seek to satisfy higher-level needs. The model explained five hierarchies of needs but in the context of this study only the first hierarchy is important that is the **Physiological Needs** which include the most basic needs that are vital to survival, such as the need for water, air, food, shelter, sex, and sleep. Maslow believed that these needs are the most basic and instinctive needs in the hierarchy because all needs become secondary until these physiological needs are met (Cherry, 2014). This theory is very relevant to this research because it shows how important house ownership is to human beings, which means it is something that we cannot do without.

Home ownership model is similar to that of human capital model. First of all, there are costs associated with the housing investment model, primarily in the first year of ownership. These costs are directly related to the purchase of a house such as a down payment, mortgage payments, an insurance policy, special fees including closing and attorney costs. Few costs, such as taxes, occur every year during the ownership lifetime. Benefits of home ownership include aspects as space (several rooms and a yard) and more importantly, the pride of

home ownership. Another thing to consider in the home ownership model is the role of equity at the end of the ownership life (Hood, 1999). Home ownership model also form the basis of this research work, because it is a motivational model that enlighten or encourage people about the benefit of possessing a house. This model made mentioned of the following benefit of owning a house like: privacy, equity and pride of house ownership. Hence the study adopts this model as its conceptual underpinning.

METHODOLOGY

In every research there is an appropriate method (s) to be used in conducting it. This research therefore, involves the use of quantitative and qualitative techniques that were sourced from both primary and secondary data. The primary data were collected through field observations and interviews from the household heads, while the secondary data were obtained from existing literatures that involved: records from Ministry of Land And Survey, Independent National Electoral Commission Manual, National Population Commission Priority Tables, Gombe State Local Government Area, Gombe State Ministry of Land and Survey, Gombe State Ministry of Works and Housing, Gombe State Investment and property Development Corporation Company Limited, National Bureau of Statistics and other publish and non publish materials . This study also involves the use of 28664 Households by Ownership Status of Dwelling Units according to 2006 National Population Commission as sampling frame, in which 396 was used as sampling size which was derived through the use of Yamane (1967) formula. Data collection was obtained through the use of both simple random and systematic sampling techniques. Simple random sampling was used to obtain the streets samples and the first house in each sampled street, while systematic sampling technique was used to obtain the remaining sample houses in each sampled street by the use of dice to determine the sequence of intervals of houses to be skipped in each sampled street. However, numbering was used in coding houses and streets from which the samples were derived. Lastly, this research employs the

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use of descriptive statistics namely: frequency tables and percentages as well as the use of qualitative techniques to analyse data obtained from the field.

STUDY AREA
Location and Areal Extent
Gombe L.G.A is located approximately at the center of Gombe State. It is bounded by Kwami L.G.A in the North and almost surrounded by Akko Local Government Area in the South East and South West, and occupies an area of about 45km^2 (Ministry of Land and Survey, Gombe, 2008). Its geographical coordinates range between latitudes 10° 14′ 30″ N and 10° 19′ 30″N and longitudes 11° 7′ 0″ E and 11° 13′ 30″ E (Satellite Images of Gombe, 2005). See fig. 1. Gombe Town is well linked by road to other regional centers like Biu/Maiduguri, Potiskum/Damaturu, Bauchi/Jos, Kari/Kano, and Kumo/Yola (Kaltho, et al, 2003).
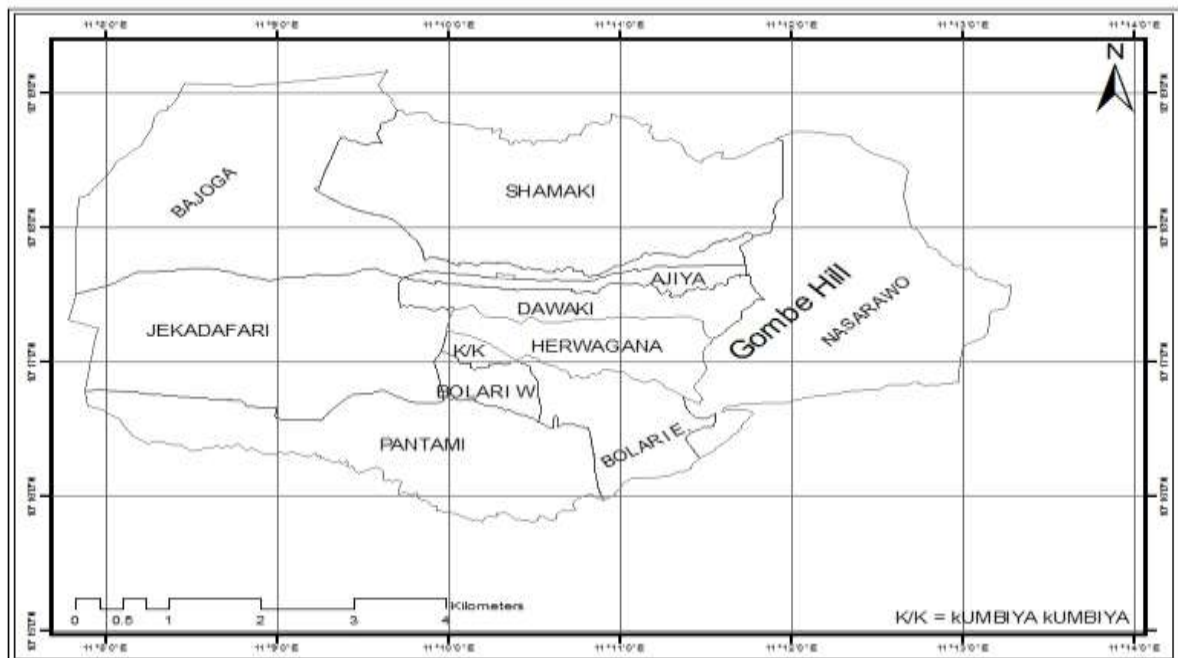
Source: Geographic Information System Laboratory, State University Gombe (2017).

