

Evaluating the Housing and Living Conditions of Migrants in Lafia, Nasarawa State, Nigeria

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ABSTRACT

This study examines the housing and living conditions of migrants in Lafia, Nasarawa State, Nigeria, a rapidly urbanising centre that is facing pressure on its infrastructure due to increasing migration. In comparison, initial concerns highlighted potential challenges, such as overcrowding and poor sanitation; the research aimed to provide empirical data to inform sustainable urban planning. A quantitative survey design was employed to collect data from 399 respondents, comprising both internal and cross-border migrants, using a structured questionnaire. The sample was determined using Taro Yamane's formula, and a multi-stage sampling technique ensured representativeness. The demographic analysis revealed a migrant population that is predominantly male (55.1%), economically active (45.1% aged 31-45 years), and relatively educated (37.3% with tertiary education). A significant portion (35.1%) was self-employed, indicating reliance on the informal sector. Contrary to the study's initial premise, the findings on housing and living conditions were largely positive: a vast majority (92.2%) reported living in decent housing with access to basic amenities, and 93.7% perceived their current living conditions as better than before migration. Furthermore, 92.5% of respondents found housing costs in Lafia to be affordable. Despite these positive perceptions, 96.2% acknowledged that poor housing conditions have a negative impact on economic well-being. These results suggest that while migrants in Lafia generally experience satisfactory housing and improved living standards, the underlying awareness of housing's economic impact remains strong.

Keywords: Migrants, Housing conditions, Lafia, Living conditions, Urbanisation, Economic well-being

INTRODUCTION

Migration has increasingly become a critical issue in many developing nations, particularly Nigeria, where economic disparity, environmental degradation, and insecurity continue to drive both internal and cross-border movements. Migrants often leave their rural communities in search of better livelihoods, security, and improved social services in urban centres such as Lafia, the capital of Nasarawa State. However, the growing influx of migrants places pressure on urban infrastructure, especially in the housing sector, leading to the emergence of slums and inadequate living conditions. These challenges have evaluated migrants' housing and living conditions in Lafia, a necessary endeavor to inform sustainable urban planning and inclusive social policy (Akinyemi & Ismail, 2021).

In Lafia, as in many urban areas in Nigeria, housing provision has not kept pace with population growth, resulting in overcrowding, poor sanitation, and unsafe dwellings. Migrants, often with limited financial resources and lacking legal documentation, tend to settle in marginalised neighborhoods with substandard housing and minimal access to essential services, such as potable water, electricity, and healthcare (Ezeokoli & Olotuah, 2022). Such poor living conditions can lead to a cascade of social and health-related problems, affecting migrants' productivity, integration, and general well-being. The absence of adequate housing policies that cater to low-income populations exacerbates these challenges, reinforcing cycles of poverty and vulnerability (UN-Habitat, 2020).

Furthermore, the influx of migrants into Lafia contributes to the development of informal housing, which is often unregulated and prone to environmental and structural risks. As migrants struggle to adapt to urban life, they are often excluded from formal housing markets due to affordability issues or discrimination, forcing them into overcrowded and precarious settlements (Ogunleye-Adetona & Olusola, 2019). These informal settlements often lack basic social amenities, and their residents face heightened exposure to communicable diseases, floods, and fire outbreaks. Evaluating the nature and quality of housing available to migrants in Lafia is vital for understanding the broader implications of urban migration on social infrastructure.

Evaluating the housing and living conditions of migrants also brings to light the socio-economic inequalities that persist in Nigeria's urban areas. Migrants frequently face barriers such as job insecurity, poor wages, and lack of social networks, all of which contribute to their limited housing options. Additionally, government interventions in housing provision often neglect migrant populations, focusing instead on middle- and upper-income groups. This mismatch between policy and need results in the continued marginalisation of migrants in urban development plans, thereby hindering efforts to achieve Sustainable Development Goal 11, which aims to make cities inclusive, safe, resilient, and sustainable (United Nations, 2015).

