APPLICATION OF FACTOR ANALYSIS FOR THE EVALUATION AND DETERMINATION OF CRITICAL FACTORS RESPONSIBLE FOR URBAN POVERTY IN EKITI STATE, NIGERIA.

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ABSTRACT.

This study focuses on determining and evaluating critical factors contributing to urban poverty in Ekiti State, Nigeria. The data used for the study were collected through the administration of 850 copies of a well structured questionnaire. The Stratified Random Sampling technique was used in the administration of the questionnaire and the analysis was subjected to Factor Analysis. The study reveals that the following factors contributed in various proportions to urban poverty in Ekiti State, Nigeria: Income (14.65%); Housing characteristics (8.98%); Commerce and Communication (5.73%); Educational facilities (4.98%); Roads and drainages (4.08%); Water facilities (3.35%); Securities services (3.18%) etc. The study concludes that, the government should give out short-term loan to the urban poor to establish small-scale enterprises to enhance their income status while low cost housing units should be provided. All necessary infrastructural facilities like roads, electricity, education, health and security be made accessible and affordable to the urban poor. KEYWORDS: Poverty, Vulnerability, Urbanization, Infrastructural facilities.

1.0: Introduction.

There is no general agreeable definition of poverty but it has been one of the fundamental social problems confronting human race since the existence of man on the planet Earth. Poverty encompasses inadequate income and denial of the basic necessities such as education, health services, clean water and sanitation (World Bank, 2007). It can be seen as an unacceptable deprivation in human well-being that can consist of low monetary income and low consumption levels as well as social deprivation such as risk, vulnerability etc (United Nations, 2001). Poverty, being heterogeneous with multi- dimensional links to problems of hunger, illiteracy, diseases, child

and maternal mortality is a fundamental challenge facing Africa as well as the rest of the World in the 21st century (Carley, Jenkins and Smith, 2001).

In recent decades, there has been explosive growth in global urban populations. In developing countries, 40% to 60% of urban dwellers have inadequate sanitation (Tipping *et al*, 2005), and slum-dwellers (urban poor) are the most vulnerable to sanitation-related diseases because they are the most exposed to unmanaged human excreta and waste (Peterson *et al*, 2007). Africa is currently experiencing the highest rate of urbanization, with a four-fold increase in urban dwellers anticipated between 1990 and 2020, to reach 500 million people (Ndahlahwa, 2005). In tandem with this massive shift has come what Tipping, Adom and Tiaijuka, (2005) call "the rapid urbanization of poverty and ill-health" and the growth and densification of slums.

According to the World Bank (2012), one-third of the people in developing countries who live in cities live in squatter settlements. Most inhabitants in World's cities experience urban poverty. Urban poverty is a multi-dimensional phenomenon. The urban poor live with many deprivations. Their daily challenges may include: limited access to employment opportunities and income, inadequate and insecure housing and services, violent and unhealthy environments, little or no social protection mechanisms and limited access to adequate health and education opportunities.

The urban growth is attributed to both natural population growth and rural to urban migration. Urbanization contributes to sustained economic growth which is critical to poverty reduction. The economies of scale and agglomeration in cities attract investors and entrepreneurs which is good for overall economic growth. Cities also provide opportunities for many, particularly the poor who are attracted by greater job prospects, the availability of services, and for some, an escape from constraining social and cultural traditions in rural villages. Yet, city life can also present conditions of overcrowded living, congestion, unemployment, lack of social and community networks, stark inequalities, and crippling social problems such as crime and violence.

In Nigeria, the urbanization process is similar to what obtains in several other developing countries; as the growth and complexity of human settlements and in particular the rate of urbanization has been phenomenal (Ujoh et al., 2010). Considering its 2006 population figure of over 140 million people- the highest in Sub-Saharan Africa (Ajanlekoko, 2001; FRN, 2007; Jiboye, 2011a); available data however shows that the country has been growing at the rate of 5.5% annually from 1980 to 1993, and recently, its growth has increased to the rate of 5.8%, which has resulted in a total urban population of 62.66 million people (or, 43% of the national population). By projection, this proportion is expected to increase to more than 60% by 2025 (UN, 2007). Consequently, Nigeria has one of the highest urban growth rates, having cities ranked among the fastest growing in the world. Not only is the country experiencing one of the fastest rates of urbanization in the world, its experience has been unique in scale, pervasiveness and historical antecedents. This process has resulted in a very dense network of urban centres (Oladunjoye, 2005); thereby constituting a major problem to the urban residents whose quality of life and living conditions have deteriorated considerably (Ajala, 2005; Jiboye, 2009; 2011a). However, it has been established that the degrading condition of the cities' environment in most developing nations affects the socio-economic and national development (Ogunleye, 2005). Therefore, a major developmental challenge facing the nations, particularly those within the developing world, is how to cope with the increasing urbanization and minimize its adverse consequences on the cities' environment as well as overall wellbeing of the people (Jiboye, 2011b).

The amalgams of the poor state of infrastructure informed Ajunmobi, (2004:32), to comment that Ekiti State is lagging behind in social and economic advancement due to many years of total neglect by the past administrations. Even, the urban centres, including the State capital, are not immune from the pangs of poverty as shown by irregular and epileptic supply of water and

electricity. The housing conditions are very deplorable to the extent that most structures lack basic urban services like water, bathrooms, toilets, kitchens and waste disposals (Ayeni and Bankole, 2015). Therefore, this study not only analyzed issues of household income and sanitation but other measures of poverty like socio-economic indices, housing and housing characteristics, basic urban services – water, bathrooms and toilets, kitchen, market, waste disposal, roads and drains, electricity, security and other services.