Fig 1 Gombe Local Government Area

Population and People

According to National Population and housing census, (2006) priority table, Gombe Town has population of 266,844 people, with males having 146,721 and females having 120,123 people, (National Bureau of Statistics, 2012). However, if the above population of Gombe is projected to the present time (2018) the population will be estimated to 396,503 at 3.3% growth rate, this shows an increase of 129,659 people within twelve years. According to Joseph Greenberg's (undated) in Abba, et al (2000) linguistic classification, the most dominant linguistic to be found in this area belong to the Afro – Asiatic and Niger – Congo family of languages. Thus the ethno – linguistic composition of Gombe State include, amongst others, the Fulbe, the Bolewa, the Tera, the Tangale, Tula, Waja, Wurkum, Jara, Dadiya, Cham, Awak, Pero, Kamo, Kushi and Bangunji.

Topography and Hydrology

Gombe Town is largely at the foot of Akko escarpment in the west of the town. The highest parts of the buildup area of the town is located at the western gateway of about 1850ft (610.5m) above sea level and lowest parts at the BCGA areas, of about 1250ft (412.5m) above sea level. The study area in conclusion shows low grounds in BCGA-Yelon Gurza area, and high grounds located in Tumfure and Liji Hills, (Kaltho, et al, 2003). Many Rivers truncate the older part of the town with all flowing eastward from their source at the Akko Escarpment. The rivers and streams, some of which have tributaries with active gully heads, have truncated the town, particularly at the northeast and southeast parts, creating east striations on the landscape, (Kaltho, et al, 2003).

Climate

The climate of Gombe town is part of the tropical continental climate characterized by distinctive rainy and dry seasons. The wet season start around April to October with an average of annual rainfall of 650 – 1000mm, while dry season commences around November to April with the coldest months in January and February. Relative humidity

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has some pattern being 94% in August and drops to less than 10% during the harmattan period (Gombe State Diary, 2008).

Soil and Vegetation Type

The Soil is tropical ferruginous type, dark grey in color and has PH value ranging from 4-6 depending on the location, (Layarank, 1990). The vegetation of Gombe is described as Sudan Savanna with open grassland which dries up during dry season. The anthropogenic activities affected and modified the natural vegetation through deforestation, overgrazing, bush burning, construction and agriculture (Abba, Shehu and Abba, 2000).

Economic Activities

The location of Gombe town within the Sub-Sudan Savannah gives it an advantage of being in a productive farming area. The region's agricultural produce includes cereals like maize, millet, guinea corn; vegetables and fruits like tomatoes, watermelon, and sweet pepper. Since the creation of Gombe State, it has become blessed with abundant physical, human, and economic resources. It is a center of economic activities, by its position as the meeting point for business people from the surrounding states. The states include: Borno and Yobe to the north and east, Taraba and Adamawa to the south, and Bauchi to the west. In addition; the land is blessed with natural resources, such as Coal, Limestone, abundant land and many more. Thus, within the short period of its existence, it has made tremendous progress, (Online Nigeria, 2003).