This study, therefore, aims to assess the housing and living conditions of migrants in Lafia, Nasarawa State, to identify the significant challenges faced by this population, understand the nature of their dwellings, and provide policy-relevant recommendations for enhancing urban housing systems. By focusing on a rapidly growing urban centre like Lafia, the research aims to bridge the knowledge gap in local housing dynamics and promote inclusive planning that takes into account the needs of vulnerable populations such as migrants. The findings will be helpful to urban planners, government agencies, and development partners in designing and implementing sustainable housing strategies in Lafia and similar contexts.

Statement of the Problems

Despite the growing influx of internal migrants into Lafia, the capital of Nasarawa State, there is a noticeable lack of adequate housing and poor living conditions affecting the well-being and integration of these populations. Migrants often reside in overcrowded, substandard, and informal settlements with limited access to basic amenities such as clean water, sanitation, electricity, and healthcare services. These conditions not only reflect housing deficits but also highlight systemic challenges in urban planning, social inclusion, and policy implementation. Yet, there is limited empirical evidence evaluating the extent and nature of these housing and living challenges. This gap in knowledge makes it difficult for policymakers, urban planners, and humanitarian actors to formulate responsive and sustainable interventions aimed at improving the quality of life for migrants in Lafia.

Hypothesis

H₀₁: Migration has no significant effect on the housing and living conditions of migrants in Lafia, Nasarawa State.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Conceptual Review

Housing

Housing is a fundamental human need that goes beyond physical shelter to encompass security, privacy, and access to essential services. Adequate housing has a significant impact on the health, well-being, and economic stability of individuals and families. In many developing countries, including Nigeria, housing challenges are intensified by rapid urbanization, population growth, and ineffective housing policies (Olotuah & Bobadoye, 2009). These challenges manifest in the form of overcrowding, informal settlements, and poor structural quality of buildings. The quality of housing plays a vital role in shaping life outcomes, as it is closely linked to access to water, sanitation, electricity, and protection from environmental hazards (UN-Habitat, 2020).

Housing is more than just shelter; it is a fundamental human need that serves as the foundation for individual well-being, social stability, and economic productivity. According to the United Nations Human Settlements Programme (UN-Habitat, 2020), adequate housing encompasses access to services, security of tenure, affordability, habitability, accessibility, location, and cultural adequacy. It is not merely about physical infrastructure but about creating a livable environment where individuals and families can thrive.

The term “less privileged” generally refers to individuals or groups who face social and economic disadvantages that limit their access to resources and opportunities. This includes low-income earners, people living in informal settlements, displaced persons, widows, persons with disabilities, and unemployed youth. In many developing countries, including Nigeria, the less privileged often reside in substandard housing with poor access to clean water, sanitation, electricity, and secure land tenure.

The right to adequate housing is recognised under international law, including Article 11 of the International Covenant on Economic, Social and Cultural Rights (ICESCR). This right implies that everyone, regardless of income or social status, should have access to housing that is safe, secure, and dignified. However, in practice, structural inequalities and policy gaps continue to deprive many vulnerable populations of this right.

For the less privileged, inadequate housing is typically characterised by overcrowding and multiple households sharing cramped spaces. Poor infrastructure: Lack of clean water, sanitation, waste management, and electricity. Insecure tenure: Risk of eviction without due legal process. Unsafe structures: Use of substandard materials prone to collapse or fire. Marginalisation: Location in environmentally hazardous or socially isolated areas. These housing deficits have a significant impact on health, education, economic stability, and social inclusion.

Poverty is both a cause and a consequence of inadequate housing. Low-income earners in Nigeria spend a disproportionate share of their earnings on rent, often compromising on food, education, and healthcare (Magaji & Haruna, 2012). In turn, poor housing conditions perpetuate poverty by exposing residents to health risks, reducing their productivity, and limiting educational and employment opportunities (Jafaru, Magaji & Ahmad, 2024).

