



SOCIO-ECONOMIC AND POVERTY CHARACTERISTICS OF PERI-URBAN RESIDENTS IN ABUJA, NIGERIA

Ene A. IKWUE¹ and Michael T. AJAYI²

^{1&2}Federal University of Technology Minna, Niger State, Nigeria

Correspondence Email: aliceene1a@gmail.com

ABSTRACT

Purpose: The study assessed the socio-economic and poverty characteristics of peri-urban residents in Abuja, Nigeria, with a view to determining the socio-economic composition of peri-urban dwellers, such as employment status, income, education, occupation and commercial activities that drive peri-urban development.

Design/methodology/approach: Based on the available number of households in the database of Abuja Electricity Distribution Company of Nigeria, there 1500 households around peri-urban areas selected for the study. The study employed a closed-ended questionnaire, and systematic random sampling was employed to administer 251 questionnaires to every 10th house. A total of 247 questionnaires were returned with complete responses and analysed for the study. The study employed percentages, crosstabulation, chi-square test.

Finding: The results revealed that 76.9% of the households that fall in the second to fourth categories of household size were living below half a dollar per day.

Research limitation/implication: The use of only socio-economic characteristics of peri-urban areas of Abuja that comprised Bwari, Kuje and Gwagwalada areas of the FCT.

Originality: The results revealed that level of education and household size were significantly related to level of income. The study concludes that the informal settlement area of Abuja was characterized by poverty, as the majority of the households lived below half a dollar per day.

Keywords: Socio-economic characteristics, peri-urban, urban poverty.

¹ Email: kesj@kasu.edu.ng

1.0 INTRODUCTION

Urban poverty is a multidimensional phenomenon that requires multidimensional interventions because urban poor populations often experience multiple forms of deprivation (Hulme & Shepherd, 2003). Poverty extends beyond income deprivation to include inadequate housing, poor nutrition, limited access to education and healthcare, inadequate infrastructure, unemployment, insecurity, and weak social protection mechanisms. Thus, poverty can be understood as a condition of deprivation and vulnerability involving limited access to resources, income, housing, health facilities, knowledge, and education (Barati *et al.*, 2017). In developing countries, urban poverty is particularly prevalent in slums and informal settlements (Global Urban Observatory, 2003). The urban poor often experience inadequate housing, poor sanitation, limited water supply, insufficient drainage and sewerage facilities, inadequate healthcare, and restricted access to formal and non-formal education. Baharoglu and Kessides (2004) further observed that the livelihoods of the urban poor are constrained by limited employment and income opportunities, insecure housing and services, violence, poor health conditions, weak social protection, and inadequate access to quality education and healthcare. These conditions demonstrate that urban poverty is not only a state of deprivation but also a process of vulnerability that can perpetuate poor living conditions. Informal settlements are therefore closely associated with urban poverty. Srinivas (2003) identified their major characteristics as poverty, illegal occupation or subdivision of public and private land, unauthorised construction, use of low-cost locally available building materials, and limited access to formal financing and regulatory systems. Similarly, Uchenna *et al.* (2014) described informal settlements as areas characterised by overcrowding, physical deterioration, and inadequate or absent basic facilities, conditions that can threaten the health, safety, welfare, and quality of life of residents. In Nigeria, these settlements frequently lack essential urban amenities and are often located within or around major urban centres.

The problem is particularly significant in Nigeria, where rapid urbanisation, rural–urban migration, unemployment, and inadequate urban infrastructure have contributed to the persistence of urban poverty. Despite the country's substantial natural resources and large youthful population, inadequate utilisation of available resources has constrained economic development and improvements in living standards (Akpobasah, 2004). The persistence of widespread poverty has consequently contributed to poor housing conditions and inadequate access to essential urban services. Rural–urban migration has further intensified the challenge by increasing pressure on employment, housing, infrastructure, and social services in Nigerian cities. Where urban economies cannot provide sufficient employment and affordable housing for growing populations, low-income households are increasingly pushed towards informal and peri-urban settlements. This situation is particularly evident in Abuja, where the high cost of living in the city centre has contributed to the concentration of many low-income households in peri-urban areas.

The peri-urban areas of Abuja consequently exhibit several characteristics associated with urban poverty, including poor housing conditions, overcrowding, environmental degradation, inadequate infrastructure, and insecurity. These conditions reflect the socioeconomic challenges experienced by residents who have limited access to the opportunities and services available in the formal urban areas. Consequently, understanding the socioeconomic characteristics of peri-urban residents is important for identifying the extent and dimensions of poverty within these communities.