RESULTS AND DISCUSSION

This section is devoted to the analysis and discussion of results from the data collected in eleven (11) wards in Gombe Local Government Area. The data obtained from the field were subjected to statistical data analysis. All the data are formed into tables which show frequencies and percentages of the variables used in the study.

OWNERSHIP STATUS OF DWELLING UNIT IN GOMBE L.G.A

In a place where people live, not all can afford to possess a house, some live in rented houses which they pay a fee at the end of a month or annually, some live in a house without paying anything but perhaps in kind, while others live in their own houses which they purchase/construct or are being given as a gift. In this study therefore, all those that live in houses that are not theirs are categorise into one group known as "tenants" while those living in their own houses are categories into one group regarded as "house owners". Table 1 presents results of respondent's house ownership in Gombe L.G.A. However the following codes were used to represent wards in the tables below:

A – Ajiya   B – Bajoga   BE – Bolari East   BW – Bolare West   D – Dawaki   H – Herwagana   J – Jeka Dafari   K – Kunbiya Kunbiya   N – Nasarawo   P – Pantami   S – Shamaki

Table 1 Ownership Status of Dwelling Unit in Gombe L.G.A

Mode of House Ownership	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Inheritance	13	7	9	24	20	13	22	18	11	7	24	168	50.5
Purchase/Construction	17	18	17	9	5	9	5	7	11	25	10	133	39.9
Gift	3	–	5	–	5	5	2	5	5	2	–	32	9.6
Total of House Owners	33	25	31	33	30	27	29	30	27	34	34	333	100
Total of Tenants	3	11	5	3	6	9	7	6	9	2	2	63	100
Total House Owners / Tenants	36	36	36	36	36	36	36	36	36	36	36	396	100
% of House Owners in the Sampled Population												333÷396 x 100	84.1
% of Tenants in the Sampled Population												63÷396 x 100	15.9

Sources: Field Survey, 2016.

As regards to house ownership, Table 1 confirmed large proportion of house owners in all the wards as against low proportion of tenants, with the former having more than 4/5 as against the later with just

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less than 1/5 of the sampled population. Further results show that, more than half of the respondents in Gombe L.G.A inherited their houses from their parents or relatives, in other words in every two house owners one among them inherited his/her house. While those that owned theirs through purchase/construction have an appreciable proportion of more than 1/3 of the population. However, those that own their houses through gift emerged the lowest with small proportion of house ownership.

DISTRIBUTION OF DEMOGRAPHIC AND SOCIO ECONOMIC VARIABLES OF HOUSE HOLD HEADS IN GOMBE L.G.A

Demographic and socio-economic factors are considered as important variables that determine people house ownership, because understanding these factors enables the researcher to observe their influence on house ownership in the study area. This section therefore, presents statistical data analysis about the following demographic and socio-economic factors: age, gender, believe, occupation, income, ethnicity, marital status, and educational levels.

AGE ANALYSIS IN RELATION TO HOUSE OWNERSHIP IN GOMBE L.G.A

Age and gender are important demographic variables and are primary basis of demographic classification in vital statistics, censuses, and surveys. In general, a cross-classification by sex and age is useful for the effective analysis of all forms of data obtained in survey (Demographic and Health Survey, 2008).

Table 2 Distribution of Age Groups in Gombe L.G.A

Age Groups (Years)	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
15-30	–	–	–	–	–	–	–	–	–	3	–	3	0.8
31-45	25	24	18	18	9	25	11	22	18	9	11	190	48
46-60	11	12	13	18	15	7	18	7	18	13	14	146	36.8
60+	–	–	5	–	12	4	7	7	–	11	11	57	14.4
Total												396	100

Sources: Field Survey, 2016.