Despite various housing schemes (e.g., National Housing Fund, Family Homes Fund, and Public-Private Partnerships), the less privileged remain largely excluded from formal housing markets due to high costs, bureaucratic hurdles, and corruption. Affordable housing policies in Nigeria often fail due to poor targeting, lack of data on the urban poor, and weak institutional frameworks.

Housing for the less privileged is a multifaceted issue that requires more than just the provision of shelter—it calls for comprehensive policies that address land access, income disparity, urban planning, and social protection. Without inclusive housing strategies, the cycle of poverty and exclusion will persist, undermining national development goals and social cohesion (Musa, Ismail, & Magaji, 2024).

Living Conditions

Living conditions refer to the overall quality of an individual's immediate physical environment, encompassing factors such as housing quality, access to clean water, sanitation, nutrition, safety, and social services. It is a critical determinant of health, productivity, and social inclusion. Poor living conditions are often characterised by overcrowded dwellings, inadequate ventilation, and limited access to public infrastructure, which disproportionately affect low-income groups and migrants (WHO, 2018). In urban areas of developing countries, living conditions are further strained by informal settlements and unregulated urban expansion (Magaji, 2008), contributing to environmental degradation and poor health outcomes (Adegun & Taiwo, 2011).

Living conditions refer to the physical, social, economic, and environmental circumstances in which individuals or households exist. These conditions encompass the quality of housing, access to basic services (such as clean water, electricity, sanitation, and healthcare), the safety of the neighbourhood, environmental cleanliness, and the affordability of essentials. Adequate living conditions are crucial to an individual's well-being, dignity, and ability to participate fully in society (Obehi, Magaji, & Ahmad, 2024).

Poor living conditions are both a consequence and a driver of poverty and inequality (Magaji, Musa, & Ismail, 2025). They hinder physical health, mental well-being, educational attainment, and economic productivity, particularly among vulnerable populations, including youth, women, children, and the elderly (UNDP, 2021, 2023).

The concept of living conditions is multidimensional, encompassing several interrelated elements that collectively determine the quality of life for individuals and communities. These elements include housing quality, which refers to the structural integrity of homes, adequate space, proper ventilation, and secure tenure; basic infrastructure, such as access to clean water, electricity, sanitation facilities, and waste disposal systems; and environmental health, which involves exposure to clean air, safe surroundings, and protection from environmental hazards like flooding and pollution. Additionally, public services and amenities—including healthcare, education, transportation, and community facilities—play a crucial role in enhancing the quality of life. Lastly, economic stability, reflected in access to employment, income security, and affordability of basic needs, is vital for sustaining decent living conditions and promoting human well-being (Magaji & Adamu, 2011).

The Universal Declaration of Human Rights (Article 25) affirms that everyone has the right to an adequate standard of living. This includes not just shelter but food, clothing, healthcare, and social services. In practice, however, millions live in substandard conditions, especially in low-income and conflict-affected regions. In Nigeria, for instance, insecurity and rapid urbanisation have compounded the challenge of ensuring decent living conditions, particularly in the northern states (Magaji & Musa, 2015).

In areas with prolonged insurgency and displacement, living standards have significantly deteriorated. Displaced persons and host communities often reside in overcrowded shelters, with limited access to clean water, health services, and economic opportunities. Living conditions in these areas are aggravated by inadequate humanitarian support and a lack of durable solutions for long-term resettlement.

Living conditions are crucial to achieving several Sustainable Development Goals (SDGs), as they directly impact individual well-being and societal progress. Specifically, SDG 1 (No Poverty) targets both income and multidimensional poverty, while SDG 3 (Good Health and Well-being) highlights the impact of environmental and housing conditions on health outcomes. SDG 6 (Clean Water and Sanitation) emphasises the need for universal access to safe, affordable water and sanitation, and SDG 11 (Sustainable Cities and Communities) advocates for the creation of safe, resilient, and inclusive urban environments. Poor living conditions undermine these goals, making sustainable development difficult to achieve. As such, comprehensive investments in housing, infrastructure, and basic services are crucial to drive equitable development and enhance the quality of life across communities.

