

# The Effect of Perceived Insecurity on Residents Satisfaction and their preference for Residential Accommodation in Mubi

Helen Musa<sup>1</sup>, Muhammad Umar Bello<sup>2</sup>, Mohammed Ishaq Mohammed<sup>3</sup>

<sup>1</sup>Department of Estate Management, Federal Polytechnic Mubi, Adamawa State, Nigeria.

<sup>2,3</sup>Department of Estate Management and Valuation, Faculty of Environmental Technology, Abubakar Tafawa Balewa University

**Abstract:** In the hierarchy of human needs, housing is at the top. Understanding the elements that influence satisfaction and preferences for housing and the surrounding environment is critical for developing successful and effective housing policy. Every Nigerian fear insecurity, which is defined as a state of being exposed to risk or injury. It's the anxiousness that comes from feeling vulnerable and insecure. In Nigeria, there are several illegal armed organizations, ethnic militia groups, religious fundamentalists, and zealots. Mubi as a town in Adamawa state has had its own share of encounter when the whole town experienced a massive Exodus of resident fleeing the town as a result of the town taken over by the insurgents on 29th October, 2014, It is clear that these happenings are negatively affecting the satisfaction and stability of households in the geo –political zones facing insurgency as the type of insecurity and in particular Mubi the study area. This study aimed at assessing the effect of perceived insecurity on residents' satisfaction and their preference for residential accommodation in Mubi. The study adopted the use of Descriptive research design where it uses questionnaire survey strategy and also adopted Quantitative research approach where 338 questionnaires were administered and 281 retrieved from the respondents in Mubi. Mean ranking and standard deviation was used to on research question 1,2, and 3, while research question 4 was analyzed using PLS- SEM, findings indicated that insecurity is high in Mubi as caused by porous borders, political bigot, illiteracy, hate speeches, etc. it is therefore recommended that Government and other organization explore areas of job opportunities, initiates projects/programme that will strengthen the economy base of the nation as such residents will have no rivalry in competing the limited available resources, There should be active and encumbered legal framework to deal with criminals and especially of perpetrators of insecurity, more security cluster on borders to control illegal migration around the bordered towns. The use of Intelligence Network by the security cluster in the areas to decode the security challenge, and the country's Early Warning System Mechanism to preventing such deadly conflicts from erupting should be developed.

**Keywords:** housing satisfaction, housing preference and insecurity.

## INTRODUCTION

Housing, throughout the context of having a safe place to live, is a basic human need. This is the point at which daily existence starts and ends. Housing is a significant component of urban land use. Housing is seen as a need, so it is necessary to learn how individuals, particularly those who make up such a big portion of our society, feel about it. If any issues or preferences of such a huge group are discovered, policymakers should be aware of them so these people may be properly marketed to meet their wants, yearnings, and ambitions. Previous research listed in the review of the literature that follow had looked at the relationship between safe and neighborhood contentment, but they haven't looked at the insecurity threat directly, nor have they looked at the link among perceived neighborhood safety and housing quality (2012). In previous decades, policymakers faced political pressure to improve community happiness by making communities "more livable," in part by lowering crime. Terrorism against innocent civilians has

prompted emigration and forced migration in and then into Mubi during the last seven years. While, in overall, Nigeria had also experienced causes of dislocation such as natural catastrophes and environmental destruction, intercommunal/ inter-ethnic clashes, land disputes, bounding conflicts among native population and settlers, communitarian and ethno religious clashes, as well as political fraud in the last 50 years. However, the highest annual number over the last decade was due to the uprising in the nation's northeast, where a series of violent attacks dating back to 2009 have displaced upwards of two million<sup>3</sup> people both within and across borders to neighboring countries, particularly in the last 3 years (Uherek, 2009).