Going by Table 2 it can be inferred that, majority of household heads were within the medium age categories 31 – 45 and 46 – 60, which are the major working class with significant proportion of almost half the population for the former and more than 1/3 of the sampled population for the later, hence house ownership within these groups account the highest. Perhaps this could be attributed to the fact that; the area of study is the state capital which attracted youthful age groups that work in various government agencies in both state and federal. Old age in this L.G.A accounted for less than quarter of the population. The age group of respondents with the lowest percentage as could be seen in the whole wards is that age group below thirty years with just less than 1% in the population. However, the low proportion of age groups below 30 years of age may be due to the fact that they are in their early stage of civil work, business, or artisanship as such they did not settle to head a family or own a dwelling.

Based on the above analysis the researcher observed that there is a huge proportion of working age group that accounted for more than 3/4 of the population in Gombe L.G.A. Gombe State Statistical Year Book, (1998) testify to the above statements which shows more than half (51.08%) of the population of Gombe State were between the ages 15 – 64 years (Gombe Seeds, 2006, p.41). It is also noted that more youthful or working class of household heads are predominantly located in Ajiya, Bajoga, Bolari West and Nasarawo wards which range between 31-60 years, while more old age are mostly found in Dawaki, Pantami and Shamaki, with household heads above 60 years of age.

DISTRIBUTION OF HOUSEHOLD HEADS BY GENDER IN GOMBE L.G.A

Gender inventory of respondents is another important demographic variable that shows difference between male and female status on house ownership in the study area.

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Table 3 Distribution of Household Heads by Gender in Gombe L.G.A

Gender	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Male	33	33	36	34	36	33	34	36	36	32	33	378	95.5
Female	3	3	–	2	–	3	2	–	–	4	3	18	4.5
Total												396	100

Source: Field Survey, 2016.

Table 3 shows high proportion of male, with tremendous proportion of almost the entire population, as against female counterpart with very few respondents. In other words, there is high number of male respondents with ownership status of dwelling unit than female in the study area. Demographic and Health Survey, (2008) testify to the above statement which states that, Households in Nigeria are predominantly headed by men (81 percent) and less than one in five (19 percent) are headed by women. National Bureau of Statistics, (2012) also states that percentage distribution of households head in Gombe State was 96.6% for male and 3.4% for females. The reason for this high number of male household heads may be attributed to cultural reasons; such as; religion. This result will not be surprise due to the fact that the dominant religious groups in the area of study are Muslims. The gender spatial distribution based on wards shows male dominant in the whole wards, but few female household heads were also discovered in places like: Ajiya, Bajoga, Bolari West, Herwagana, Jeka da Fari, Pantami and Shamaki.

DISTRIBUTION OF RESPONDENTS BY OCCUPATIONS IN GOMBE L.G.A
Occupation among household heads varies; with some engage in civil service jobs while others engage in different jobs that earn them income. However, the table below presents household heads occupation in relation to house ownership in Gombe L.G.A.

Table 4 Distribution of Household Heads by Occupations in Gombe L.G.A

Occupation	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Civil Servants	25	24	9	11	22	6	13	7	16	3	13	149	37.7
Traders	9	5	12	9	11	20	9	11	11	13	7	117	29.5
Artisans	–	5	12	9	–	7	9	15	2	9	3	71	18
Others	2	2	3	7	3	3	5	3	7	11	13	59	14.9
Total												396	100

Source: Field Survey, 2016

As regards occupation, Table 4 shows high proportion of house owners engaged in civil service jobs which represent more than 1/3 of the population in Gombe L.G.A. Some household heads engages in trading and artisanship with appreciable proportion of almost 1/3 of the population and less than 1/5 of the population respectively. However, other house owners that engaged in other jobs like drivers, retirees, politicians etc. accounted the least in the population. A result like this is expected due to the fact that; the study area is the state capital which encourages influx of people from different part of the country that work at various government and private organizations, perhaps that could be the reason why there is high proportion of civil servants in the study area. Peoples occupation across the wards differs, results confirmed that Ajiya, Bajoga and Dawaki shows higher proportion of house owners that engage in civil service jobs, while Kunbiya Kunbiya, Herwagana, and Pantami have low proportion of house owners that engage in civil service jobs. However, Herwagana and Pantami recorded the highest in terms of household heads that engage in trading activities, while Bajoga ward recorded the lowest for household heads that engage in trading activities. Further results show majority of house owners engaged in artisanship in Kunbiya Kunbiya and Bolari East, while in Shamaki ward very few household heads engage in artisanship.

