

Urbanization and the Challenges of Affordable Housing Among Employees in Anambra State: A Study of Staff at COOU Igbariam Campus

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Abstract

The study investigated urbanization and the challenges of affordable housing among employees in Anambra State, specifically among staff at Chukwuemeka Odumegwu Ojukwu University, Igbariam. The study was guided by four objectives and two hypotheses. The study was hinged on Concentric Zone Theory and Maslow's Hierarchy of Needs Theory. The study adopted a mixed methods research design and drew a sample of 215 from a population of 463 academic and non-academic staff using Taro Yamane statistical formula. The study adopted multistage sampling procedure in selecting the study participants. Instrument of Data collection was a structured questionnaire and In-depth Interview (IDI) Guide. The quantitative data collected for the study was processed using Statistical Package for Social Sciences and analysed using descriptive statistics specifically simple frequency distribution and percentage tables. The qualitative data collected was analyzed thematically using narrative method of qualitative data analysis. The study found that employment opportunities are the major factors influencing urbanization in Anambra State. The study also found that quality houses are relatively unaffordable especially in urban areas in Anambra State. The study further found that long distance from the university to affordable housing areas as the urbanization-related housing challenges experienced by COOU, Igbariam staff. Based on the findings of the study, it was recommended among others that the university should prioritize the provision of low-cost housing schemes in urban areas, with particular consideration for staff at Chukwuemeka Odumegwu Ojukwu University, Igbariam, as this will lead to improved access to decent and affordable accommodation and make it easier for staff to reside closer to their workplace.

Keywords: Urbanization, Housing, Employee, Affordable Housing, University Staff.

Introduction

Urbanization which is the demographic shift from rural to urban areas, has become one of the most defining global phenomena of the 21st century. It is characterized by an increase in the proportion of people living in cities and towns compared to rural areas, often driven by economic opportunity, improved infrastructure, and social mobility. While this trend has spurred economic growth and modernization, it has also posed significant challenges to housing, especially in Nigeria, a developing region where infrastructure and planning mechanisms are weak or outdated (Adedeji et al., 2023). Globally, the pressure on land,

basic amenities, and infrastructure caused by urban population growth has made it increasingly difficult to provide affordable and adequate housing, particularly for low- and middle-income earners (Wetzstein, 2017). In response, high-rise housing and vertical cities, as witnessed in countries like Japan, China, and South Korea, have emerged as innovative solutions to urban housing crises. These nations have developed integrated, compact living environments, such as Tokyo's Sky City and China's Sky City, that accommodate thousands of residents while incorporating commercial, recreational, and social services within single complexes (Obu et al., 2023). These projects demonstrate how proactive urban planning, technological advancement, and effective governmental policies can be harmonized to address housing challenges and promote sustainable urban living. However, the African context presents a contrasting narrative.

In many African countries, including Nigeria, urbanization has outpaced infrastructural development, resulting in slum proliferation, environmental degradation, and acute housing shortages (Muhammad et al., 2015; Wajin, 2021). The imbalance between rapid urban population growth and the supply of affordable housing has led to the emergence of informal settlements and overstressed public infrastructure. Over 50% of Nigeria's urban population resides in slums characterized by poor living conditions and limited access to basic services (Somorija, 2025). As noted by Awuha (2018), urban centers in Nigeria are increasingly overwhelmed and lack the capacity to provide essential services such as water, sanitation, electricity, and adequate road networks. This crisis is further exacerbated by weak governance, political instability, and the poor implementation of urban development policies (Unegbu et al., 2024).

Beyond major metropolitan centers, recent patterns of urban expansion in Nigeria reveal a growing housing crisis in peri-urban communities, particularly those hosting newly established or expanding tertiary institutions. The relocation or expansion of university campuses has increasingly acted as a catalyst for rapid population influx into previously semi-rural settlements. These institutional developments often trigger artificial spikes in land values and rental prices, as demand for housing by academic staff, non-academic staff, students, and commercial operators rapidly exceeds supply. In many cases, these peri-urban areas lack adequate planning frameworks, infrastructure, and regulatory controls, making them vulnerable to speculative rent increases and uncoordinated housing development.

