

Assessment of Poverty Traits among Residents of Minna's Informal Settlement, Niger State, Nigeria

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ABSTRACT

The study evaluates the urban poverty characteristics of inhabitants of the informal settlement of Bosso in Minna, Niger state, Nigeria. It utilized a projected population of Bosso at 1,500 households, using a sample size of 251, and applied the Kothari model to arrive at a reasonable sample for the study. The study employed closed ended questionnaire, and systematic random sampling was employed to administer 251 questionnaires to every 10th house, and 247 questionnaires were returned and analysed for the study. Descriptive method of analysis, such as percentages and crosstabulation, was used. Also, inferential methods, such chi-square test was used to determine the relationship of households in terms of poverty characteristics. The result revealed that 76.9% majority of the households that fall in the second to fourth categories of household size were living below half a dollar per day. The result further revealed that the level of education and household sizes are significantly related in terms of income level. The study concludes that the informal settlement area of Bosso was characterized by poverty, as the majority of the households live below half a dollar per day.

Keywords: Urban Poverty, Informal Settlement, Poverty Characteristics.

INTRODUCTION

Urban poverty in relation to informal settlements can be viewed as a multidimensional phenomenon (Atkinson, 2024) and thus requires varied interventions to improve the well-being of individuals as many urban poor live with much deprivations. Various research shows that urban poverty in developing countries is typically concentrated in slums and informal settlements (Global Urban Observatory, 2003; Agyabeng et al. 2022; UNSD, 2023). Global informal settlements and urban slums are known to lack basic amenities, leaving them impoverished. The bulk of these urban poor in the global south, as exemplified by the Nigerian situation lives in extremely deprived conditions and indecent housing with insufficient physical amenities like water supply, sanitation, sewerage, drainage, community centres, health care, nutrition, preschool, and non-formal education (Global Urban Observatory, 2003; Rivera-Williams, 2025). Baharoglu & Kessides (2004); Olubodun, & Aluko (2022); had identified the challenges faced by the urban poor, mostly in informal settlements, to include: limited access to employment opportunities and income, inadequate and insecure housing and services, violent and unhealthy environments, little or no social protection mechanisms, and limited access to adequate health and education opportunities. However, urban poverty is not just a collection of these characteristics; it is also a dynamic condition of vulnerability or susceptibility to risks that requires a pragmatic solution. Poverty in this context can, thus, be viewed as several different forms of deprivation, such as a lack of resources, including the lack of income, housing, and health facilities, as well as a lack of knowledge and education (Barati *et al.*, 2017; Amoah, 2024). Poverty is also characterised by living in neighbourhoods with poor institutional and weak social norms, which might exacerbate the resultant poor levels of nutrition and health. According to Jimmy (2024), urban informal settlement is characterized by poor residents who live in unauthorized vacant public or private land, illegally subdivided owner-occupied or rented lands. Also, by unauthorized construction of structures and buildings, relying on low cost and locally available scrap construction materials, absence of restrictive standards and regulations, relying on family labour and artisanal techniques for construction, and non-availability of mortgage or any other subsidized finance. Bakhaty *et al.* (2023) characterised informal land use by

overcrowding, deterioration, insecurity, absence, or insufficient basic facilities. These conditions endanger the health, prosperity, safety, or morals of the inhabitants and make the community unpleasant for living. Therefore, urban informal settlement is synonymous to urban poor environment that lacks basic amenities. However, in Nigeria, a study carried out on poverty reveals that an estimated 63% of the population of over 133 million are multidimensionally poor, with 65% of the poor (i.e., 86 million people) in the north, while 35% (nearly 47 million) are in the south (Ichedi, 2022). Considering the land area of about 924 square kilometers with large deposits of oil, gas, and solid minerals, and a sizeable educated and skilled workforce, the situation could be better. Despite these, the country has not been able to effectively harness its resources to develop the economy sufficiently to improve the poor condition of its people. (Ita, 2020; *Poverty and Human Development Initiative, 2024*).