Other than being a source of fear for every Nigerian, insecurity became a topic of conversation whenever two or three Nigerians get together, (Udoh, 2015). That's also the case for inhabitants of Mubi town in Adamawa State, following a terror incident that resulted in the town's takeover and a massive migration of inhabitants on October 29, 2014. Previous study has also revealed a link between home satisfaction and positive. The quality of one's life has been found to be a predictor of one's lifespan. Residents' standard of living will deteriorate if perceived neighborhood safety has a negative impact on their residential contentment. Given the link between home contentment with insecurity or security, it is critical to investigate the relationship connecting residential satisfaction and perceived neighborhood safety, since perceived neighborhood safety may be connected to standard of living and lifespan (Deal, 2012).

In Nigeria, there are various types of insecurity. Robberies is common in the South-West geopolitical zone, particularly in places like Lagos, Ibadan, Akure, and Abeokuta. Abduction is rampant in the South-South and South-East, the nation's oil-producing regions, with victims of any and all ages and cultures; in the north, robbery from across border, combined with Boko Haram, is the critical barrier, and this is the situation wherein Mubi as a city has found itself. (Uherek 2009)

Insecurity is indeed a risk element that many business leaders fear and try to avoid by moving their companies. In the case of Nigeria, there is evidence that several businesspeople and industrial enterprises have had to migrate in recent years, notably from north, to even more tranquil regions of the nation. Several Igbos and Yoruba's of Southern Nigeria who work in different companies in Northern Nigeria have been forced to return to the old states to flee the terrorist organization Boko Haram's atrocities. As a result, the Insurgency, which began in Maiduguri, Borno State, in 2009, has wreaked havoc on the North's economic system, as major consumer products and the companies that produce them have fled the region. Telecommunication businesses, for example, have indeed been forced to shut down due to the continuous destruction of their telecommunication infrastructure. According to Achumba et al (2013), although this is also unique to Mubi, the area, has those were also assaulted, with some of their employees slain; most banks also were impacted, with their Mubi offices being demolished and plundered. As a result, resources that could have been utilised to improve infrastructure are progressively being redirected to support the security system, resulting in a drain on national resources. Achumba and his associates (2013)

In his research on Unemployment and Insecurity throughout the Nigerian Democratic Proclamation, Awojobi (2015) said that poverty fosters insecurity, but that frustration, rejection, and a shortage of want have prompted some Nigerian youngsters to actually take guns against the government. In his study of insecurity both as danger to human survival and economic growth in Nigeria, Adegami (2020) connected insecurity to people's overall well-being, resulting in diseases, short life expectancy, bad standard of living, and even death. In addition, he stated that instability has resulted in the damage of businesses, homes, and equipment; Because Nigeria could be owned by private management as easily as it can be sold to public companies, the research proposes that the government is allowing for discussion by convening a summit of ethnic and minority communities to fine-tune a more peaceful path forward for Nigeria. While Jiboye (2012) found that the sociocultural global environment social, economic, behavioural, or socio demographic variables affected satisfaction level in his study. Residential happiness is linked to the environment, according to Morenikeji and Adeleye (2017), in terms of geography and availability to certain other infrastructural facilities. Residential happiness is linked to the housing unit,

services offered, community, and location, according to Mohit (2010). In line only with background's contents, the purpose of such a study is to determine the impact of felt insecurity on inhabitants' happiness and desire for residential housing within Mubi. Adamawa is a state in Nigeria.