In Anambra State, this dynamic is evident in several peri-urban settlements where urban growth has not been matched with the provision of affordable housing, leading to a housing crisis, especially for low- and middle-income earners such as public sector employees. Despite the adoption of urban master plans, housing initiatives, and public-private partnerships, the widening gap between housing demand and supply continues to manifest in the proliferation of substandard housing, rising rental costs, and strained infrastructure (Somorija, 2025). The urbanization trajectory in the state is particularly alarming as cities like Onitsha, Awka, and Nnewi have witnessed massive population influxes without commensurate infrastructural development (Obi et al., 2021). The failure of successive

government administrations to implement effective urban planning strategies has resulted in the proliferation of slums and illegal settlements in areas such as Okpoko, Umubelu, and Woliwo, which lack basic services and contribute to urban decay and environmental hazards (Okoye et al., 2017).

Specifically, the situation in Onitsha illustrates the consequences of inadequate policy implementation. Although the Onitsha Master Plan was designed to create an inclusive and structured urban space, its poor execution has left low-income earners, particularly civil servants, in precarious housing conditions. According to Obu et al. (2023), despite provisions for low-income housing, urban public sector workers remain largely underserved, resulting in a fragmented urban landscape characterized by sharp social and economic disparities.

Against this backdrop, the housing challenges faced by staff of Chukwuemeka Odumegwu Ojukwu University (COOU), Igbariam Campus, present a critical yet underexplored dimension of the housing crisis in Anambra State. Igbariam, a peri-urban community, has experienced significant socio-spatial transformation following the establishment and expansion of the university. The rapid growth in staff population, combined with the absence of university-provided housing and limited government intervention, has intensified demand for accommodation in the host community. Consequently, rental prices have escalated disproportionately, forcing many staff members to reside in poorly developed, overcrowded, or distant settlements with inadequate access to water, electricity, and road infrastructure. The burden of long-distance commuting, exposure to unstable rental markets, and residence in substandard housing conditions reflects a broader but often overlooked affordable housing crisis within Nigeria's formally employed workforce, particularly in peri-urban university towns.

Problem Statement

Nigeria's housing crisis has been widely documented, with most studies emphasizing slum conditions, informal settlements, and the struggles of the urban poor. While these studies have provided valuable insights into housing deprivation among low-income and informally employed populations, they often overlook the "hidden" housing crisis experienced by formally employed individuals, particularly public sector workers. In peri-urban university towns such as Igbariam, this gap is especially pronounced.

Staff of Chukwuemeka Odumegwu Ojukwu University (COOU), Igbariam Campus, represent a formally employed group that is increasingly affected by rising housing costs, inadequate housing quality, and poor infrastructural conditions. The expansion of the university has significantly increased housing demand in the host community, leading to artificial rent inflation and speculative housing practices in an area that lacks the planning capacity and infrastructure to absorb such growth. Despite having stable employment, many COOU staff members struggle to secure affordable, decent housing close to their workplace, compelling them to live in distant or poorly serviced settlements. This situation

results in long commuting times, increased transportation costs, reduced quality of life, and potential negative impacts on work productivity and well-being.

The problem, therefore, is not merely the high cost of housing, but the systemic neglect of housing needs for formally employed public sector workers in peri-urban contexts. The absence of targeted housing policies, staff accommodation schemes, and effective urban planning interventions has left COOU staff vulnerable to housing stress despite their employment status. This study addresses this critical gap by examining the nature, causes, and implications of housing challenges faced by COOU staff in Igbariam, thereby contributing to a more nuanced understanding of Nigeria's housing crisis beyond the conventional focus on urban slums and informal settlements. Given the fundamental role of housing in individual productivity, health, and family well-being, the present study:

1. Examined the major factors influencing urbanization in Anambra State.
2. Evaluated the state of housing in Anambra State.
3. Investigated the challenges of affordable housing resulting from urbanization to University Staff in Chukwuemeka Odumegwu Ojukwu University (COOU) Anambra State.
4. Ascertained how the challenges posed by urbanization to affordable housing be eradicated in Anambra State.

Hypotheses

The following hypotheses were tested in the study.

1. There is a significant relationship between urbanization and affordable housing in Anambra State.
2. There is significant relationship between location and affordable housing in Anambra State.

Literature Review

Concept of Urbanization

Urbanization is a multidimensional concept that has been defined by various scholars and organizations to reflect the demographic, social, and economic transitions associated with the growth of urban areas. According to Britannica (2025), urbanization is the process by which large numbers of people become permanently concentrated in relatively small areas, forming cities. This definition emphasizes population concentration and demographic changes as key features of urbanization. However, the definition of what constitutes a city varies across nations. For instance, while the United States defines an urban place as any locality with over 2,500 people, Peru applies the term to population centers with at least 100 dwellings, highlighting that urbanization is context-dependent.