Nigeria is said to rank as one of the poorest countries in the world, as currently about 70-85% of the population lives below the poverty line, half of which lives on less than a dollar per day in a precarious situation (Khan et al., 2020). The issue of poverty in Nigeria, especially in the urban areas, as exemplified by the situation in Minna, being the commercial nerve of Niger state in northern Nigeria, has been aggravated by the present trend of rural-urban migration, coupled with the inability of the urban areas to create the jobs necessary for development. Currently, Minna reflects the embodiment of the contemporary decay of urban life as evident in the poor standard of living, congested housing units, degraded environment, and crime, among others. It is against this background that the study evaluates the poverty characteristics of informal settlement dwellers in Minna by examining the socio-economic status of the residents with a view to determining the level of poverty in the demographic compositions of the dwellers.

LITERATURE REVIEW

Poverty is characterized by deprivation, hunger, vulnerability (high risk and low capacity to cope), and powerlessness, lack of shelter, being sick and not being able to see a doctor (World Bank 2006), losing a child to illness brought about by unclean water, lack of representation and freedom (Barati *et al.*, 2017; Ott, 2024). It also relates to a lack of opportunity, empowerment, and security (Uwizeye, 2022; Poverty, 2024). These characteristics impair people's sense of well-being. Poverty can be chronic or transient (Stevens, 2003). It has been defined in different ways, yet it is important to know that poverty is not only defined in terms of economic needs (such as income or food). It also has a social dimension in relation to poor quality of housing and the living environment, i.e., lack of access to basic services like clean water, health care, education, etc. (Hewett and Montgomery, 2016; Shrestha, 2020). However, even a definition in economic and social terms does not describe poverty in totality. Studies have investigated the level of poverty across various aspects of human life. Amongst these empirical studies relates to poverty characteristics within informal settlements, identifying the areas of divergence and convergence.

D' Ambrosio et al. (2011) examined the extent of poverty within five European countries: Belgium, France, Germany, Italy, and Spain. The study found a u-shaped relationship between poverty and the size of the household, as well as between poverty and the age of the individual. Unemployed individuals have a much higher probability of being poor, while the probability of being poor seems to be lower among self-employed than among salaried workers. Moreover, married individuals, whatever their gender, have a lower probability of being poor than singles.

Dartanto & Nurkholis (2013) studied the determinants of poverty dynamics in Indonesia, and they found that 28% of poor households are classified as chronically poor, while 7% of non-poor households are vulnerable to being transient poor. Their estimations also confirmed that the determinants of poverty dynamics in Indonesia are educational attainment, the number of household members, physical assets, employment status, health shocks, the microcredit program, access to electricity, and changes in the employment sector and employment status. They also found that households in Java-Bali are more vulnerable to negative shocks than those outside Java-Bali.

Khudri & Chowdhury (2013) identified the key determinants of poverty in Bangladesh. The study revealed that a set of demographic variables, such as division, type of place of residence, own land usable for agriculture, highest education level, and employment status, were the key determinants of poverty. Their results also revealed

that ownership of agricultural land and having a higher education would result in reducing the likelihood of being poor. Moreover, they found that the area of residence was statistically significant, and a rural household had a higher probability of being poor than its urban counterparts. Chen & Wang (2015) analyzed the determinants of poverty in Taiwan, including family-level and regional-level factors. They analyzed data of 13,640 households from 23 cities and counties (regions) using hierarchical generalized linear models. Their results indicated that among the family-level factors studied, education, socioeconomic status, age, family type, dependency ratio, marital status, and number of earners are connected to poverty status. There were also observed relationships between poverty and structural characteristics, such as economic inequality, economic growth, structural transition, and labor market characteristics.

Selim (2016) investigated the determinants of relative poverty in Turkey with a special emphasis on gender. The findings suggested that factors like being male, being married, higher level of education, higher level of age, improvement in health status, being an employer or self-employed, and having social security will reduce the probability of poverty in Turkey. Rupasingha & Gotez (2007) contributed to basic knowledge of the structural determinants of poverty in the US by analyzing an expanded set of determinants of poverty, namely factors related to economic, social, and political influence, using spatial data analysis techniques. Social capital, ethnic and income inequality, local political competition, federal grants, foreign-born population, and spatial effects were found to be important determinants of poverty in US counties, along with other conventional factors. Soltani *et al.* (2019) determined the causes of urban poverty in informal settlement regions in the Shahid Ghorbani quarter of Mashhad city. The finding revealed that Nearly 87% of households in the studied area were below the absolute poverty line, and 20% of them were below the extreme poverty line.