## **LITERATURE REVIEW INSURGENCY AND INSECURITY**

In this paper, we attempted to understand insecurity first from standpoint of social and human security. The paper's fundamental weakness, however, is that it fails to contextualise vulnerability. To put it another way, the study pinpoints insecurity/insurgency inside a certain geographic context or place. In Nigeria, the conflicts that result to insecurity may be traced back to colonialists who created hostile governing classes along religious lines. As a result, the northern region of Nigeria does have a strong tradition of security issues, community strife, and ethno-religious strife. Since the restoration to democracy in 1999, for example, there were many outbreaks of deadly conflict between different groups in Plateau State. There were also riots in the cities of Kaduna and Kano, and a festering war in Bauchi's Tafewa Balewa area for several decades. From the outside, it appears that these disputes are based on religious differences, with tensions between Christians and Muslims communities. However, a deeper examination reveals how politics, or more specifically, control of political patronage, is indeed the root of most confrontations. Even so, the Boko Haram insurgency, which began in 2009 with suicide bombings and killings that have killed over 16,000 police officers, soldiers, and civilians, such as politicians, according to Awojobi (2015), is among the most recent jihadist dimensions to Nigeria's securities challenges. One of the most recent developments in the evolution of contemporary global politics, particularly in the 21st century, is the proliferation of participants in international affairs. It is necessary to have a quick discussion about what security is in order to properly describe insecurity. Since only the government has the resources to provide security and preserve society against anarchy (and because party supports the state), the state should offer enough security through its administration to justify its centromeres. As a result, Omede (2012) views security as a pressure conditions including a state's relative capacity to repel challenges to its basic interests and values. Security is a broad term that implies that a land must be safeguarded by a system of military services; that the state's sovereign rights should be assured by a representative democracy and nationalistic govt, which must be safeguarded by the military, police, as well as the folks themselves; and that the individuals must be safeguarded from not only possible threats but also from the catastrophic results of those attacks.

Nigeria has been plagued by insecurity. Humans are affected by insecurity, which is fueled by the leadership's and followers' corruption and poverty. Setting the development agenda is one such area of vulnerability. Looking back in time and concentrating on policy since 1999. Because governments were unable to carry out their stated goals of enhancing the quality of life for Nigerians, there was no difference between them and a military rule. This scenario not only adds to the suspicion, but it also adds to the sense of uneasiness (Onoja, 2014). The desire for blood and predilection for violence as a way of expressing cooped frustration and disillusionment only with nation, its civilians, and nationwide totems may indicate the need to reintroduce moral core values inside the country's social and economic, political, spiritual, and education programs. Nigerian leaders, elected officials, and their acolytes must be forced to demonstrate and enforce moral core values in the whole of their actions in ability to motivate by example as well as avoid needlessly getting warmer the polity through ones comments and actions, that can sometimes commit hatred in ones followers. Nigeria has experienced extraordinary increases in unemployment and insecurity notwithstanding the establishment of democratic administration 15 years ago. In Nigeria, the idea that democracy is a mechanism for economic progress, peace, and stability has been debunked. The primary aspects of Nigerian democracy after fifteen years of democratic administration have been a considerable increase in hunger, inequality, unemployment, and terror (Awojobi, 2014).

## **CONCEPT OF RESIDENTIAL SATISFACTION**

Superior quality is linked to a number of factors, including quality of life, wellbeing, and livability, quality of site, and quality of life in terms of health and wellbeing. In reality, these terms overlap and are occasionally used interchangeably. Residential efficiency is a set of residents' sentiments that aids them in achieving their objectives. The appraisal of one's current living conditions is based on one's own requirements, expectations, goals, and comprehension of his or her current dwelling. Residential contentment is defined as such an individual's or a household member's level of satisfaction with their present living environment (Leith, 2006)

Residential contentment is determined by a complex attitude that encompasses pleasure with one's home, community, and area. The notion of housing or residential satisfaction is frequently employed to assess people' perceptions and feelings about their living quarters and surroundings. Residential contentment is utilised as a criterion for predicting one's impression of "life quality." According to some academics, the occupants' impression of the cause developmental the livelihoods. Superior quality is affected by a wide variety of qualitative and quantitative perceptual conditions, according to data from prior research.

A house's habitability is influenced not just by engineering mechanisms, but also by social, cultural, and other factors in the larger socio-environmental system. The connection between people's relative contentment and their location of residence is determined by a chain of circumstances, and a home is simply one link in that network. The notion of dwelling in individual houses is not a falsehood in general. It is more of a mix of physical and social components of the housing system. As a result, individual perception determines home satisfaction. It's also a means of determining not whether a location of living meets the needs of families and individuals. As a result, primary satisfaction research has tended to focus on one-dimensional techniques (Zarghami & Sadat,2015).