Sridhar and Mavrotas (2021) expand this understanding by framing urbanization as both a population shift and a societal transformation. They define it as the population shift from rural to urban areas, the corresponding decrease in the proportion of people living in rural areas, and the ways in which societies adapt to this change. This definition not only focuses

on demographic changes but also emphasizes the structural adaptations in social and economic systems that occur as cities grow. The United Nations, as cited in Hussain and Imitiyaz (2018), conceptualizes urbanization as a shift in a population from one that is dispersed across small rural settlements, in which agriculture is the dominant economic activity, towards one where the population is concentrated in larger, dense urban settlements characterized by industrial and service activities. This definition highlights urbanization as both a condition and a process, measurable through the percentage of a population living in urban areas and the rate at which this percentage increases.

Furthermore, Hussain and Imitiyaz (2018) describe urbanization as the social process that leads to the creation of cities, noting that it is an interdisciplinary phenomenon with demographic, behavioral, and structural dimensions. They draw on the 1966 Lampard's three conceptions of urbanization: which includes the behavioral conception which focuses on the adjustment of individual behavior and attitudes in urban settings, the structural conception which views urbanization as the movement of people from agricultural to non-agricultural communities and the demographic conception, which defines urbanization primarily as population concentration. Also, Kingsley Davis as cited in Hussain and Imitiyaz (2018), supports the demographic view, defining urbanization as the proportion of the total population concentrated in urban settlements or a rise in this proportion. Davis regards urbanization as a finite process, representing a transition from an agrarian society to an industrial one, driven largely by the movement of people into industrial employment and urban ways of life.

Concept of Affordable Housing

Scholars conceptualize affordable housing primarily in economic terms, yet they recognize its broader social implications. According to Jiburum et al. (2021), affordable housing is generally understood as housing that is adequate in quality and location" and does not cost so much that it prevents occupants from meeting other basic living needs or undermines their enjoyment of fundamental human rights. Perera and Lee (2021), offers a richer, more nuanced understanding: affordable housing is an expression of the relation between households' social and material experiences and their specific housing situations. It captures the challenge each household faces in balancing housing costs and non-housing expenditures within the constraints of their income.

Operationally, many scholars adopt the housing cost approach, which sets affordability thresholds based on income ratios. As Haffner and Hulse (2020) explained, housing affordability is commonly measured as the ratio of housing cost (rent or mortgage plus related expenses) to household income. The conventional benchmark is that no more than 25–30 % of gross income should be spent on housing. Meanwhile, affordability of housing at the macro or system level is distinct from individual affordability and is defined by OECD (2020) as the capacity of a country to deliver good quality housing at an accessible price for all. This approach integrates both short-term financial access (out-of-pocket expenses) and long-term user costs of housing consumption. In the UK context, official planning

frameworks define affordable housing as dwellings provided for sale or rent, for those whose needs are not met by the market, encompassing social rent, affordable rent, shared ownership, and discounted market sale housing.

These definitions together form a coherent scholarly framework: affordable housing refers not only to cost thresholds, but also to adequacy, location, and the ability to maintain basic living standards. It simultaneously reflects individual household experience and the broader systemic ability of markets or states to deliver accessible housing.

Theoretical Framework

This study adopts the Concentric Zone Theory and Maslow's Hierarchy of Needs Theory as its guiding theoretical framework. The two theories are employed to explain, respectively, the spatial dynamics of urbanization and housing affordability and the human implications of housing stress on employees.

Concentric Zone Theory and Peri-Urban Housing Dynamics in Anambra State

The Concentric Zone Theory was propounded by Ernest Burgess in 1925. The theory assumes that urban growth occurs in a series of concentric rings expanding outward from a central business district (CBD). As cities grow, areas closest to the CBD become highly commercialized and congested, resulting in rising land values and housing costs. Consequently, low- and middle-income earners are gradually displaced to outer zones, while higher-income groups occupy better-planned residential areas farther from the urban core. This process produces spatial inequalities in housing quality, affordability, and access to infrastructure.

Although Burgess' model was originally developed to explain urban growth in industrial Western cities, its core assumption, that increased demand and competition for central locations drive residential displacement outward, remains relevant in contemporary Nigerian cities. In Anambra State, urban growth does not always follow a perfectly circular pattern; rather, it manifests through peri-urban sprawl and ribbon development along major transportation corridors, linking cities such as Onitsha, Awka, Nnewi, and surrounding communities (Chunwate et al., 2019). In this context, the "CBD" is not a single compact center but a network of economic and institutional activity nodes.