Against this background, this study evaluates the socio-economic and poverty characteristics of peri-urban residents in Abuja, with a view to determining their level of poverty and examining the demographic and socio-economic characteristics of the residents. The findings are expected to provide an empirical basis

for understanding the nature of peri-urban poverty and informing appropriate interventions for improving living conditions and urban development in Abuja.

2.0 LITERATURE REVIEW

Poverty is a multidimensional condition involving deprivation, vulnerability, limited coping capacity and inadequate access to resources necessary for achieving an acceptable standard of well-being. Barati *et al.* (2017) conceptualised poverty as a state of deprivation and vulnerability characterised by high exposure to risks, low coping capacity and limited power. Consequently, poverty extends beyond inadequate income or food consumption to include deficiencies in housing, education, healthcare, water, sanitation, employment opportunities and the quality of the living environment. This multidimensional perspective is particularly relevant to urban and peri-urban communities, where households may experience several forms of deprivation simultaneously.

The socioeconomic characteristics of households are important in explaining variations in poverty status. These characteristics include household size, age, gender, marital status, educational attainment, employment status, income, occupation, household assets, access to infrastructure and health conditions. D'Ambrosio *et al.* (2011), in their comparative study of five European countries, found a U-shaped relationship between poverty and both household size and age. They further reported that unemployed persons were more likely to experience poverty, whereas self-employed persons had a lower probability of being poor than salaried workers. Marriage was also associated with a lower likelihood of poverty. These findings demonstrate that poverty is influenced by both demographic and labour-market characteristics.

Similarly, Dartanto and Nurkholis (2013), in Indonesia, examined the dynamics of poverty and found that 28% of poor households were chronically poor, while 7% of previously non-poor households became transient poor. Education, household size, physical assets, employment, health shocks, access to microcredit, electricity, employment sector and employment status were identified as important determinants of poverty dynamics. The findings demonstrate that poverty is not necessarily a permanent condition but may change over time in response to household characteristics and economic shocks.

Evidence from Bangladesh also demonstrates the importance of socioeconomic characteristics. Khudri and Chowdhury (2013) found that educational attainment, employment status, place of residence and ownership of agricultural land were significant determinants of poverty. Higher educational attainment and ownership of productive assets reduced the likelihood of being poor, while rural households were more likely to experience poverty than urban households. In Taiwan, Chen and Wang (2015) similarly established that education, socioeconomic status, age, family type, dependency ratio, marital status and the number of household earners were associated with poverty status. At the regional level, economic inequality, economic growth, structural transformation and labour-market characteristics were also significantly related to poverty. These studies collectively demonstrate that poverty is shaped by an interaction between household-level characteristics and wider structural economic conditions.

In Turkey, Selim (2016) examined the determinants of relative poverty among peri-urban residents and found that being male, married, better educated, healthier, an employer or self-employed reduced the likelihood of experiencing poverty. Rupasingha and Goetz (2017), using spatial analysis in the United States, further demonstrated that poverty is influenced not only by individual socioeconomic

characteristics but also by structural and institutional conditions. Their study identified social capital, ethnic inequality, local political competition, federal grants, foreign-born population and spatial effects among the factors associated with poverty. These findings reinforce the argument that poverty in urban areas should be examined within its wider socioeconomic, institutional and spatial context.

Evidence from informal settlements further illustrates the multidimensional nature of urban poverty. Soltani *et al.* (2019), studying Shahid Ghorbani informal settlement in Mashhad, Iran, found that approximately 87% of households were below the absolute poverty line, while 20% were below the extreme poverty line. Similarly, Oldewage-Theron and Slabbert (2020), using a poverty model among 429 households in an informal settlement in South Africa's Vaal Region, found that 286 households were living in poverty. The study reported high unemployment, low household income and a substantial poverty gap, demonstrating the strong relationship between employment and household income and the depth of poverty.

Nigerian studies provide further evidence of the socioeconomic and environmental dimensions of poverty in informal settlements. Olajide (2020), in a study of Ajegunle, Lagos, found that residents experienced significant socioeconomic and environmental problems associated with low financial capacity, inadequate infrastructure, poor housing and environmental degradation. More recent evidence from Lagos reinforces these findings. Aliu, Akoteyon and Soladoye (2021), examining 15 informal settlements in Lagos using a Slum Deprivation Index, found widespread residential, environmental, water and sanitation deprivation. Most residents lived in overcrowded one-room dwellings, while many communities lacked adequate access to improved drinking water and sanitation. More than two-thirds of the communities exhibited high levels of deprivation, indicating that poverty in informal settlements is simultaneously economic, residential, environmental and infrastructural.