Some studies have defined the phases of people's satisfaction levels from a conceptual standpoint, which implies that a person analyses his or her present living situation by considering a set of requirements and aspirations. Residential satisfaction, for example, is the evident disparity between inhabitants' ambitions and requirements and the present reality of their living situation. To put it another way, home satisfaction has been defined as the amount of one's experienced contentment as a person with their existing situation. Through physical, social, and symbolic features, a high-quality environment provides a sense of well-being and happiness to its inhabitants.

## **HOUSING CHOICE AND PREFERENCE**

The amount and quality of home elements that people desire is referred to as housing preferences. In terms of life happiness in a given location, people's tastes, socioeconomic position, age, and gender all have a role. Young people like to live in unique residences with elaborate interior design, but elderly people choose a basic home and are unwilling to dwell in unknown locations. The vastness of space, beauty, and interior elegance, as well as the house's surroundings, are all factors that upper-class people would consider. The middle class, on the other hand, is more concerned with finding a home that is secure and meets their basic necessities. Social individuals want residences that reflect their personal and professional dignity and allow them to easily mingle with others, whereas introverted people prefer tiny and basic homes. (Muhammed,2019)

## **HOUSING PREFERENCE**

The following questions will be explored as part of the literature review on housing preferences. What is your preference for housing? What methods are used to determine housing preferences? What factors impact home preferences? What type of research methods have been employed in prior studies? Housing preferences reflect desired types of housing situations and cover a wide range of housing dimensions. According to one reasonable definition of preference, "preferred option is a laid back norm; the norm applied by a social structure to itself in light of present circumstances and mitigating factors." By



definition, preferences make the acceptable deviation lawful.” It's worth noting that preference development happens rapidly, is transitory, and is influenced by external factors, whereas norms are influenced by socialisation rather than preference growth.

What defines housing preferences is a point of contention. A set of normative norms, which are the socially required mix of housing bundle features, influence residential choices. These purported housing standards are said to be societal regulations that regulate the sorts of housing circumstances in which individuals should live. “A preference for having a traditional single family studio apartment may thus become a manifestation of residential property rules and traditional single family separate dwelling” house norms are considered as explanatory preferences, that can be experimentally demonstrated since they are tautological. (Zinas 2009)

## **PERSONAL CHARACTERISTICS AND HOUSING PREFERENCE**

The relevance of starting a research into the link between residential property and personal traits stems from the potential to identify differences in housing preferences across different groups of people. If it is discovered that different groups of people have different housing preferences, this finding will have far-reaching consequences for housing design and research (Lin et al 2017).

There are numerous elements that might impact a household's housing choices from a socio-demographic standpoint. To begin, the makeup of a household is a crucial factor to consider when determining housing choices. The size of the household influences the demand for housing, which in turn influences housing choices. Family size is positively associated to single-family homes and suburban location. Second, age is an essential aspect to consider when determining the makeup of a family, since as people progress through their lives, they may require different types of living settings. It's also likely that marital status has an impact on home preferences. People at different phases of life are interested in different elements of the environment, which combine the aforementioned changeable characteristics into one. As one's life stage progresses, so do their housing requirements and conventions. Housing standards are usually in sync with a person's life stage.

Salisu, Odulaja, and Okunubi are all beady-eyed (2019). The housing requirements for space alter as children get older, from toddlers to teens, and demand greater activity and storage space. Three socioeconomic characteristics may have an impact on a family's home selection. To begin with, it's possible that people with higher salaries prefer housing alternatives that include ownership over those with lower incomes. Lower-income persons may change their tastes as a result of their inability to buy a property. The second socioeconomic component is educational attainment, which reflects "the internalisation of society's standards" to some extent. People tend to absorb more housing standards as their educational attainment rises.