Within this adapted framework, the expansion of cities like Awka and Onitsha, as well as the establishment and growth of tertiary institutions such as Chukwuemeka Odumegwu Ojukwu University (COOU), function as establishment that generate intense housing demand in their immediate surroundings. Areas close to these establishments; Igbariam for instance might experience rising rents and land values due to competition from students, staff, traders, and developers. As predicted by the Concentric Zone Theory, low- and middle-income employees, including university staff, are likely to be gradually pushed outward to less developed settlements where housing is cheaper. Thus, while urban expansion in Anambra State may not be strictly concentric, the outward displacement logic

of the theory still applies, with housing affordability decreasing closer to high-demand urban and institutional zones.

Maslow's Hierarchy of Needs and Housing Affordability

Maslow's Hierarchy of Needs Theory (1943) complements the Concentric Zone Theory by explaining the individual and occupational consequences of housing challenges. Maslow posited that human needs are arranged hierarchically, beginning with basic physiological needs such as food, shelter, and clothing, followed by safety, social belonging, esteem, and self-actualization. According to the theory, individuals must satisfy lower-order needs before they can effectively pursue higher-order goals.

In the context of this study, housing represents both a physiological and safety need. When employees are unable to access affordable, secure, and adequate housing due to urbanization-induced price increases, long commuting distances, or poor living conditions, they experience financial stress, fatigue, and psychological strain. This undermines their ability to achieve higher-level needs such as job satisfaction, productivity, professional growth, and self-fulfillment. For COOU staff, the daily burden of long-distance commuting and unstable housing conditions directly might interfere with their well-being and work performance.

Together, the Concentric Zone Theory and Maslow's Hierarchy of Needs Theory provide a comprehensive framework for understanding the housing challenges examined in this study. The Concentric Zone Theory explains the structural and spatial processes through which urbanization and institutional expansion reshape housing markets and displace workers toward peri-urban locations. Maslow's theory, on the other hand, explains the human and organizational implications of these spatial processes, particularly how inadequate housing affects employees' welfare, motivation, and productivity.

Methodology

The study adopted a mixed methods research design, integrating quantitative and qualitative approaches to examine urbanization and affordable housing challenges among employees in Anambra State. The quantitative aspect involved structured questionnaires to collect measurable data on housing affordability and urbanization patterns, while the qualitative aspect used unstructured in-depth interviews (IDIs) for deeper insights. The study area, Anambra State, was selected due to its rapid urbanization and housing shortages, focusing specifically on academic and non-academic staff of Chukwuemeka Odumegwu Ojukwu University (COOU), Igbariam campus. The study population comprised 463 staff members (228 academic and 235 non-academic). Using Taro Yamane's (1967) formula at a 5% error margin, a sample size of 215 was derived—106 academic and 109 non-academic staff. A multistage sampling procedure was adopted for the sample selection. In the first stage, proportionate sampling was used to distribute the sample size between academic and non-academic staff based on their population sizes. In the second stage, simple random sampling was employed to select questionnaire respondents within each

staff category to minimize selection bias after which convenience sampling was applied during questionnaire administration to accommodate staff availability and work schedules. For the qualitative component, purposive sampling was used to select participants for the in-depth interviews, focusing on staff members with direct experience of housing and commuting challenges. The quantitative data were analyzed using SPSS version 25, employing frequency tables and percentages, while qualitative data were analyzed thematically, complementing quantitative findings.

Data Analysis and Discussion

Major Factors Influencing Urbanization in Anambra State

Table 1: Respondents' views on the major factors influencing urbanization in Anambra State

Responses	Frequency	Percentage
Health and social infrastructure	33	16.5
Technological infrastructure	42	11.0
Employment opportunities	57	28.5
Business Opportunities	21	10.5
Insecurity in rural areas	47	13.5
Total	200	100

Field survey, 2025

Table 1 shows that urbanization in Anambra State is predominantly driven by economic considerations, with a significant majority of respondents identifying employment opportunities as the primary factor influencing population movement from rural to urban areas. This finding brings to the fore, the central role of labor-market concentration in shaping urban growth within the state. Beyond employment, respondents also indicated the importance of health, social, and technological infrastructure, implying that access to improved services and modern facilities reinforces the attractiveness of urban centers.