HOUSEHOLD HEADS INCOME DISTRIBUTION IN GOMBE L.G.A

Another important variable in this research is income of respondents, because people's income or earnings greatly determine their ability to

own a house or not. Income status in this study are categorised into low (1000-20,000 Naira), medium (21,000-100,000 Naira) and high income earnings (above 100,000 Naira).

Table 5 Household Heads Income Distribution in Gombe L.G.A

Income Per Month (Naira)	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
1,000-20,000	15	3	13	25	18	15	18	25	25	27	15	199	50.3
21,000-50,000	18	11	18	11	9	9	7	11	9	9	3	115	29
51,000-100,000	3	9	5	-	9	11	7	-	2	-	15	61	15.4
100,000+	-	13	-	-	-	1	4	-	-	-	3	21	5.3
Total												396	100

Source: Field Survey 2016.

With the above analysis from Table 5 it is obvious that, high proportion of house owners that accounted for more than ½ of the population in Gombe L.G.A are low income earners that earned less than twenty thousand naira per month, followed by average income earners that earned within the range of 21,000-100,000 thousand naira per month. However, high income earners emerged the lowest in the study area. The general analysis shows that, most of the respondents in Gombe Local Government Area are less affluent; because in every two respondents one among them earn below twenty thousand naira per month. Further results show that, Bajoga ward has more affluent household heads than all other wards in the Local Government Area, while household heads in Pantami, Kunbiya Kunbiya, Nasarawo and Bolari West are less affluent in the Local Government Area.

EDUCATIONAL ATTAINMENT OF HOUSEHOLD HEADS IN GOMBE L.G.A

Educational attainment is one of the social variables that in most times help to determine people well being, because higher educational attainment (from first degree up ward) may attract

individual with lucrative jobs that will earn them high income and enable them to own a house.

Table 6 Educational Attainment of Household Heads in Gombe L.G.A

Education	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Primary	–	5	–	4	2	3	6	–	9	3	11	43	10.9
Secondary	7	6	13	18	6	13	9	22	22	9	9	134	33.8
Higher Education	24	25	13	7	25	15	12	7	2	9	9	148	37.4
Others	5	10	10	7	3	5	9	7	3	15	7	71	17.9
Total												396	100

Source: Field Survey, 2016

As regards educational levels, Table 6 indicates the level of schooling or education ever attended (even if they did not complete that level) in Gombe L.G.A. Majority of house owners amounted to more than 1/3 of the population attended higher institutions (Universities, Colleges, and Polytechnics etc.), while 1/3 of the population attended secondary school, and those that have other knowledge (like Arabic Knowledge) have proportion less than 1/5 of the population. However, the respondents that have the lowest proportion are those that attended primary school which covers only slightly above 1/10 of the population. The results above show that, those that attended secondary school and below and those that have other knowledge (Arabic Knowledge) have more proportion than those that attended higher institution. Further results show that Bajoga, Dawaki and Ajiya Wards have more house owners with higher educational qualification than all other wards in the Local Government Area. It also shows that Nasarawo, Bolari West and and Kunbiya Kunbiya wards have the lowest house owners with higher educational qualification.

DISTRIBUTION OF RELIGIOUS GROUPS IN GOMBE L.G.A

People of Gombe L.G.A vary in their religious believes; some belief in Islam while others belief in Christianity. Table 7 present's information of respondent's by religious beliefs.

Table 7 Distribution of Religious Groups in Gombe L.G.A

Religious Beliefs	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Islam	36	25	36	30	36	31	31	36	34	34	36	365	92.2
Christianity	–	11	–	6	–	5	5	–	2	2	–	31	7.8
Total												396	100

Source: Field Survey, 2016.

Table 7 shows an overwhelming majority of house owners that belief in Islam in Gombe L.G.A with a huge proportion of more than 9/10 of the population as against their counterpart with small proportion of less than 1/10 of the population who happens to be Christians. The results above show that, there are no traditional or other religious believes apart from Muslims and Christian's house owners in the Local Government Area. It is also obvious that there is relatively high proportion of Christians in Bajoga and Bolari West compared to all other wards in the L.G.A.