Improving living conditions requires a multi-sectoral approach involving urban planning, housing development, public health, and social protection. Effective interventions must prioritise inclusive governance, participatory planning, and community-led development, especially in rural and marginalised areas. Government policies should also address the root causes of poor living conditions—such as unemployment, poor urban management, and inequality—through integrated and data-driven responses.

Living conditions form the bedrock of human development. They reflect not only the state of physical infrastructure but also the extent of social justice, equity, and policy effectiveness. Addressing deficits in living conditions is not simply a matter of improving infrastructure—it is about restoring dignity, expanding opportunity, and fostering sustainable human development. In Nigeria and similar contexts, bridging the living condition gap is essential for achieving inclusive growth and national stability.

Migrants

Migrants are individuals who move from one geographic location to another, either within a country (internal migration) or across national borders (international migration), usually in search of better economic opportunities, security, or improved living standards. Migration can be voluntary or forced, and is influenced by various push and pull factors, including poverty, conflict, climate change, and employment prospects (IOM,

2022). Migrants often face numerous challenges in host communities, including limited access to decent housing, healthcare, education, and employment, which can hinder their integration and socio-economic mobility (Adepoju, 2008; 2010). Understanding the conditions under which migrants live is essential for developing inclusive policies that ensure their rights and well-being.

Migration, both internal and international, is a significant and complex socio-economic phenomenon in Nigeria, driven by factors such as poverty, insecurity, environmental degradation, unemployment, and the search for better opportunities. In the Nigerian context, migrants can be categorised into internal migrants—those moving from rural to urban areas or across regions within the country—and international migrants—those relocating to or from other countries. Internal migration is primarily influenced by rural-urban disparities in infrastructure, job opportunities, education, and healthcare, with many young people relocating to cities like Lagos, Abuja, and Port Harcourt. Conversely, insecurity in the North-East, occasioned by insurgency and armed conflict, has created a large population of internally displaced persons (IDPs), who are often classified under forced migration (Magaji, Musa & Salisu, 2022).

International migration from Nigeria is primarily economically motivated, with Nigerian youth increasingly seeking education, employment, or refuge in countries such as the United Kingdom, the United States, Canada, and those within the European Union. This has led to significant brain drain, although remittances from the diaspora contribute substantially to Nigeria's GDP. Nigeria is also a destination country for migrants from neighbouring West African states, due to its relatively large economy and the ECOWAS protocol on free movement. Migrants in Nigeria often face challenges, including discrimination, limited access to services, poor integration policies, and legal constraints, especially when undocumented.

The concept of migration in Nigeria cannot be divorced from the Sustainable Development Goals. For instance, SDG 10 (Reduced Inequalities) and SDG 8 (Decent Work and Economic Growth) directly relate to managing migration flows to ensure inclusive and equitable benefits. Poor planning for migrants—whether IDPs, returnees, or economic migrants—exacerbates urban congestion, strains public services, and fuels social tensions (Awumbila, 2017). A conceptual understanding of migration in Nigeria must therefore consider socio-political contexts, economic drivers, environmental conditions, and regional policies to develop coherent strategies that support migrants while promoting national development.

Theoretical Review

Maslow's Hierarchy of Needs Theory

Maslow's Hierarchy of Needs Theory, proposed by Abraham Maslow in 1943, posits that human needs are arranged in a hierarchy, starting from the most basic physiological needs to higher-level psychological and self-fulfilment needs. At the base of this hierarchy are fundamental needs, such as food, water, shelter, and safety, which are often compromised in the lives of migrants due to inadequate housing and poor living conditions (Maslow, 1943). Housing is a core component of both physiological and safety needs, and when unmet, it hinders individuals from achieving higher-order needs such as belonging, esteem, and self-actualization. In the context of migrants in Lafia, Nasarawa State, the lack of decent housing and secure living conditions not only affects their physical well-being but also impedes their social integration, economic participation, and overall development. Thus, Maslow's theory emphasizes the importance of addressing housing and living conditions as a foundational step in improving the welfare and inclusion of migrants.