Olajide (2010) examined the interplay between poverty and environmental conditions of the informal settlement with Ajegunle, Lagos, as a case study. Social, economic, and cultural characteristics, as well as environmental issues associated with people living in this area, were examined. The findings revealed that the majority of the residents are poor and their daily life pattern is characterised by unpleasant, unhealthy, and difficult situations as a result of low financial capacity, lack of adequate infrastructural facilities and decent housing, as well as environmental degradation. Oldewage-Theron & Slabbert (2020) applied a poverty model for determining the depth of poverty in an informal settlement in the Vaal Region, as well as the impact of possible income-generating activities on the community. Taking a sample of 429 randomly selected households in the informal settlement, using the poverty model, the degree of poverty was measured. The results of the survey showed that 286 households lived in poverty at the time. The impact of extra income on the poverty levels of these 286 households was then determined. The results of the survey revealed that the unemployment level was 91% and that the mean monthly income was R612.50. The average poverty gap was R1017.21, with the poverty gap ratio being 56%. The poverty model showed that an increase of R500 in monthly household income resulted in a poverty gap ratio of 35%.

From the foregoing studies, it is observed that most of the studies carried out were outside Nigeria. Therefore, the study on the evaluation of poverty characteristics on informal settlement dwellers is relatively scarce in Nigeria, particularly in Minna. Thus, there is a dearth of knowledge on poverty characteristics in relation to informal settlements in Nigeria, forming a need to boost empirical knowledge on this and to investigate the gap in the level of poverty with a view to providing a way forward.

Description Of Study Area

Bosso is one of the local government areas (LGAs) in Niger State. It is located between the latitudes $90^{\circ}33'N$ and $90^{\circ}45'N$, and the longitudes of $60^{\circ}34'E$ and $60^{\circ}42'E$ (See Figure 1). Bosso comprises both medium and high-density areas. This study focused on high-density areas, specifically Angwan Biri and Hyin Gwari. These high-density areas are characterized by informal settlements within the Bosso LG area of the state. The settlement consists of various tribes from across the country who moved there to settle in this unplanned area. The area is known for poor residents who utilize vacant public or private land without authorization, illegally subdivide land, use scrap materials for construction, and lack or have inadequate standards and regulations. It also suffers from overcrowding, deterioration, insecurity, and a scarcity or absence of basic facilities (Adama, 2011; Popoola *et al.*, 2015).

36.8% falls within the age bracket of 41-50years, and only 2% fall above 51 years. In terms of the level of education of the respondents, the study shows that 61.5% of the sampled respondents had a Bachelor’s degree/Higher National Diploma, while 23.5% had National Diploma/National Certificate of Education. Results on income show that 51.4% of the sampled respondents had income within N30,000-50000, 20.6%, and 15.4% of the respondents fall within the income range of N51000-100,000 and N100100-200000 respectively.

Table 1: Gender and Age Bracket of the Respondents

Demographic Information		N	% Response
Gender	Male	207	83.8
	Female	40	16.2
	Total	247	100
Age	18-30yrs	-	-
	31-40yrs	151	61.2
	41-50yrs	91	36.8
	51yr and above	5	2.0
	Total	247	
Education level	Primary school	-	-
	Secondary school	37	15.0
	NCE/ND	58	23.5
	Degree/HND	152	61.5
	Above Degree	-	-
Total	247	100	
Income level	30,000-50,000	127	51.4
	51000-100,000	51	20.6
	100100-200000	38	15.4
	200100-300000	21	8.5
	300100 and above	10	4.
Total	247	100	

The employment status and dependency ratio are presented in Table 2. The results reveal that only 32% of the sampled respondents are gainfully employed. 40.1% of the respondents were qualified but unemployed, while 27.9% of the respondents were dependants that comprise children in school, making the total number of unemployed 168; this indicates that 68% estimated stands as the dependency ratio. furthermore 68% depends on just 32% employed to survive. In other words, 32% of the sampled population is financially independent.