The socioeconomic vulnerability of informal-settlement residents was also evident during the COVID-19 pandemic. Evidence from Lagos showed that the disruption of livelihoods, declining household income and difficulty meeting basic needs disproportionately affected residents of urban-poor communities. This demonstrates that informal-settlement households are particularly vulnerable to economic shocks because many depend on informal employment and have limited social protection. More recent research has further established the importance of social and institutional factors. Rosenzweig and Wilson (2023), based on a survey of 502 residents across 42 informal settlements in Lagos State, found that informal communities experienced substantial deficits in public-service provision, including limited access to electricity, health facilities, schools and other government services. Their findings also suggest that community membership and social relationships influence residents' interaction with government institutions. This indicates that the socioeconomic condition of informal-settlement residents cannot be understood solely from household income; social capital, community organisation, access to public institutions and service provision are also relevant.

At the national level, the Nigeria Multidimensional Poverty Index (NBS, 2022) provides particularly important evidence for understanding contemporary poverty. The survey, which covered more than 56,000 households across Nigeria's 36 states and the Federal Capital Territory, estimated that 62.9% of Nigerians were multidimensionally poor. Although the incidence was higher in rural areas (72%), a substantial 42% of the urban population was also multidimensionally poor. The urban poverty profile was associated with food insecurity, limited access to healthcare, unemployment, inadequate school attendance, insecurity, sanitation, water reliability and housing conditions. These findings demonstrate that urban poverty

remains a substantial problem despite the relatively lower poverty incidence in urban areas compared with rural areas.

Importantly, the NBS data provide direct evidence for the Federal Capital Territory. The 2022 MPI reported an FCT multidimensional poverty headcount of approximately 37.1%, indicating that a significant proportion of residents experienced multiple deprivations despite Abuja's status as Nigeria's administrative and economic centre. This is particularly relevant to peri-urban Abuja, where households may experience a combination of lower incomes, inadequate housing, limited infrastructure and restricted access to urban services.

The World Bank's *Nigeria Poverty Assessment* similarly identified sluggish economic growth, low human capital, labour-market weaknesses and exposure to economic shocks as important constraints on poverty reduction in Nigeria. The assessment emphasised that poverty cannot be adequately understood through monetary measures alone and highlighted the importance of education, employment, infrastructure, social protection and other dimensions of household welfare.

Recent studies specifically focusing on Abuja further strengthen the case for examining peri-urban poverty. Olori (2021), for example, investigated savings mobilisation and poverty alleviation among peri-urban households in the Kwali and Bwari Area Councils of Abuja. Using data from 185 respondents and poverty-gap and regression techniques, the study found that peri-urban households were predominantly composed of low-income workers, peasant farmers and small-scale business operators, demonstrating the importance of income-generating capacity and access to financial resources in determining household welfare.

More recently, research on Abuja's informal settlements has highlighted the connection between informalisation, governance and socioeconomic vulnerability. Ismail, Adu-Ampong and Aceska (2024) found that the development of informal settlements in Abuja is shaped by historical and institutional processes involving both state and non-state actors. Their findings suggest that informal settlements should not be viewed simply as the outcome of individual household poverty but also as products of broader urban governance and development processes. Ogunkolu (2024), in a study of slum formation and urban poverty in Abuja, also examined demographic characteristics, housing conditions, livelihoods, access to basic services and residents' perceptions of poverty, highlighting the interaction between inadequate housing, overcrowding, sanitation and vulnerability to poverty.

Evidence from other Nigerian peri-urban areas also provides useful comparative insight. Lawal, Omole, Basorun and Oladehinde (2025), studying Oba-Ile, Oda and Ibule-Soro in Akure, found substantial poverty among peri-urban households, with the proportion of respondents living below the poverty line varying considerably across the three communities. The study attributed the expansion of peri-urban settlements partly to the inability of lower-income households to afford housing in the urban core. This finding is relevant to Abuja, where high urban housing costs may similarly encourage low- and middle-income households to relocate towards peri-urban locations.

Very recent evidence from North-Central Nigeria provides further support for examining poverty characteristics in the region. Oluwatoyin and Fosudo (2026), in a study of Bosso informal settlement in Minna, Niger State, surveyed 251 households and found that household size and educational attainment were significantly associated with income and poverty status. The study reported that 76.9% of households

within the relevant household-size categories lived below half a dollar per day and concluded that poverty was a dominant characteristic of the informal settlement.