As a result, people with more education should prefer single-family house ownership to those with less education. The last factor in this group is occupational prestige, which may have an impact on home preferences. Blue collar employees, for example, who may be obliged to live near their employment due to commute costs and long hours of work, will choose to live in multi-family homes in the city. White collar employees, on the other hand, would choose to live in a suburban housing area with single family houses. For all economic levels, proximity to family, the cleanliness and tranquilly of the neighbourhood, and a stable social environment are all important criteria. This illustrates the universal chance to avoid the pollutants and social degradation of a major metropolis, as well as conventional social values that transcend wealth levels.

In a study of young Swedish individuals, it was discovered that demographic variables have a considerable impact on young adults' home tenure preferences, whereas economic ones had a lesser impact. However neither environmental quality of the neighbourhood nor the housing estate design had a substantial impact on the inhabitants' hierarchical order of significance. The type of environmental characteristics was discovered to have a substantial influence.

Environmental qualities that would constitute a harm to the people were determined to be more important than environmental attributes that would represent a hazard to the ecosystem. In the United States, Li et al (2017) found that preferences for natural and open characteristics were not uniformly relevant among homeowners in urban periphery regions in their study of the "effect of natural resources and open space on the residential choice making process." While participants with higher real wages and those residing in regional townships tended to rate natural and inclusiveness features greater than other income and based on geography groups, natural and inclusiveness features were usually overshadowed by factors for neighbourhood and housing design, schools, and connect directly as a selection factor in home purchasing decisions.

## **HOUSING PREFERENCES AND HOUSING VALUES**

Housing values were a prominent idea in the early phases of housing research, and they were widely considered as a key concept in understanding people's preferences and choices when it came to different forms of housing. Housing values are described as "the fundamental criteria for people's decisions in housing and other aspects of life... values can also be abstract objectives," and are sometimes mistaken with preferences. These include things like personal dignity and equality." The benchmark for the way a person wishes to live is his values, and they are fundamental, but more superficial choices are not. (2020, Spurrett)

## **PREFERENCE ON HOUSING CHARACTERISTICS**

Homebuyers' preferences for various house features have been studied extensively in housing research. These qualities range from intrinsic home characteristics like price and size to extrinsic house attributes like external design and space, as well as neighbourhood and location attributes like public facilities, transit, and so on. Neighborhood qualities such as accessibility, public services, convenience, and environmental quality are more significant than dwelling attributes, making the relative significance of intrinsic and extrinsic traits an useful topic for study. According to a cross-country research focusing on expert generated home location quality characteristics, location is substantially more essential than the property itself. Accessibility and "pleasantness" are more important to consumers than home quality and space. Furthermore, low-income Saudi Arabian customers place a larger value on living space and aesthetics (intrinsic characteristics) than closeness to family, outdoor space, or street location (extrinsic attributes). Dwelling characteristics include kind of housing, number of bedrooms, size of children's bedrooms, monthly expenditures, and tenure; and location characteristics include type of neighbourhood, frequency of public transportation, and travel time to father's employment, mother's work, and school. The findings show that housing-related characteristics are more relevant than location-related features. The child's commute time and the kind of neighbourhood are scored higher than the rest of the location factors. Several more European investigations have been conducted. Huong (2011) also discovered that home features and neighbourhood factors are far more essential than accessibility. The authors believe that as long as people can afford flexible modes of transportation, accessibility has no impact on dwelling choice behaviour.

## **THE ROLE OF DEMOGRAPHICS AND SOCIO-ECONOMICS IN HOUSING PREFERENCE**

Many studies have sought to explain purchasers' preferences focused on the demographic & economic variables such as age, household composition, income, and existing housing condition, as Huong discovered in 2011. (Grzeskowiak, Sirgy, & Su, 2005). Various studies that explore residential choice for different age groups and family sizes in Istanbul, Turkey, follow, with the addition of demographic and socioeconomic factors. The findings show that young individuals want to live near their places of employment, whereas older people prefer to live near their family. Household requirements and