Table 2: Employment Status

Job status	N	% Response	Dependency ratio
Employed	79	32.0	
Qualified but unemployed	99	40.1	
Dependants	69	27.9	
Total	247		
Dependency ratio	Qualified but unemployed	99	
	Dependants	69	
	Total	169	
Dependency ratio		168/247	68%

The household size of the sampled respondents is presented in Table 3. 36.8% majority of the sampled respondents fall within the household size of 6-10. 24.3% had a household size between 11-15, 23.1% comprises household size between 1-5, and while 15.8% comprised household size between 16-20. By implication majority of the households sampled for the study had a household size between 6-10, then it can be said that the average household size for the majority of households in the Bosso area of Minna is 8.

Table 3: Household Size

Household Size	N	% Response
1-5	57	23.1
6-10	91	36.8
11-15	60	24.3
16-20	39	15.8
21 and above	-	-
Total	247	100

The result of average daily income and daily expenditure as compared with a Dollar is presented in Table 4. The current exchange rate of Dollar to Naira at N1500/1USDollar is used to determine the level of poverty in the study area. The average monthly income of household heads for the different categories of household sizes was used. The result revealed that the majority of households whose average income is N200,000 with daily expenditure of N2000/day lived above half a Dollar per day, which indicates that the majority of households within the average income of N200,000 are slightly better than those below the poverty line, as daily expenditure is above half a dollar per day. However, household heads whose monthly income falls below N200,000 lived below half a Dollar per day as presented in Table 4. The result from table 3, therefore, suggests that 76.9% households that comprised the household size 6-10, 11-15, and 16-20 (36.8+24.3+15.8 respectively) were living below half a dollar per day, as table 4 reveals. while the remaining 23.1% that comprised the household size between 1-5 were living on less than a dollar per day (see table 3), as it is also revealed in table 4. This indicates that there is a high level of poverty as the majority of the households live below half a Dollar per day in the Bosso area of Minna.

Table 4: Daily Household Expenditure

Household size	Average household size	Average Daily income (N/day)	Daily expenditure/Person (N/day)	1USD/N1,500
1-5	3	200,000	2,000	Above a Dollar
6-10	8	150,000	625	Below half a dollar
11-15	13	75,000	192	Below half a dollar
16-20	18	40,000	74	Below half a dollar
Average			722.8	Below half a dollar

The results of the crosstabulation and chi-square test are presented in Table 5. A crosstabulation between income level and level of education reveals that 100% of respondents who had a primary education fall within the N30,000-N50,000. However, 90% of the sampled respondents who had secondary education fall within the income group between N51000-N100,000. Meanwhile, 100% of the respondents who had a National Diploma fall within the income group of N100100-N200,000. 96.3% of respondents who had a Degree/HND fall within the income group between N200100-N300,000. 82.8% of the sampled respondents who had an educational qualification above a degree fall within N300,100 and above. Furthermore, the result of chi-square test revealed that chi-square statistics (846.22) is statistically significant that the income level and level of education are significantly related at p-value 0.00 less than 0.05 level of significance, in other word, level of education is significantly related to income. by implication, level of education determines the level of income of the respondents in the study area.

Table 5: Crosstabulation and Chi-square Test between Income Level and Level of Education

Education Level *	Income Level	Income Level	Total				
Crosstabulation	30,000- 51000-100100-200100- 300100						
	50,000	100,000	200000	300000 and above			
Primary school	Count 18 % within	0	0	0	0	18	
Secondary school	100.0% Education Level	0.0%	0.0%	0.0%	0.0%	100.0%	
Education	Count 2 % within	27	0	1	0	30	
NCE/ND	6.7% Education Level	90.0%	0.0% 36	3.3%	0.0%	100.0%	
Level	Count 0% within	0	100.0%	0	0	36	
	0.0% Education Level	0.0%		0.0%	0.0%	100.0%	
Degree/	Count 0 %within	5	0	129	0	134	
HND	0.0% Education Level	3.7%	0.0%	96.3%	0.0%	100.0%	
Above Degree	Count 0 %within	0	0	5	24	29	
	0.0% Education Level	0.0%	0.0%	17.2%	82.8%	100.0%	