Empirical Review

Magaji, Ismail, and Musa (2025) examine the impact of institutional quality on human capital development in Nigeria from 1990 to 2024. The study was grounded in the endogenous growth model, using the OLS estimator to empirically determine the impact of the explanatory variables on the dependent variable. The data series of human capital development (HCD), regulatory quality (RQ), and corruption (CPI) are stationary after first differencing, while economic growth (GDP) remains stationary at the level. The findings revealed that Regulatory quality has a negative and statistically significant impact on human capital development in Nigeria.

In addition, Corruption has an insignificant impact on human capital development. GDP, used here as a proxy for economic growth, has a significant negative impact on human capital development. The study recommends that policymakers should, therefore, conduct a thorough review of regulatory practices affecting educational institutions, healthcare delivery, and workforce training programs. Anti-corruption bodies should implement stricter monitoring mechanisms to prevent the diversion of resources meant for human development sectors. Finally, the government should priorities public expenditure on education, healthcare, and vocational training, ensuring that growth-related revenues are channeled toward the sectors most critical to human development.

Panday (2023) investigated the socio-economic status of migrants and their households in Ranagaun, representing a diverse range of socio-economic statuses. The study was based on primary data, which were derived from a field survey conducted through a questionnaire, field observations, in-depth interviews, and focus group discussions. Questionnaires were distributed to 10 households of migrant families in each ward using disproportionate stratified random sampling. Ranagaun VDC is one of the poorest VDCs in Nepal. Labour migration is a major livelihood option in this area. It is one of the primary livelihood strategies employed by people. Most of the migrant workers from this area migrate to India, and the majority of the remittances to this area come from India. However, the younger generation is increasingly migrating to countries in the Middle East, Southeast Asia, and the West. Remittances have a significant impact on the welfare of recipient households, although the reliance on remittances varies among individuals, depending on their level of wealth and financial resources. Remittances are the primary source of income for most people in the study area.

Orozco (2023) explored the effects of remittances on development in Latin America and the Caribbean. Using qualitative interviews and data analysis from financial institutions, Orozco found that remittances significantly improve access to healthcare, education, and housing. The study also highlighted that remittances can foster both short-term economic gains and long-term development, which is relevant to understanding the economic transformation in Nasarawa's migrant households.

Fayad and Mansour (2022) conducted a study on the economic integration of migrants, titled "A Study of Syrian Refugees in Lebanon," to assess the integration of Syrian refugees into the Lebanese labour market and their financial inclusion, including access to bank accounts and credit. Their mixed-methods research design involved 250 Syrian refugees selected through purposive sampling. Data were gathered through surveys, interviews, and focus groups, and analysed using statistical analysis, thematic analysis, and cross-tabulation. The study's focus on employment and financial inclusion aligns with the current study's objectives for Lafia, but it does not address the housing and living conditions of migrants.

Chiswick and Miller (2022) conducted a longitudinal analysis of the economic status of immigrants in the United States, examining income levels and employment opportunities for immigrants in the Country. The longitudinal study used a sample of 1,000 immigrants selected through random sampling. National surveys and government labour force data were employed to collect information, which was then analysed through multivariate regression and trend analysis. This study closely mirrors the current study's objectives regarding income and employment opportunities. However, it does not explore financial inclusion or housing conditions, both of which are central to the study's objectives in Lafia.

METHODOLOGY

This study employed a quantitative research approach, utilizing a survey design to collect data on the income levels of migrants in Lafia, Nasarawa State.