preferences are in line with their lifestyles, values, and family pattern, according to empirical findings in a research by Danjuma (2016). Factors such as family income, age, education, form of job organisation, and so on have an impact on housing desire. Residential choice as a function of population, socioeconomic, and geographic factors reveals that all demographic variables (gender, age, and number of children) have a substantial impact on residential preference, but socioeconomic factors do not. The majority of home choice research relied on data gathered from individuals. While some claim that most families contain more than one person, and that relatives may have similar or distinct housing preferences, others argue that almost all families have just one person. To investigate the relationship between home choice and socio-demographics, the authors use a group-based conjoint analysis. On residential profiles, family members are invited to offer their collective view. Age, educational level, income, number of children, and working hours are socio-demographic traits. The findings imply that a family's residence preferences are extremely unique, or at the very least not consistently connected to the socio-demographic characteristics chosen. Similarly, Andersson et al. (2021) claim that socioeconomic factors like money and education are significant, but have only a little impact on inhabitants' preferences for neighbourhood characteristics in large Swedish cities.

## METHODOLOGY

This research is quantitative in nature, and a survey design will be used to collect data that describes current phenomena by questioning people about their views, attitudes, behaviours, or values (Nardi, 2018). The research strategy, also known as the conceptual framework within which research is carried out, is the design for data collection, measurement, and analysis (Yin, 2017). The household heads in Mubi town make up the study's population, which only includes Mubi North and Mubi South in Adamawa State. Based on the population in the research region, there are 1998 house holds.

The selection will be made using a sample frame of 338 using the Krejcie and Morgan tables. Mubi North will be chosen from Yelwa, Sabon Gari, Sabon Layi, Barama, Lokowa, and Kolere, while Mubi South will be chosen from Lamorde, Gude, Nassarawo, and Nujera. A total of 320 residents will be sampled from each of the residential neighbourhoods, with simple random sampling used to select the respondents.

S.No	Items N=281	N	Mean	Std. Dev	Rank
1	Political bigot/thug	281	3.8434	1.00198	1
2	Unemployment/poverty	281	3.7694	1.05169	2
3	Porous borders	281	3.7429	1.06484	3
4	Illiteracy	281	3.7331	1.08064	4
5	Poor security gadgets / personnel281	281	3.7179	1.11277	5
6	Religious prejudice	281	3.6477	1.07258	6
7	Insurgency	281	3.7179	1.11277	7
8	Hate speech	281	3.6299	1.13312	8
9	Ethnicity/cultural formation	281	3.5231	1.17428	9
10	Vacant buildings	281	3.4484	1.05136	10

Table 4.1 presents the mean ranking of respondents view on the level of insecurity in the study area. It can be seen that the respondents agree that Social security problems such as unemployment, poverty, ethnic conflict, political bigot, religious prejudice are the causes of the increased in the level of insecurity (mean = 3.8434; Std. Dev. = 1.00198); unemployment and or poverty (mean = 3.7694; Std. Dev. = 1.05169); there is adequate security briefing in Mubi (mean = 3.7429; Std. Dev. = 1.06484); there is insufficient security gadgets in Mubi (mean = 3.7331; Std. Dev. = 1.08064) and that the level of insecurity in Mubi is increased due to the environmental condition of the area (porous border, open spaces etc) (mean = 3.7179; Std. Dev. = 1.11277).

The respondents also agree that illiteracy among some residents specially the youths (mean = 3.6477; Std. Dev. = 1.07258); there is a Perceived high level of Insecurity Mubi as a result of insurgency (mean = 3.6299; Std. Dev. = 1.10762); Residents of Mubi agreed that insecurity can be triggered by hate speech (mean = 3.6299; Std. Dev. = 1.13312); community by way of ethnicity of cultural formation regularly organised security meetings but where there is a feeling of bias the jealous group may want to react (mean = 3.5231; Std. Dev. = 1.17428). However, the respondents were undecided as to whether or not Level of Insecurity in Mubi is High due to vacant buildings (mean = 3.4484; Std. Dev. = 1.05136).