In addition, rural insecurity emerged as a notable push factor, indicating that migration is not driven solely by opportunity but also by the need for safety and stability. Business opportunities were similarly identified as contributing to urban expansion, further reinforcing the economic orientation of migration patterns. Overall, the findings suggest that urbanization in Anambra State is the result of a combination of pull factors related to economic and infrastructural advantages and push factors associated with rural insecurity, reflecting a complex and multi-dimensional urbanization process. This result support the response of an IDI respondent who explained that:

A lot of people move from rural areas in Anambra to urban places like Onitsha and Nnewi because of the opportunities to make money predominant in this area. A lot of people move as usual to find greener pastures in cities and towns because these cities and towns offer better opportunities to better one's life. (42 years old, Female, Academic Staff, COOU 2025)

This response implies that job opportunities us a key factor driving urbanization in Anambra State. Another respondent stated that:

The movement of people to urban centers in Anambra State is highly opportunity-motivate. Towns like Onitsha, Ekwulobia, Awka and Nnewi see the high influx of people from various places because of the business opportunities they provide and also the opportunities people get with regards to jobs. (36 years Old, Female, Academic Staff, COOU 2025)

This result implies that the movement of people to urban centers in Anambra State is motivated by opportunities in urban centers.

State of Housing in Anambra State

Table 2: Respondents' views on the affordability of housing in Anambra State

Responses	Frequency	Percentage
Very affordable	50	25.0
Affordable	47	23.5
Not affordable	59	29.5
Highly unaffordable	44	22.0
Total	200	100

Field Survey, 2025

Table 2 indicates that housing affordability in Anambra State remains a contested and uneven experience among residents. A substantial proportion of respondents perceived housing as largely unaffordable, suggesting that many households struggle to secure accommodation that aligns with their income levels. Although a notable segment of respondents reported that housing is affordable, the overall pattern reflects a tilt toward affordability constraints.

This result aligns with the response of an IDI respondent who explained that:

Houses in Anambra from my own experience is relatively unaffordable. I said this because if you want a quality house that can serve your basic need and have things like water, tiles, light and also good access road network. The person will be looking at a lot of thousands of Naira or even millions for apartment like flats. (32 Years Old, Male, Academic Staff, COOU, 2025)

This response shows that housing is not affordable in Anambra State. Another respondent stated that: In Anambra, especially in urban areas, houses are really expensive and good houses is on the high side. In rural areas, one might get relatively affordable house but you may not get all the necessary things that makes a house comfortable at those relatively cheap prices. But on a general note, getting a good house that have basic necessity in Anambra is expensive. (43 years Old, Male, Non-Academic Staff COOU, 2025)

This response implies that in urban areas, housing is relatively unaffordable in Anambra State.

Table 3: Respondents' views on where quality and affordable housing is most accessible in Anambra State

Responses	Frequency	Percentage
Rural area	83	41.5
Urban area	48	24.0
Both rural and Urban area	33	16.5
I don't know	66	18.0
Total	200	100

Field Survey, 2025

Table 3 reveals that quality and affordable housing in Anambra State is predominantly perceived to be more accessible in rural areas than in urban centers. A significant proportion of respondents associated affordability and housing quality with rural locations. This perception reinforces the view that urban housing markets in the state may be increasingly priced beyond the reach of many residents. At the same time, a considerable number of respondents expressed uncertainty about where quality and affordable housing can be found, suggesting limited awareness, inconsistent housing standards, or uneven distribution of information regarding housing conditions across the state. This uncertainty may also reflect the complexity of the housing market, where affordability is often contingent on trade-offs between location, infrastructure, and housing quality.

Challenges Posed by Urbanization to Affordable Housing be Eradicated in Anambra State

Table 4: Respondents' views on major housing-related challenges experienced by COOU staff as a result of urbanization

Responses	Frequency	Percentage
High cost of rent	20	10.0
Overcrowding and limited space	49	24.5
Poor quality of housing facilities	25	12.5
Long distance from the university to affordable housing areas	71	35.5
Insecurity in residential areas	35	17.5
Total	200	100

Field survey, 2025

Table 4 shows that spatial distance between the university and affordable housing locations constitutes the most significant housing-related challenge faced by COOU staff in Igbariam. Beyond distance, respondents also identified overcrowding and limited living space as major challenges. Further, concerns relating to the poor condition of housing facilities, high rental costs, and insecurity in residential areas further compound staff housing difficulties. Although these factors were perceived as relatively less dominant than distance and overcrowding, they collectively illustrate the multifaceted nature of housing stress experienced by COOU staff. Overall, the findings suggest that housing challenges among university staff extend beyond affordability alone to include issues of location,

space, safety, and housing quality, reinforcing the argument that urbanization has produced complex housing pressures in Igbariam that directly affect staff well-being and daily functioning. This result aligns with the response of an IDI respondent who explained that: Affording houses around campus is really high in Anambra State. The presence of schools in an area in Anambra State makes the place hot cake for students and even staff. However, in order to cut the cost of housing, many staff go to many places where houses are relatively affordable to rent. Again, staff makes use of houses that belong to their families to avoid rent. This long distance is one thing that staff battle when looking for house that suit their budget. (32 Years Old, Male, Academic Staff, COOU, 2025).