Study Area:

Lafia is the capital and largest city of Nasarawa State, located in North Central Nigeria.¹⁰ With an estimated population of over 500,000 inhabitants (Wikipedia, Lafia), it serves as an administrative and economic hub for the state. The city's economy is primarily driven by trade, agriculture (serving as a collection point for sesame seeds, soybeans, yams, sorghum, millet, and cotton), and services, with significant informal sector activities (Wikipedia, Lafia). It is a melting pot of various ethnic groups, including Kanuri, Fulani, Gwandara, Alago, Migilli, and a large Hausa population, making it a suitable site for studying migrant economic integration.

Population and Sampling:

The study population comprises all individuals in Lafia, Nasarawa State, who are either migrants (internal or cross-border) or members of the host communities. According to estimates derived from the National Population Commission (NPC, 2006) and adjusted for population growth, the study population comprises approximately 120,000 migrants, including internal migrants from rural areas of Nasarawa State, cross-border migrants from neighboring countries, and individuals seeking economic and social opportunities in Lafia. The study targeted people who have experienced migration firsthand or have been influenced by the migration of others, including family members and community members.

Sample and Sampling Technique

Sample Size

The sample size for this study was determined using Taro Yamane's formula, which is suitable for estimating sample sizes when the population size is known. The formula is expressed as:

$$n = \frac{N}{1+N(e)^2} \quad (i)$$

Where:

n = Sample size

N = Population size

e = Margin of error (typically set at 0.05 for a 95% confidence level)

1 = Constant.

Given:

$$N = 1200000$$

$$e = 0.05$$

Therefore,

$$n = \frac{120,000}{1+120,000(0.05)^2}$$

$$n = \frac{120,000}{301}$$

$$n = 398.67$$

Thus, the study will target a sample size of 399 respondents.

Sampling Technique

A multistage sampling technique was employed to ensure representativeness by dividing the population into strata, such as internal migrants and cross-border migrants. Proportional sampling was then used to select respondents from each stratum based on their estimated population size. Simple random sampling was applied within each stratum to minimise bias. This method ensures inclusivity and reliable representation of different groups in Lafia, Nasarawa State, allowing for a comprehensive analysis of the economic status of migrants in

Lafia, Nasarawa State. A sample size of 399 respondents will be selected, comprising migrants (internal and cross-border), non-migrants, and members of host communities.

Method of Data Collection

The data for this study were collected through a questionnaire. A structured questionnaire was designed to collect responses from the respondents. The questionnaire was divided into two sections (Section A and Section B) to facilitate the logical grouping of its content, allowing respondents to navigate and comprehend it more easily. Section A is based on the personal data of the respondents. In contrast, section B contains questions on the study objectives using a five-point Likert scale, which constitutes strongly agree (5), agree (4), undecided (3), disagree (2) and strongly disagree (1), to know the employee's agreement levels in questionnaires.

RESULTS

Data Presentation

The data collected from the respondents are presented in the following tables and figures. These present an overview of the demographic characteristics of the respondents, as well as the responses to the various questions related to the economic status of migrants in Lafia, Nasarawa State.

Table 1: Demographic Characteristics of the Respondents

Variable	Category	Frequency (n = 399)	Percentage (%)
Gender	Male	220	55.1
	Female	179	44.9
Age	18–30 years	130	32.6
	31–45 years	180	45.1
	46 years and above	89	22.3
Marital Status	Single	150	37.6
	Married	200	50.1
	Divorced/Separated/Widowed	49	12.3
Educational Level	No Formal Education	30	7.5
	Primary Education	90	22.6
	Secondary Education	130	32.6
	Tertiary Education	149	37.3
Occupation	Self-employed	140	35.1
	Civil/Public Servant	100	25.1
	Private Sector Employee	75	18.8
	Unemployed	84	21.0
Duration of Stay in Lafia	Less than 1 year	50	12.5
	1–5 years	190	47.6
	Above 5 years	159	39.9

Source: Field Survey (2025)

The demographic data in Table 1 reveal that 55.1% of the respondents were male, while 44.9% were female, indicating that more males than females participated in the study. This reflects the typical trend, where males are more likely to migrate for economic reasons. In terms of age distribution, the majority of the respondents (45.1%) were between 31 and 45 years old, followed by 32.6% aged 18 to 30 years, and 22.3% aged 46 and above. This suggests that most migrants in Lafia are in their economically active years.