The grand mean of 3.6686 revealed that the respondents generally agree that though the government and community leaders have put measures in place to maintain peace and security in the study area, there is still high level of insecurity as a result of environmental conditions of the area and Social security problems such as unemployment, poverty, ethnic conflict, political bigot, religious prejudice. This finding in relating to the view of Omede (2012), has confirmed his conceptualization of insecurity from social and human society, he sees security as dynamic condition which involves the relative ability of a state to counter threats to its core values and interest.

Table 4.2: Residents Satisfaction

S.No	Items N=281	N	Mean	Std. Dev	Rank
1	Security consciousness	281	3.8292	.95954	1
2	Access to political decision makers	281	2.2776	.93799	2
3	Improved neighbourhood.	281	2.2669	1.08723	3
4	Social ties.	281	2.2349	1.03940	4
5	Land use pattern.	281	2.2349	0.98651	5
6	Job / business opportunities.	281	2.2064	0.94496	6
7	Cultural / ethnic affiliation	281	2.2028	1.04444	7
8	Adequate infrastructures	281	2.1993	1.01917	8
9	Accessibility to facilities to cater for security	281	2.5371	1.16069	9
10	Quality of living environment	281	2.0676	1.01368	10

Table 4.2: revealed the analysis of the level of satisfaction of the respondents with the study area. The analysis revealed that the respondents agree that residents of Mubi are seemingly sleeping with only one eye closed for security consciousness (mean = 3.8292; Std. Dev. = .95954).



However, the respondents disagree that they are satisfied residing in Mubi because of access to political decision makers (mean = 2.2776; Std. Dev. = .93799); they are satisfied to live in Mubi because of the improved neighbourhood (mean = 2.2669; Std. Dev. = 1.08723); their choice of resident in Mubi is because of social security and economic condition (job prospects/business opportunities) (mean = 2.2349; Std. Dev. = 1.03940) and that they satisfied with your resident in Mubi because of proximity to security personnel (mean = 2.2349; Std. Dev. = .98651) or they are satisfied residing in Mubi because of cultural (mean = 2.2064; Std. Dev. = .94496).

The respondents also disagree that they are satisfied residing in Mubi because of cultural and ethnic affiliation (mean = 2.2028; Std. Dev. = 1.04444); there is relatively adequate infrastructural facilities (mean = 2.1993; Std. Dev. = 1.01917); the level of their satisfaction with their residency is because of cost of quality of life in Mubi is high (mean = 2.1886; Std. Dev. = 1.05391) and that they are satisfied residing in Mubi because of quality of living environment in their areas (mean = 2.0676; Std. Dev. = 1.01368).

The grand mean of 2.3708 suggests that the respondents disagree that they are satisfied with Mubi due to quality of living environment, cost of quality of life and adequate infrastructure which negatively affects businesses in the area. The findings also, agrees with the assertion of Zargami and Sadat (2015) which observed that “habitability of a house is not only affected by engineering mechanism, but also by social and cultural behaviours and other elements in the whole socio-environmental system on the basis of dimensional approaches”.

Table 4.3: Resident's Housing Preference

S.No	Items N=281	N	Mean	Std. Dev	Rank
1	Household composition	281	3.2376	1.16374	1
2	Socioeconomic / sociodemographic factors	281	3.1063	1.16010	2
3	demographic factors, Insecurity	281	2.9823	1.14784	3
4	Social services / facilities	281	2.8305	1.11438	4
5	Proximity to school, business, office	281	2.2830	1.15573	5
6	Housing quality / physical design.	281	2.8234	1.04080	6
7	Location	281	2.8014	1.18163	7
8	Cost of accommodation.	281	2.6822	1.14623	8
9	Accessibility to facilities to cater for security.	281	2.5371	1.16069	9
10	Aesthetic neighbourhood.	281	3.2376	1.16374	10