This response implies that staff in a bid to get affordable house, go to long distance or reside in family houses. Another respondent stated that although, it may not be all about the cost of house, but majority of the staff I know do not stay around school but come from long distance making it stressful for them to navigate their way to school and carry out their activities. On the other hand, many staff still try to cut cost of housing so they also stay far. (43 years Old, Male, Non-Academic Staff COOU, 2025)

This response implies that cost of housing as well as other factors makes staff to come from long distances in order to carry out their duty.

Table 5: Respondents' views on the effects of urbanization-related housing challenges on COOU staff

Responses	Frequency	Percentage
Increased financial stress due to high rent	64	32.0
Reduced job satisfaction and productivity	31	15.5
Difficulty balancing work and family life	49	24.5
Frequent relocation or change of residence	20	10.0
All of the above	36	18.0
Total	200	100

Field survey, 2025

Table 5 demonstrates that urbanization-induced housing challenges have wide-ranging and interconnected effects on the well-being of COOU staff. A dominant theme emerging from the findings is heightened financial stress, largely driven by high rental costs, which places sustained pressure on staff incomes and household budgets. In addition to economic strain, respondents indicated difficulties in maintaining a healthy balance between work and family life. Reduced job satisfaction and productivity also emerged as notable consequences, indicating that housing challenges directly influence staff morale and workplace performance. This result supports the response of an interviewee who explained that: One of the major impacts of urbanization on the housing challenge I have experienced is that it adds to your bills. It is one thing to earn little and spend little and another thing to earn little but still spend much. A lot of good houses in Anambra does not come cheap especially with the high rate of people coming into the state. This have increased the among

paid in rent and it affects what is earned. It places pressure on the income received. (53 years old Male, Non-Academic Staff, COOU Igbariam 2025)

This response implies that increase in rent place pressure on the income of staff in COOU Igbariam.

Strategies to Eradicate Challenges Posed by Urbanization to Affordable Housing be Eradicated in Anambra State

Table 6: Respondents' views on measure would most effectively reduce housing costs in urban areas of Anambra State

Responses	Frequency	Percentage
Government provision of low-cost housing schemes	50	25.0
Implementation of rent control policies	43	21.5
Public-private partnership in housing development	40	20.0
Expansion of urban infrastructure to new residential areas	39	19.5
All of the above	28	14.0
Total	200	100

Field survey, 2025

Table 6 indicates that respondents strongly favor government-led interventions as the most effective means of reducing housing costs in urban areas of Anambra State. A dominant view among respondents is that the direct provision of low-cost housing schemes by government would significantly improve affordability, reflecting widespread confidence in state-led solutions to market-driven housing challenges. Beyond direct housing provision, respondents also emphasized the importance of regulatory and collaborative approaches, including rent control policies and public-private partnerships in housing development. This result aligns with the response of an IDI respondent who explained that: I believe that if the government make out budget and provisions for things like staff quarters or staff village, where staff can pay affordable and flexible fess and live, it will really help staff in carrying out their duties and also put less pressure on their salaries. (37 years old, Male, Academic Staff, COOU, 2025).

This response implies that making adequate provisions for staff housing by the government is the most effective way to reduce housing costs in urban areas of Anambra State. Another respondent stated that if the government can look into the rentage of houses and make the process of building a house easier, I believe that the cost of housing will be very much affordable. Not just for staff but also for residents in Anambra State. The strong intervention of government will go a long way to reduce housing challenges. (53 years old Male, Non-Academic Staff, COOU Igbariam 2025).

This response implies that government intervention in housing issued is a measure that will help reduce housing costs. Another respondent further explained that: It is important that the prices of houses are regulated and that the government intervene in it. Many landlords and agents are dubious and exploitative making it very difficult for many persons to have a

good apartment to stay. If the government can provide good housing that can accommodate a lot of people, the activities of these landowners will be reduced. (36 years Old, Female, Academic Staff, COOU 2025).