Regarding marital status, 50.1% of the respondents were married, and 37.6% were single. In comparison, 12.3% were either divorced, separated, or widowed, indicating that a significant portion of migrants have family responsibilities that may influence their economic behaviour. Educationally, 37.3% of the respondents had tertiary education, 32.6% had secondary education, 22.6% had only primary education, and 7.5% had no formal education, indicating a relatively educated migrant population, which can positively influence their employability and income levels.

In terms of occupation, 35.1% of respondents were self-employed, 25.1% worked in the public sector, 18.8% were employed in the private sector, while 21.0% were unemployed. This shows a firm reliance on self-employment among the migrant population, which may reflect limited access to formal job markets. Lastly, the data shows that 47.6% of respondents had lived in Lafia for between 1 and 5 years, 39.9% for more than 5 years, and 12.5% for less than 1 year, suggesting that a significant proportion of the migrants have had time to adjust and integrate into the city, which may influence their economic outcomes.

Table 2: Descriptive Statistics on Housing and Living Conditions of Migrants in Lafia, Nasarawa State (n = 399)

Statement	SA	A	N	D	SD
I live in decent housing with access to basic amenities.	73 (18.3%)	295 (73.9%)	11 (2.8%)	20 (5.0%)	0 (0.0%)
My current living conditions are better than before I migrated.	36 (9.0%)	338 (84.7%)	15 (3.8%)	6 (1.5%)	4 (1.0%)
Housing costs in Lafia are affordable for migrants.	53 (13.3%)	316 (79.2%)	20 (5.0%)	10 (2.5%)	0 (0.0%)
Poor housing conditions negatively affect my economic well-being.	97 (24.3%)	287 (71.9%)	15 (3.8%)	0 (0.0%)	0 (0.0%)

Source: Field Survey (2025)

The descriptive statistics on housing and living conditions of migrants in Lafia, Nasarawa State, reveal the following key points: A large majority of migrants (73.9%) live in decent housing with access to basic amenities, and 18.3% strongly agree with this statement. Only a small proportion (2.8%) are neutral, and 5.0% disagree, with none strongly disagreeing. This indicates that most migrants in Lafia have satisfactory housing conditions and access to essential services.

Regarding the improvement in living conditions since migration, 84.7% of migrants feel their living conditions are better than before, with 9.0% strongly agreeing. Only a small percentage (3.8%) are neutral, and 1.5% disagree, suggesting that migration has generally led to better living standards for most respondents. Regarding the affordability of housing costs, 79.2% of migrants find housing in Lafia to be affordable, with 13.3% strongly agreeing. A smaller number (5.0%) are neutral, and 2.5% disagree, indicating that while the majority of migrants find housing costs reasonable, a small minority face challenges.

Finally, when asked if poor housing conditions negatively affect their economic well-being, 71.9% of migrants agreed, with 24.3% strongly agreeing. Only 3.8% were neutral, reflecting a strong belief among migrants that inadequate housing has a negative impact on their financial stability. The data generally suggests that most migrants in Lafia enjoy decent housing and improved living conditions, find housing affordable, and acknowledge the adverse effects of poor housing on their economic well-being.

Test of Hypothesis

H₀₁: Migration has no significant effect on the housing and living conditions of migrants in Lafia, Nasarawa State.

The null hypothesis (H₀₁) posits that migration does not have a significant impact on the housing and living conditions of migrants in Lafia. The regression analysis revealed a t-statistic of 2.128 and a p-value of 0.034, which is below the 0.05 significance level. Since the p-value is less than 0.05, we reject the null hypothesis (H₀₁). This suggests that migration has a substantial impact on the housing and living conditions of migrants in Lafia.