Research gap

The reviewed studies consistently demonstrate that poverty among urban, informal and peri-urban residents is multidimensional. Across the literature, household income, employment, education, household size, age, marital status, health, assets, access to infrastructure, housing quality, water and sanitation, social capital and institutional support repeatedly emerge as important dimensions or determinants of poverty. International studies have provided substantial evidence on the socioeconomic determinants of poverty, while Nigerian studies have increasingly demonstrated the importance of these factors within informal and peri-urban settlements. However, the existing Nigerian literature remains geographically fragmented. Studies have examined informal settlements in Lagos, peri-urban households in Abuja, and more recently informal and peri-urban communities in Akure and Minna. The evidence therefore demonstrates the existence and multidimensional nature of urban and peri-urban poverty but does not provide sufficient comparative evidence on the socioeconomic characteristics and level of poverty of peri-urban residents across different areas of the Federal Capital Territory. Moreover, relatively limited attention has been given to how demographic characteristics, education, employment, household income, household size, housing conditions, access to basic services and other socioeconomic variables interact to shape poverty among Abuja's peri-urban population.

Therefore, the present study is justified by the need to generate location-specific empirical evidence on the socioeconomic and poverty characteristics of peri-urban residents in Abuja. Such evidence can help identify the most important dimensions of deprivation, establish differences in poverty conditions among peri-urban communities, and provide a basis for targeted policies relating to affordable housing, employment, infrastructure, social protection and sustainable peri-urban development.

3.0 DESCRIPTION OF STUDY AREA

Abuja is in the Federal Capital Territory in North Central Nigeria. It is located at latitudes and longitudes of 8° 25" and 9° 25" North and 6° 45" and 7° 45" East, respectively (see Figure 1). It has been the capital of Nigeria since 1991, after it was moved from Lagos.

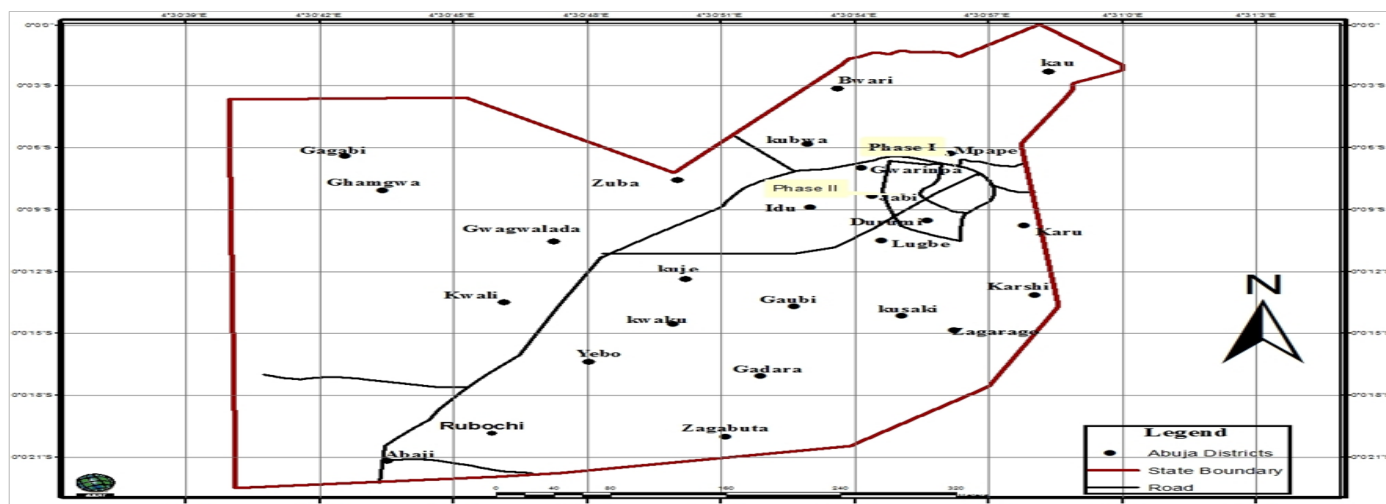


Figure 1: The Federal Capital Territory (FCT)

4.0 METHODOLOGY

The study employed a descriptive research design. Descriptive research design involves describing the real situation through the analysis of real-time information collected using closed-ended questionnaires. Based on the available number of households in peri-urban areas in the database of Abuja Electricity Distribution Company of Nigeria (2026), there is 1500 households around peri-urban areas selected for the study. After the application of a sample size developed by Kothari (2019), a total sample of 251 was determined (see equation 1). The study employed systematic random sampling technique whereby every 10th household was sampled. A total sample size of 247 was returned for the analysis. The returned questionnaire is analysed using both descriptive and inferential statistics to analyse the data. The descriptive method comprises percentages, mean and standard deviation. The inferential method comprises the chi-square test and t-test.