DISTRIBUTION OF RESPONDENTS BY ETHNICITY

Gombe L.G.A comprises of heterogeneous population with different cultural background, which made them to be categories into various tribes. Information of various tribes that are living in the study area were collected and presented as follows:

Table 8 Distribution of Respondents by Ethnicity

Ethnicity	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Fulani	24	18	–	–	30	20	22	11	23	15	18	181	45.7
Bolewa	–	–	16	4	–	–	–	2	–	–	5	27	6.8
Tangale	–	5	–	–	–	–	6	–	–	–	–	11	2.8
Tera	–	–	–	7	3	–	–	–	–	–	4	14	3.5
Waja	–	5	5	–	–	–	–	–	2	–	–	12	3
Housa	11	5	9	17	3	9	7	23	–	15	5	103	26
Igbo	–	–	–	–	–	5	–	–	–	–	–	5	1.3
Yoruba	–	–	4	4	–	–	1	–	2	–	–	11	2.8
Others	1	3	2	5	–	2	–	–	9	6	4	32	8.1
Total												390	100

Source: Field Survey, 2016.

Table 8 indicates Fulani tribes as the dominant ethnic group in Gombe Local Government Area, with relatively high proportion of almost ½ of the population, followed by Hausa tribe with appreciable proportion of more than ¼ of the population in the study area. However, the remaining ethnic groups are minority tribes in the study area like Bolewa, Tangale, Tera, Waja, Igbo, Yoruba, and others (like Kanuri, Jukun etc.).

Further results across the wards in the study area shows dominant of Fulani tribe house owners in places like Ajiya, Bajoga, Dawaki, Herwagana, Jeka da fari, Nasarwo and Shamaki, which are the core areas of the local government which circle the emirs palace except Nasarawo which is located outskirt of the L.G.A, while as you move away from the core areas especially toward the southern part of the L.G.A, Hausa tribes are more dominant in places like Kunbiya Kunbiya, Bolari West and Pantami while Bolewa are predominately fund in Bolari East.

DISTRIBUTION OF MARITAL STATUS OF RESPONDENTS IN GOMBE L.G.A

Another important variable used in this research is marital status of respondents which determine those that are married and those that are not and those that are either divorcee or widows. The following Table below show marital status in Gombe L.G.A.

Table 9 Distribution of Marital Status of Household heads in Gombe L.G.A

Marital Status	A	B	BE	BW	D	H	J	K	N	P	S	Total	%
Married	34	34	33	36	33	36	36	36	36	36	31	381	96.2
Single	2	2	3	–	3	–	–	–	–	–	–	10	2.5
Others	–	–	–	–	–	–	–	–	–	–	5	5	1.3
Total												396	100

Source: Field Survey, 2016.

From Table 9 indicates much higher proportion of married house owners with tremendous proportion of more than 9/10 of the population as against unmarried respondents with little proportion of just less than one tenth of the population, others that occupy the least proportion are majorly the widows. The results above show majority of those that heads a family and provide sustenance in each ward in the L.G.A are married compared to few unmarried house owners and others.

ANALYSIS OF RESEARCH INTERVIEWS USING QUALITATIVE TECHNIQUE

This section therefore analyses interviews made with various housing authorities in Gombe Local Government Area, which include: Gombe State Ministry of Land and Survey, Gombe State Ministry of Works and Housing and Gombe State Investment and Property Development Corporation Company Limited.

Interview with Ministry of Land and Survey

House ownership is no doubt associated with land ownership, hence; the researcher made an interview with Gombe State Ministry of land and Survey on the issue of land acquisition and allocation in the study area as well as land ownership in relation to socio-economic variables. According to Ministry of Land and Survey (Personal Communication, 18th July, 2016) Land tenure or land certificate in

Gombe could be obtained in two different ways which include: Obtaining certificate through conversion and through Government allocation. By conversion it involves owning a land by people of the community in accordance with their customs (inheritance, gift, etc.) which later converted or change the ownership from customary to statutory right of occupancy. While through government allocation it involves paying farmers compensation by the government and planned the area and distributes the land to the appropriate individuals who apply through ministry of land and survey. However, it was further stated that, at the initial stage lands were allocated to people from the Area Office, it was later change from directors, and later from Commissioners and at the moment land in Gombe is allocated from the Governor's office.

The relevant authority also stated that there is no segregation in land allocation in Gombe based on the socio-economic variables used in this research (age, gender, religious beliefs, occupation, income, ethnicity, marital status and educational status). But individual must be twenty one years of age (21 years). However, in view of the above interview with the relevant authority the researcher observed that obtaining land by common man in Gombe directly from Government is almost impossible; but rather you can get it through politicians which are very expensive compared to government price. As a result of this polity on land ownership that makes land very expensive in the study area house ownership will be very difficult. The researcher also observed that lands have more value compared to previous days that is why allocation of land change from simple stage to more complicated stage in the study area.