Data presented in table revealed the level of housing preference of the respondents of the study. It can be seen that the respondents agree that the respondents were neutral as to whether or not they prefer their present accommodation because of the aesthetic appearance of the neighbourhood and its serenity (mean = 3.2376; Std. Dev. = 1.16374); their choice of accommodation is because of their socioeconomic and socio demographic background (mean = 3.1063; Std. Dev. = 1.16010); their level of housing preference in the area is low because of insecurity (mean = 2.9823; Std. Dev. = 1.14784); availability of social services and

facilities (mean = 2.8623; Std. Dev. = 1.11438); they chose their accommodation because of its proximity to their office/shop/school (mean = 2.8305; Std. Dev. = 1.15573); their preference for their accommodation is because of the physical design (mean = 2.8234; Std. Dev. = 1.04080). The respondents were also undecided as to whether or not they prefer their present accommodation because of pedestrian access to other places, traffic volume and availability of social amenities (mean = 2.8014; Std. Dev. = 1.18163); their choice of accommodation is because of location to infrastructural facilities that cater for security (mean = 2.6822; Std. Dev. = 1.14623) housing preference because of cost of accommodation (mean = 2.5371; Std. Dev. = 1.16069).

The grand mean of 2.8344 indicates that most of the respondents were neutral on the level of housing preference in Mubi because of inadequate security gadgets, lack of prompt repairs and regular maintenance culture on properties by landlords as well as inadequate pedestrian access to other places, traffic volume and availability of social amenities. The result of this findings is neutral yet it is supported by the works of Beamish (2001), Shi (2005), and Huang (2011) which also indicates that there are controversy over what constitute housing preference residential preferences are guided by a set of normative principles that are socially prescribed as mix of housing bundle characteristics. These alledged housing norms are argued to be social laws governing the type of housing situations that people ought to have. Some argued that accessibility is less important than housing characteristics and neighbourhood attributes, while Chadbourne (2014) opined that accessibility, among other physical factors of residential environment, has the potential to greatly impact quality of life.

Research Question 4: What is the effect of insecurity on residents' satisfaction and their preference for residential accommodation in the study area?

Research question 4 is assessed using structural model shown in figure 5. In this section, the second stage of the process is presented. Figure 5 shows the structural model indicating the t-values of the respective path coefficients and factor loadings.

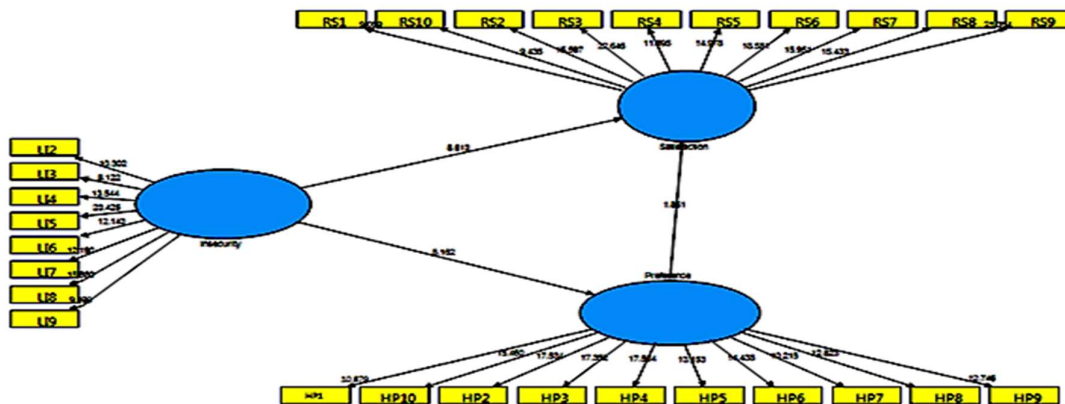


Figure 1: Structural Model

Paths	Standardized Coefficient	T Statistics	Standard Deviation	Standard Error
Insecurity Preference ->	-0.563424***	8.162158	0.069029	0.069029
Insecurity Satisfaction ->	-0.657098***	8.612805	0.076293	0.076293

Table 4.4: Path Co-efficients

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