$$n = \frac{Z^2 * N * \sigma^2}{(N-1) e^2 + Z^2 \sigma^2} \quad 1$$

Where n is the sample size,

Z is the standardized normal value and for this study it is taken as 1.96

for a 95% confidence interval,

e- error term at 0.05

σ is the standard of deviation which was put at 0.5 depicting a safe decision enhancing large enough samples,

N is the household population at 1500 and e- error term.

$$n = \frac{(1.96)^2 \times 1500 \times (0.5)^2}{(1500 - 1) (0.05)^2 + (0.5)^2}$$

n = 251. The sample size is 251 households

5.0 RESULTS AND DISCUSSION

The results of gender composition and age bracket of the demographic information of respondents are presented in Table 1. 83.8% of the sampled respondents were male, and 16.2% were female. 61.2% majority of the sampled respondents were within the age bracket of 31-40years and 36.8% fell within the age bracket of 36.8% fall within the age bracket of 41-50years, and only 2% fell above 51 years. In terms of the level of education of the respondents, the study shows that 61.5% of the sampled respondents had a Bachelor's degree/Higher National Diploma, while 23.5% had a National Diploma/National Certificate of Education. In terms of income, 51.4% of the sampled respondents had income within N30,000-50000, 20.6% and 15.4% of the respondents fall within the income range of N51000-100,000 and N100100-200000 respectively.

Table 1: Gender and Age Bracket of the Respondents

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

Source: Field Survey, 2026

The employment status and dependency ratio are presented in Table 2. Only 32% of the sampled respondents had gainful employment. 40.1% of the respondents were qualified but unemployed, while 27.9% of the respondents were dependants that comprise of children in school. The total number of unemployed is 168; this indicates that 68% estimated dependency ratio. Furthermore, 68% depend on just 32% employed to survive. In other words, 32% of the sampled population are financially independent.

Table 2 Employment Status of the Peri-Urban Areas

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

	Dependants	69	
	Total	169	
Dependency ratio		168/247	68%

Source: Field Survey (2026)

The household size of the sampled respondents is presented in Table 3. 36.8% majority of the sampled respondents fall within the household size of 6-10. 24.3% had a household size between 11-15, 23.1% comprised household size between 1-5 and 15.8% comprised household size between 16-20. By implication, the majority of the households sampled for the study had household sizes between 6-10; therefore, it can be said that the average household size for the majority of households in peri-urban areas of Abuja is 8.

Table 3 Household Size in peri-urban

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

Source: Field Survey (2026)

The results of average daily income and daily expenditure, as compared with a Dollar is presented in Table 4. The current exchange rate of Dollar to Naira at N1500/1USDollar is used to determine the level of poverty in the study area. The average monthly income of household heads for the different categories of household sizes was used. The result revealed that the majority of households whose average income is N200,000 with daily expenditure of N2000/day lived above half a Dollar per day, which indicates that the majority of households within the average income of N200,000 were above the poverty line, as their daily expenditure is above half a dollar per day. however, household head whose monthly income fall below N200,000 lived below half a Dollar per day as presented in Table 4. the result from table 3 therefore suggested that 76.9% households that comprised the household size 6-10, 11-15 and 16-20 (36.8+24.3+15.8 respectively) were living below half dollar per day as table 4 revealed. while the remaining 23.1% that comprised the household size between 1-5 were living above a dollar per day (see table 3) as it is also revealed in table 4. This indicates that there is a high level of poverty, as the majority of the households live below half a Dollar per day in peri-urban areas of Abuja; this finding is in line with the submission of UNDP (2004).

Table 4. Daily Household Expenditure in Peri-Urban Areas

Household size	Average household size	Average Daily income (N)	Daily expenditure/Person (N)	1USD/N1500
1-5	3	200,000	2,000/D	Above half a Dollar
6-10	8	150,000	625/D	Below half a dollar
11-15	13	75,000	192/D	Below half a dollar
16-20	18	40,000	74/D	Below half a dollar

Average

722.8/Day

Below half a dollar

Source: Field Survey (2026)

The result of crosstabulation and chi-test is presented in Table 5. The result of crosstabulation between income level and level of education revealed that 100% of respondents who had primary education fall within the N30,000 - N50,000 range. 90% of the sampled respondents who had secondary education fall within the income group between N51,000 - N100,000. 100% of the respondents who had a National Diploma fall within the income group of N100,100 - N200,000. 96.3% of respondents who had a Degree/HND fall within the income group between N200,100 and N300,000. 82.8% of the sampled respondents who had educational qualifications above degree fall within N300,100 and above. Furthermore, the result of the chi-square test revealed that chi-square statistics (846.22) is statistically significant that the income level and level of education are significantly related at p-value 0.00 less than 0.05 level of significance, in other word, level of education is significantly related to income. By implication, level of education determines the level of income of the respondents in the study area.