This response implies that government interference in regulating house prices will reduce housing costs in Anambra State.

Test of Hypotheses

Table 7: Relationship between urbanization and affordable housing

Level of urbanization	House affordability in Anambra State				
	Very affordable	Affordable	Not affordable	Highly unaffordable	Total
Very high	25	12	4	1	42
High	20	20	30	26	96
Low	5	10	15	7	37
Very Low	-	5	10	10	25
Total	50	47	59	44	200

$$\chi^2 = 43.19, df = 9, p = 0.001$$

Data presented in table 7 shows a chi-square value of 43.19, a degree of freedom (df) of 9 and a p-value of 0.001. Since the p-value is less than 0.05 which is the level of significance, the null hypothesis was rejected and the alternative hypothesis was accepted. This implies that there is a significant relationship between urbanization and affordable housing in Anambra State.

Hypothesis 2: There is significant relationship between location and affordable housing in Anambra State.

Table 8: Relationship between location and affordable housing

Location	House affordability in Anambra State				
	Very affordable	Affordable	Not affordable	Highly unaffordable	Total
Urban	40	45	32	22	139
Rural	10	2	27	22	61
Total	50	47	59	44	200

$$\chi^2 = 24.41, df = 3, p = 0.001$$

Data presented in table 8 shows a chi-square value of 24.41, a degree of freedom (df) of 3 and a p-value of 0.001. Since the p-value is less than 0.05 which is the level of significance, the null hypothesis was rejected and the alternative hypothesis was accepted. This implies that there is a significant relationship between location and affordable housing in Anambra State.

Discussion

This study investigated urbanization and the challenges of affordable housing among employees in Anambra State, with specific focus on staff of Chukwuemeka Odumegwu Ojukwu University (COOU), Igbariam. The findings reveal a high level of urbanization in Anambra State, with employment opportunities identified as the most significant factor driving population movement from rural to urban and peri-urban areas. This supports the findings of Aslam et al. (2025), who established those economic opportunities remain the dominant drivers of urbanization in developing regions. Within the Sub-Saharan African context, this pattern reflects a broader structural reality in which urban centers concentrate formal employment, services, and economic prospects, thereby exerting continuous pressure on housing markets. The qualitative IDI data reinforce this finding by illustrating how staff perceive urban centers such as Onitsha, Awka, Nnewi, and Ekwulobia as spaces of opportunity and improved livelihoods. Respondents' repeated references to "finding greener pastures" shows that urbanization in Anambra State is not accidental but opportunity-driven. These lived experiences demonstrate how employment-led urbanization translates into sustained population influx, increased housing demand, and escalating pressure on limited urban housing stock.

Regarding housing conditions, the study found that housing in Anambra State is relatively unaffordable, particularly in urban areas where rent and building material costs are high. This finding corroborates Okafor (2016), who observed that high housing costs significantly limit access to decent accommodation for low-income earners. Although the study revealed that housing quality in the state is moderate, affordability remains a major concern, indicating that the presence of physically adequate housing does not necessarily equate to accessibility. This reflects a common challenge in Sub-Saharan African cities, where housing markets increasingly cater to higher-income groups while marginalizing both low- and middle-income earners. The high inflation rate in the country, can also be a contributing factor to the high cost of rent. This is another aspect that can be explored as it is also scanty in literature. The study further revealed that affordable housing is more accessible in rural areas where land is cheaper and demand is lower; however, these areas are often characterized by poor access to basic social amenities such as potable water, electricity, and good road networks. IDI responses clearly demonstrate this trade-off, as respondents acknowledged that lower rents in rural or peripheral locations often come at the cost of comfort, safety, and infrastructural adequacy. This finding underscores the uneven spatial development associated with urbanization, where affordability is achieved only through compromise.

In examining housing challenges among COOU staff in Igbariam, the study found that long distance between affordable housing locations and the university campus constitutes the most significant challenge to university staff. This forces many staff members to live far from the institution, resulting in increased commuting time, transportation costs, and physical stress. The IDI narratives vividly capture this burden, with respondents explaining how they deliberately choose distant locations or rely on family houses to manage housing

costs. These accounts provide a human dimension to the quantitative findings, revealing that urbanization-induced housing stress manifests daily through fatigue, reduced family time, and financial strain.