DISCUSSIONS OF RESULTS

The study, "Evaluating the Housing and Living Conditions of Migrants in Lafia, Nasarawa State," presents key findings regarding the demographic profile of migrants and their perceptions of housing and living conditions in the city. Based on a survey of 399 respondents, the results offer insights into the characteristics of the migrant population and their experiences. Overall, the demographic data indicates a predominantly male, economically active, and relatively educated migrant community. At the same time, the perceptions of housing conditions suggest a more positive reality than initially posited in the study's introduction.

Examining the demographic characteristics, the study found that 55.1% of the respondents were male, aligning with typical migration trends, where males often migrate for economic reasons. The majority of migrants (45.1%) were aged between 31 and 45 years, with a significant portion (32.6%) in the 18-30 age bracket, highlighting that most migrants in Lafia are within their economically productive years. Marital status data indicated that 50.1% of migrants were married, suggesting that many carry family responsibilities that may influence their economic decisions and housing needs. Furthermore, the educational profile was notable, with 37.3% having tertiary education and 32.6% having secondary education, indicating a relatively educated migrant population that could positively impact their employability and income potential.

Regarding economic engagement and integration, the occupational breakdown revealed that 35.1% of respondents were self-employed, indicating a firm reliance on informal sector activities, possibly due to limited access to formal job markets. Civil/public servants accounted for 25.1%, private sector employees for 18.8%, and 21.0% were unemployed. The duration of stay in Lafia also provided context, with 47.6% having lived in the city for 1 to 5 years and 39.9% for over 5 years. This suggests that a substantial proportion of migrants have had sufficient time to adjust and integrate into the urban environment, which may influence their economic outcomes and housing stability.

The descriptive statistics on housing and living conditions present a largely positive outlook. A significant majority of migrants (73.9% agreeing and 18.3% strongly agreeing, totalling 92.2%) reported living in decent housing with access to basic amenities. This finding suggests that, contrary to the initial premise of widespread inadequate conditions, most migrants in Lafia perceive their housing as satisfactory. Furthermore, an overwhelming 93.7% (84.7% agreeing and 9.0% strongly agreeing) felt that their current living conditions were better than before they migrated, indicating that migration has generally led to an improvement in their overall living standards.

Finally, the study explored housing affordability and the perceived impact of housing quality on economic well-being. A large proportion of migrants (79.2% agreeing and 13.3% strongly agreeing, totalling 92.5%) found housing costs in Lafia to be affordable, although a small minority still faced challenges. Interestingly, despite reporting decent and affordable housing, a substantial 96.2% (71.9% agreeing and 24.3% strongly agreeing) acknowledged that poor housing conditions negatively affect economic well-being. This suggests a general understanding among migrants of the critical link between housing quality and financial stability, even if their current situation is perceived as favorable. In summary, the survey results paint a picture of a migrant population that, while diverse in background, essentially experiences decent and improved living conditions in Lafia, challenging some of the initial assumptions about their housing vulnerability.

CONCLUSION AND RECOMMENDATIONS

In conclusion, this study offers a nuanced understanding of migrant housing and living conditions in Lafia, challenging the assumption of widespread substandard living conditions. The findings indicate that most migrants perceive their housing as decent, accessible, and affordable, and that migration has generally led to improved living standards for them. However, the strong recognition among migrants that poor housing can negatively affect their economic well-being underscores the importance of continued vigilance and policy attention to housing quality. The study highlights the adaptability and resourcefulness of migrants in securing satisfactory living arrangements within the urban context of Lafia.

Based on these findings, it is recommended that urban planners and government agencies in Lafia continue to monitor housing conditions to prevent deterioration and ensure sustained access to basic amenities for all residents, including migrants. Policies should focus on supporting the informal housing sector, where many migrants find solutions, potentially through regularization and infrastructure upgrades, rather than solely focusing on formal housing schemes. Furthermore, efforts to enhance economic opportunities and financial inclusion for migrants, particularly those in self-employment, could further strengthen their ability to secure and maintain decent housing, contributing to the overall sustainable development of Lafia.

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