Table 5 Crosstabulation and Chi-square Test between Income Level and Level of Education of peri-urban Residents

Education level * Income Level Crosstabulation				Income Level					Total
				30,000-50,000	51000-100,000	100100-200000	200100-300000	300100 and above	
Education Level	Primary school	Count		18	0	0	0	0	18
		% within Education Level		100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
	Secondary school	Count		2	27	0	1	0	30
		% within Education Level		6.7%	90.0%	0.0%	3.3%	0.0%	100.0%
	NCE/ND	Count		0	0	36	0	0	36
		% within Education Level		0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
	Degree/HND	Count		0	5	0	129	0	134
		% within Education Level		0.0%	3.7%	0.0%	96.3%	0.0%	100.0%
	Above Degree	Count		0	0	0	5	24	29
		% within Education Level		0.0%	0.0%	0.0%	17.2%	82.8%	100.0%
	Total	Count		20	32	36	135	24	247
		% within Education Level		8.1%	13.0%	14.6%	54.7%	9.7%	100.0%
Chi-Square Tests		Chi-Square Tests	Value	Df	Asymp. Sig. (2-sided)				
		Pearson Chi-Square	846.220 ^a	16	.000				
		Likelihood Ratio	552.336	16	.000				
		Linear-by-Linear Association	221.192	1	.000				
		N of Valid Cases	247						

Source: Field Survey (2026)

The results of crosstabulation and chi-square test are presented in Table 6. The results of crosstabulation between income level and household size revealed that 45% of the households who within the 1-5 household size fall within the income group between N200,100 - N200,000. 76% majority of the of the

households who within the 6-10 household size fall within the income group between N100,100 - N200,000. 55.1% majority of the of the households who within the 11-15 household size fall within the income group between N30,00 - N50,000. 89% majority of the of the households who within the 16-20 household size fall within the income group between N50,000 - N100,000. 86.4% of the households with a household size of 21 and above fall within the income group between N30,000 - 50,000. Furthermore, the result of the chi-square test revealed that the chi-square statistic (412.010) is statistically significant, indicating that the income level and household size are significantly related at a p-value 0.00 less than 0.05 level of significance, in other words, household size is significantly related to income. By implication, household size affected the income of the respondents in the study area such that the larger the household size, the lower the disposable income.

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

Household Size * Monthly Income level		Income Level					Total	
Crosstabulation		30,000-50,000	51000-100,000	100100-200000	200100-300000	300100 and above		
Household Size	1-5	Count	15	2	5	17	1	40
		% within Household Size	37.5%	5.0%	12.5%	42.5%	2.5%	100.0%
	6-10	Count	0	3	19	3	0	25
		% within Household Size	0.0%	12.0%	76.0%	12.0%	0.0%	100.0%
	11-15	Count	27	5	2	15	0	49
		% within Household Size	55.1%	10.2%	4.1%	30.6%	0.0%	100.0%
	16-20	Count	2	97	0	6	4	109
		% within Household Size	1.8%	89.0%	0.0%	5.5%	3.7%	100.0%
	21 and above	Count	19	0	0	3	0	22
		% within Household Size	86.4%	0.0%	0.0%	13.6%	0.0%	100.0%
	11.00	Count	0	0	1	0	0	1
		% within Household Size	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
	Total	Count	19	32	36	135	24	246
		% within Household Size	7.7%	13.0%	14.6%	54.9%	9.8%	100.0%
		Value	df	Asymp. Sig. (2-sided)				
Pearson Chi-Square	Pearson Square	Chi-412.010 ^a	20	.000				
	Likelihood Ratio	284.703	20	.000				
	Linear-by-Linear Association	73.580	1	.000				
	N of Valid Cases	246						

Source: Field Survey (2026)

6.0 DISCUSSION OF FINDINGS AND CONCLUSION

The study examined the socioeconomic characteristics and welfare conditions of peri-urban households in Abuja, Federal Capital Territory. The findings reveal a high dependency burden, with less than 32% of household members being fully employed with reliable income sources, while approximately 68% were dependants, including children and economically inactive or unemployed household members. This situation implies that a relatively small proportion of economically active household members support a large number of dependants, thereby placing considerable pressure on household income and increasing vulnerability to poverty. This finding is consistent with Barati et al. (2017), Chen and Wang (2015), D'Ambrosio et al. (2011), and Dartanto and Nurkholis (2013), who identified household structure, dependency, unemployment and household size as important factors associated with poverty.