Total	Count 20 % within 8.1% Education Level	32 13.0%	36 14.6%	135 54.7%	24 9.7%	247 100.0%
Chi-Square Tests	Value Chi-Square Tests	Df	Asymp. Sig. (2- sided)			
	Pearson Chi-846.220a16 Square		.000			
	Likelihood Ratio 552.336 16		.000			
	Linear-by-Linear 221.192 1 Association N of Valid Cases 247		.000			

The results of the crosstabulation and chi-square test are presented in Table 6. The result of crosstabulation between income level and household size reveals that 45% of the households who are within the 1-5 income group are in the income group of N51,000-N100,000. Meanwhile, 76% of the of the households that are within the 6-10 household size fall in the income group between N101,000-N200,000, while 55.1% of the of the households that are within the 11-15 household size fall in the income group between N30,000-N50,000. 89% of the households that are within the 16-20 household size fall in the income group between N50,000-N100,000. Also, 86.4% of the households that are within the 21 and above household size fall in the income group between N30,000-50,000. Furthermore, the result of the chi-square test reveals that the chi-square statistic (412.010) is statistically significant that the income level and household size are significantly related at a p-value of 0.00, less than the 0.05 level of significance. In other words, household size is significantly related to income. By implication, household size affected the income of the respondents in the study area, such that the larger the household size, the lower the disposable income.

Table 6: Crosstabulation and chi-square test between Household size and Income level

Household Size *	Monthly Income	Income Level	Total			
Level Crosstabulation	30,000-51000-100100-200100- 300100					
	50,000		100,000	200000	300000 and above	
Household Size	Count15 1-5 % within 37.5% Household Size	2 5.0%	5 12.5%	17 42.5%	1 2.5%	40 100.0%
	Count 0 6-10% within 0.0% Household Size	3 12.0%	19 76.0%	3 12.0%	0 0.0%	25 100.0%
	Count 27 11-15 % within 55.1% Household Size	5 10.2%	2 4.1%	15 30.6%	0 0.0%	49 100.0%
	Count 2 16-20 % within 1.8% Household Size	97 89.0%	0 0.0%	6 5.5%	4 3.7%	109 100.0%

	Count 19 21 and above % within 86.4%		0	0	3	0	22
	Household Size		0.0%	0.0%	13.6%	0.0%	100.0%
	11.00	Count 0 % within 0.0% Household Size	0	1	0	0	1
			0.0%	100.0%	0.0%	0.0%	100.0%
Total		Count 19 % within 7.7% Household Size	32	36	135	24	246
			13.0%	14.6%	54.9%	9.8%	100.0%
		Value	df	Asymp. Sig. (2-			
				sided)			
Pearson Chi-Square		Pearson Chi-a 412.010 Square	20	.000			
		Likelihood 284.703 Ratio	20	.000			
		Linear-by- Linear 73.580 Association N of Valid 246 Cases	1	.000			

CONCLUSION

The study of poverty characteristics in the Bosso area of Minna, Niger state, has provided a practical insight into the real state of the households in the area. It reveals that there is a high level of dependency ratio among the households, since less 32% were fully employed with a reliable source of income and 68% were dependants (comprises of both children and qualified but unemployed members of households). It further analysed the daily income expenditure in relation to \$1.0 (US Dollar) per day, the study notes that 76.9% majority of the households who fall in household size of 6-10, 11-15 and 16-20 were living below half a dollar, by implication, this infers that there is high level of poverty as the majority of the households live below half a Dollar per day in Bosso area of Minna. The study shows that the income level and level of education are significantly related at a p-value of 0.00, less than the 0.05 level of significance. This implies that the level of education determines the level of employment and income of the respondents in the study area. Also, while analysing the relationship between the respondent's household size and disposable income level, the result revealed that disposable income level and household size are significantly related at p-value of 0.00 less than 0.05 level of significance, by implication, household size affects the income of the respondents in the study area, such that the larger the household size the lower the disposable income. In conclusion, the informal settlement area of Bosso, comprising Angwan Biri, Abattoir, and the area behind Federal University of Technology, Minna, is characterized by a high level of poverty, as the majority of households live below half a US Dollar per day.

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