Interview with Gombe State Ministry of Works and Housing and Gombe State Investment and Property Development Corporation Company Limited

According to Gombe State Ministry of Works and Housing (Personal Communication, 18th July, 2016) stated that all houses issues were transferred to Gombe State Investment and Property Development

Corporation Company Limited to manage both existing and newly build estates in the state. According to Gombe State Investment and Property Development Corporation Company Limited (Personal Communication, 18th July, 2016), stated that; this company was incorporated on 13th May, 1999 with the sole aim to manage estate buildings in Gombe State. Prior to its existence Gombe had four (4) housing estates which include: State Low cost (150 units), Buhari Estate (25 units), Gombe State Agricultural Development Program (GSADP) Estate (46 units) and Orgi Housing Estate (95 units). However from the time they were incorporated till date they built three (3) housing estates in Gombe which include:

a) Shango Housing Estate which has a total of two hundred and sixty two (262) units, that comprises one hundred and fifty two (152) three bed rooms and one hundred and ten (110) two bed rooms. All this houses were sold cash and carry. Out of this total houses only twenty eight (28) people benefited from National Housing Scheme.

b) Tunfure Housing Estate which has a total of two hundred and forty (240) units, that comprises seventy (70) three bed rooms and the remaining are two bed rooms. All this houses were sold cash and carry. Out of this total houses none benefited from National Housing Scheme.

c) Dukku Road Housing Estate which has a total of hundred and fifty (150) units, that comprises both three bed rooms and two bed rooms. All these houses are yet to be sold.

The company further stated that there is no demographic or social segregation in obtaining house from them; because they are profit making organization as such they consider every body of any type once you have financial   capability to buy.

In view of the above information the researcher observed that government effort toward providing houses to its people in Gombe is very minimal. Because the only means through which individual civil servants will obtain house from government is through National Housing Scheme, and the above analysis shows clearly that beneficiaries through that means are very small in number and most

household heads in the study area are less affluent that cannot afford to buy house cash and carry.

CONCLUSION

It can be inferred that, socio-economic and demographic characteristics of household heads in Gombe L.G.A play important role toward house ownership in the study area. However, another important factor discovered is inheritance which greatly influences house ownership in the study area. Because results show that almost half of the population in Gombe are low income earners but still house ownership is high, this will prove that is not the matter of how rich or poor someone can be that makes him to own a house in Gombe, but rather most people owned their houses through inheritance. Other promising factors that influence house ownership most apart from inheritance are gender, increase in age, type of occupation, religious belief, tribe and level of educational attainment. Respondents that obtained higher educational certificate and grow in age earn more income and enable them to own a house as against those that obtained low certificate with small age who find it difficult or even impossible to possess a house. The above statement is concurrent with Hood (1999), which states that "The level of educational attainment will determine the home ownership decision" and in concurrent with Maisel, (1966) and Carliner, (1974) which state "home ownership rates increases as age of heads increases, with the oldest group having rates which were more than three times those of the youngest group".

RECOMMENDATIONS

In view of the foregoing results which show various socio-economic challenges in the study area the following recommendations were made:

i)   Large number of low income earners in the study area is a disturbing issue that needs to be addressed by the government and other influential people that mean good to the societal development of the area. More job creation with

generous salary is needed, more government empowerment to the poor and business people is also needed in order to improve their level of income and enable them to own a house.

ii) Females in the study area should be encouraged to own a house, which could be done through awareness programmes and through empowering women by providing lucrative jobs and capital for businesses from the government and philanthropist.

iii) More awareness campaign is needed on the issue of segregation in the study area, because living together between different sects and religious beliefs bring about religious tolerance.

iv) Encourage education (formal education) to a high level for its citizens because is a means of sustenance. Results inferred significant number of household heads that attended formal schools up to higher level owns their houses through purchasing or building it themselves.

v) Results from interview with the relevant housing authorities in Gombe show very low Government intervention on housing scheme, hence, Government should effectively improve house ownership through National Housing Scheme. Government should also ease the process of obtaining land for the masses at a cheaper rates

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