The study further revealed a high incidence of income poverty, as approximately 76.9% of households within the larger household-size categories of 6–10, 11–15 and 16–20 persons lived on less than half a US dollar per person per day. This indicates severe income deprivation and demonstrates that poverty in the study area extends beyond housing and infrastructural deficiencies to inadequate income and limited capacity to meet basic household needs. The finding is broadly consistent with Soltani et al. (2019) and Oldewage-Theron and Slabbert (2020), who reported severe income poverty, unemployment and substantial poverty gaps in informal and low-income settlements. It also supports the National Bureau of Statistics (NBS, 2022), which identified income and other forms of deprivation, including inadequate housing, healthcare, sanitation, food security and employment, as important dimensions of poverty in Nigeria.

The analysis also established a statistically significant relationship between educational attainment and income level ($p < 0.001$). This suggests that education is an important socioeconomic resource that can improve access to formal employment, skilled occupations and better income-generating opportunities. The finding agrees with Khudri and Chowdhury (2013), Chen and Wang (2015), and Selim (2016), who found that higher educational attainment was associated with improved economic conditions and a lower likelihood of poverty. Thus, limited education may restrict employment opportunities and increase dependence on informal and low-paying economic activities among peri-urban households. In addition, the study found a statistically significant relationship between household size and disposable income ($p < 0.001$). Larger households tend to have their available resources distributed among more household members, particularly where only a small proportion of members are economically active. This finding supports D'Ambrosio et al. (2011) and Dartanto and Nurkholis (2013), who identified household size as an important determinant of poverty and household economic welfare. The result is particularly relevant to the study area because the high proportion of dependants means that increasing household size can place additional pressure on limited household resources. Taken together, the findings indicate that poverty among peri-urban households in Abuja is multidimensional and interconnected. High dependency, unemployment, large household size, low income and educational disadvantages interact to influence household welfare. The significant relationships between education and income and between household size and disposable income further demonstrate that demographic and human-capital characteristics play important roles in shaping poverty outcomes.

Overall, the findings corroborate previous international and Nigerian studies while providing location-specific empirical evidence for peri-urban Abuja. They suggest that poverty-reduction interventions should go beyond income support and incorporate employment creation, education and vocational skills development, household economic empowerment, affordable housing, and improved access to basic infrastructure and social services. Such an integrated approach reflects the multidimensional nature of

poverty and the complex socioeconomic conditions experienced by peri-urban households. In conclusion, the peri-urban areas of Abuja, which comprised Bwari, Kuje and Gwagwalada were socio-economically characterized by a high level of poverty, as the majority of the households lived below half a dollar per day.

REFERENCES

- Adama, U. J. (2011). Evaluating the Relationships among Housing Density, Neighbourhood Quality and Residential Property Value in Minna. *Unpublished M.Tech Thesis submitted to the Department of Geography, Federal University of Technology, Minna*
- Akpobasah, M. (2004): The Development Strategy for Nigeria. *Paper presented at the 2004 overseas development/Nigerian economic summit group Meeting on Nigeria*, London.
- Aliu, I. R., Akoteyon, I. S., & Soladoye, O. (2021). Living on the margins: Socio-spatial characterization of residential and water deprivations in Lagos informal settlements. *Habitat International*, 107, 102293.
- Baharoglu, D. and C. Kessides. (2004): *Urban poverty chapter of the PRSP Sourcebook*. Chapter 16. World Bank, Washington, D.C.
- Barati, J., Soltani, S., Foroogh-Zadeh, S., & Razaghian, F. (2017). The Role of Human Capital Factors on Poverty in Informal Settlement: Informal Settlement of Sheikh-Hasan, Mashhad City, Iran. *Journal of Sustainable Development*, 10(4), 21-30.
- Barati, M., et al. (2017). [Use the complete bibliographic details from your existing reference list.]
- Chen, K. M., & Wang, T. M. (2015). Determinants of Poverty Status in Taiwan: A Multilevel Approach. *Social Indicators Research*, 123(2), 371–389.
- Chen, W. H., & Wang, C. H. (2015). [Use the complete bibliographic details from your original source.]
- D'Ambrosio, C., Deutsch, J., & Silber, J. (2011). Multidimensional Approaches to Poverty Measurement: an Empirical Analysis of Poverty in Belgium, France, Germany, Italy and Spain, Based on the European Panel. *Applied Economics*, 43(8), 951–961.
- D'Ambrosio, C., et al. (2011). [Use the complete bibliographic details from your existing reference list.]
- Dartanto, T., & Nurkholis, N. (2013). [Use the complete bibliographic details from your existing reference list.]
- Dartanto, T., & Nurkholis. (2013). The Determinants of Poverty Dynamics in Indonesia: Evidence from Panel Data. *Bulletin of Indonesian Economic Studies*, 49(1), 61-84.
- Global Urban Observatory (2003): Slums of the World: The face of urban poverty in the new Guidance Sheets. London: DFID. Retrieved December 10, 2009, from <http://www.livelihoods.org>
<http://www.unhabitat.org/>
- Ismail, N. A., Adu-Ampong, E. A., & Aceska, A. (2024). The making of urban informal settlements: Critical junctures and path dependency in governing Abuja, Nigeria. *Cities*, 147, 104789.
- Khudri, M. M., & Chowdhury, F. (2013). Evaluation of Socio-economic Status of Households and Identifying Key Determinants of Poverty in Bangladesh. *European Journal of Social Sciences*, 37(3), 377-387.
- Kothari, C.R. (2004) *Research Methodology: Methods and Techniques*. 4th Edition, New Age International Publishers, New Delhi
- Lawal, O. L., Omole, F. K., Basorun, J. O., & Oladehinde, G. J. (2025). Socioeconomic characteristics and housing development in the peri-urban areas of Akure, Nigeria. *Cross-Cultural Communication*, 21(2), 21–38.
- National Bureau of Statistics (NBS). (2022). *Nigeria Multidimensional Poverty Index 2022*. Abuja: NBS.