The study also identified the lack of government housing policies and institutional housing provision for university staff as a major barrier to accessing affordable housing. This finding aligns with Akinsanya and Adewusi (2017), who reported that inadequate institutional housing remains a major constraint to staff accommodation in Nigerian universities. The absence of staff quarters or housing schemes at COOU has effectively transferred the housing burden to the private rental market, where demand generated by students and staff has driven up rents in the Igbariam area. Additionally, overcrowding, limited space, and insecurity in residential areas were identified as factors compounding housing difficulties for staff. Transportation-related challenges, particularly the high cost of commuting from distant affordable locations, emerged as a major indirect housing burden. IDI responses clearly illustrate how rising rent and transportation costs place pressure on staff incomes, often reducing disposable income, increasing financial stress, and negatively affecting productivity and job satisfaction. These findings revealed that housing affordability extends beyond rent alone and includes the cumulative economic and social costs associated with location.

In addressing solutions, the study found strong consensus among respondents that government provision of low-cost housing schemes would be the most effective strategy for reducing housing costs in urban areas of Anambra State. The study further emphasized the need for mass housing construction projects and policy-driven regulation of housing costs and rental practices. IDI respondents strongly advocated for staff housing villages, rent regulation, and government intervention to curb exploitative practices by landlords and agents. The study further found that community-driven approaches, such as housing cooperatives for civil servants, the use of local building materials, public awareness on sustainable housing, and involvement of traditional leaders in land allocation reforms, were also identified as viable strategies for improving housing accessibility and equity. These findings are consistent with Yagboyaju and Ikwuagwu (2025), who emphasized the importance of policy reform, comprehensive urban planning, and community-based initiatives in reducing housing inequality.

The study tested two hypotheses and found a significant relationship between urbanization and affordable housing, as well as between local housing conditions and affordability in Anambra State. These findings reinforce the argument that rapid urbanization, when not matched with deliberate housing policies, exacerbates housing stress even among formally employed populations.

Finally, the findings of this study provide empirical support for the Concentric Zone Theory proposed by Ernest Burgess (1925). The outward movement of COOU staff in search of affordable housing reflects the spatial expansion of urban areas away from the university's high-demand zone. However, the study also reveals that, contrary to classical assumptions, formal employment does not guarantee proximity to the workplace or access to affordable

housing in contemporary Nigerian cities. This demonstrates how modern urbanization dynamics in Sub-Saharan Africa complicate traditional urban theories, particularly in contexts marked by weak planning controls and market-driven housing systems.

Conclusion and Recommendations

Based on its findings, the study concluded that urbanization in Anambra State, while driven largely by employment opportunities, has created significant pressures on housing affordability and accessibility. The study also concludes that the concentration of economic activities in urban centers has led to increased demand for housing, resulting in higher rental costs and moderate housing quality, with better quality and affordability often found in rural areas. For staff of Chukwuemeka Odumegwu Ojukwu University, Igbariam, these challenges are compounded by the absence of targeted government housing policies, forcing many to reside in distant locations where affordable housing is available. This in turn increases commuting costs, imposes financial strain, and limits their overall well-being. Additionally, the growing population in urban areas exacerbates competition for limited housing, further inflating prices. The study further concludes that sustainable solutions for housing affordability resulting from urbanization require a combination of government intervention, such as low-cost housing schemes and mass housing construction, and community-driven strategies, including housing cooperatives, use of local building materials, and traditional leadership involvement in land allocation. Ultimately, the study deduces that without coordinated policy actions and community participation, the housing problems linked to urbanization will persist, undermining both the living standards of residents and the operational efficiency of university staff. Thus, the study recommended that:

1. The university should prioritize the provision of low-cost housing schemes in urban areas, with particular consideration for staff at Chukwuemeka Odumegwu Ojukwu University, Igbariam, as this will lead to improved access to decent and affordable accommodation and make it easier for staff to reside closer to their workplace.
2. Mass housing construction projects should be facilitated by the university management in order to meet the growing housing demand caused by rapid urbanization, giving priority to university staff, as this will lead to a reduction in long commuting distances and make housing more readily available at lower costs within proximity to the university.
3. The university management should explore public–private partnerships (PPP) for the development of on-campus or near-campus staff housing schemes in order to reduce housing costs and mitigate the financial, physical, and psychological burden associated with long-distance urban commuting. Through strategic collaboration with private developers, the university can facilitate the provision of affordable, well-serviced housing for staff under flexible payment or rental arrangements. Such initiatives would not only improve staff welfare and productivity but also reduce

traffic congestion, commuting time, and transportation expenses, thereby enhancing overall institutional efficiency and sustainability.

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