- Olajide O (2020) Urban Poverty and Environmental Conditions in Informal Settlements of Ajegunle, Lagos Nigeria. REAL CORP 2020 Proceedings/Tagungsband, Vienna, 18-20 May 2020.
- Oldewage-Theron, W. & Slabbert, T.J.C., (2020). 'Depth of poverty in an informal settlement in the Vaal region, South Africa', *Health SA Gesondheid* 15(1), Art. #456, 6 pages. DOI: 10.4102/hsag.v15i1.456
- Oldewage-Theron, W., & Slabbert, T. (2020). [Use the complete bibliographic details from your original source.]
- Olori, J. O. (2021). *Analysis of savings mobilization and its effect on poverty alleviation among households in Kwali and Bwari Area Councils, Abuja, Nigeria.*
- Oluwatoyin, B., & Fosudo, P. O. (2026). Assessment of poverty traits among residents of Minna's informal settlement, Niger State, Nigeria. *International Journal of Research and Innovation in Social Science*, 10(2), 8716–8726. <https://doi.org/10.47772/IJRISS.2026.10200619>.
- Popoola N.I, Jinadu M.A, Liman H.S and Abd'Razack N.T.A (2015). Effect of Environmental Quality on Property Rental Values in Peri-urban Neighbourhoods of Minna, Nigeria. *TBU Journal of Environmental Technology* 8, 2, Dec., 2015
- Rosenzweig, L. R., & Wilson, N. E. (2023). State of the fiscal contract in Lagos' informal settlements. *Studies in Comparative International Development*, 58, 1–28.
- Rupasingha, A., & Goetz, S. J. (2007). Social and Political Forces as Determinants of Poverty: A Spatial Analysis. *The Journal of Socio-Economics*, 36(4), 650–671.
- Sahar Soltani, S., Baraty, J., Razaghian, F & Foroughzadeh, S. (2018) The Determinants of Poverty in Informal Settlement Areas of Mashhad (Case Study: Shahid Ghorbani Quarter). *Iran. Econ. Rev.* Vol. 23, No. 1, 2019. pp. 29-45
- Selim, S. (2016). Socio-Economic Determinants of Poverty in Turkey: Panel Logit Approach. *International Journal of Statistics & Economics*TM, 17(3), 71-84.
- Sen, A. K. (1999): Development as Freedom (New York: Knopf) basis for policy and project directions, 1999 (draft).
- Uchenna, B. M., Ciera, J. M., Elungata, P., & Ezech, A. C. (2014), Patterns and Determinants of Poverty Transitions among Poor Urban Households in Nairobi, Kenya. *African Development Review*, 26(1), 172–185.
- United Nation (2020): UN Millennium Project's Report to the UN Secretary-General. Investing in Development: A Practical Plan to Achieve the Millennium Development Goals Washington D.C.
- World Bank. (2022). *A Better Future for All Nigerians: Nigeria Poverty Assessment 2022*. Washington, DC: World Bank.