2.0: The Study Area.

Geographically, Ekiti State is found between Longitudes $4^045'$ to $5^045'$ East of the Greenwich Meridian and on Latitudes $7^{0}15$ ' to $8^{0}5$ ' North of the Equator (Adebayo, 1993). Ekiti State shares boundaries with Kwara State in the north, Kogi State in the north- east, Osun state in the west and Ondo in the south and south- east (Fig. 1). The state is generally an upland area. It is underlained by metamorphic rocks of the basement complex rocks. It is, thus, an undulating surface consisting of old plains with outcrops dome rocks that may either be found in group or in isolation. These groups of rocks are found in Ado, Eyio, Erinmope, Ikere, Efon and Okemesi. All these areas have distinctively hilly terrain, although most parts of the state are dotted with rugged hills. The nature of the terrain has particularly affected the construction of roads cutting across the hills and in some cases try to boycott the obstructions. This is responsible for the meandering of the roads found across most parts of the State. Ekiti state is located in the tropical climate with distinct wet and dry seasons (Adebayo, 1993:11). The State benefits from the double maxima of rainfalls. The rainy season usually commence from April to October while the dry season resume from late October or at times from November to March with temperature ranges between 21°C and 28°C. The southern part of the State is dominated by the tropical rainforest while the guinea savannah forests are found in the northern part of the State.

The state has a total number of 1,628,762 inhabitants in 1991 head counts (National Population Commission,1991) and with a population of 2,398,957 in 2006 (Ekiti State Planning Commission, 2006). In 2011, Ekiti State population was put at 2,837,814 (NPC, 2014). Ado - Ekiti, the state capital and some other Local Government Headquarters (LGHs) have continued to record a progressive influx of migrants since creation. This situation has tremendous demand for more water supply, housing, employment, electricity as well as the need for more roads due to increase in the volumes of vehicular movements. There is therefore the need to provide adequate and up-to-date information on the available infrastructure to plan and cater for the ever growing teaming population of the State by the government and other Donor Agencies.



Source: Meridian Geomatics Ltd; Ado-Ekiti, Nigeria.

3.0: Study Methods.

A well-structured questionnaire was used to elicit the required information from the urban dwellers. Eight hundred and fifty (850) copies of the questionnaire were administered. Geographically, for a settlement to be termed as an urban centre, such must have a population of about 20, 000 people with the availability of some infrastructural facilities like electricity, water, road, police post, vulcanizing centres, educational and health facilities. In Ekiti state database (2008), 55 settlements were qualified to be called a town as shown in Appendix I. The State was stratified into three Senatorial Districts where every first listed urban centre (INEC, 2000) was randomly picked from each of the Senatorial Districts. The urban centres selected were: Ado-Ekiti (with a projected population of 207,905 people in 2005) representing Ekiti Central Senatorial district whilst Ikere Ekiti (with a projected population of 76,715 people in 2005) was picked to represent Ekiti South Senatorial district. The two urban centres share a common feature of being a one town local government area. In Ekiti North Senatorial district, Otun-Ekiti (with a projected population of 49,526 people in 2005) was chosen to represent Ekiti North senatorial district. It should be noted that Otun - Ekiti is the only town with three wards (INEC, 2000), in Ekiti North, other towns have a maximum of two wards.

More than 100 poverty variables were examined to explain the urban poverty status in the State using factor analysis. The purpose of factor analysis is to summarize the inter- relationship and establish levels of variances in decision variables as they influence the given phenomenon. A factor shows a linear combination of variables. Factor Analysis (FA) uses the correlation of

covariance among a set of observed variables to describe them in terms of a smaller set of unobservable variables. The un-observable variables called factors, describe the underlining relationship among the original variables. Factors analysis requires a set of data points in matrix form with the row and column identifying the matrix (Olorunleke, 2006).

3.1: Test of Sampling Adequacy

The Bartlett's test of sphericity was used in the test for the appropriateness of the sample from the population and the suitability of factor analysis. It tests for the adequacy of the sample as a true representation of the population under study (Alese and Owayemi, 2004).

Table 1. Kivio and Dartiett S Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.585
Bartlett's Test of sphericity. Approx. Chi-square	93764.147
df	5356
Sig.	.000

Table 1: KMO and Bartlett's Test

Source: SPSS Output, 2014.

In the table 1, a chi-square of 93764.147 was significant at the level of .000. This is an indication of the adequacy of the sample. The Kaiser Meyer Olkin (KMO) test is another measure of sample adequacy. A KMO value of 1 represents a perfectly adequate sample while a KMO of O represents a perfectly inadequate sample. The KMO value in table 1, is 0.585, which shows that the sample is reasonably adequate.

3.2: Communalities

The communalities are shown in Appendix II. It shows the proportion of the variance explained by the common factors. The communalities are in the range of 0 and 1, with 0 indicating that the common factors (extracted) explained none of the variances in the variables; and 1 indicating that the common factors explained all the variances in the variables. It could also be expressed as a percentage. For instance, the household size was 0.643 which indicated that 64.3% of the variances in household size were accounted for by the common factors while remaining 35.7% was accounted for by unique (unexplained) factors. The initial communalities were always 1.00 before the extraction of factors because at that initial stage, every variable was regarded as a factor with a mean of 0 and standard deviation of 1 (Appendix II).

3.3.: Factor Extraction

Over one hundred variables used in the study were subjected to factor extraction by principal component. The output of the analysis contained the initial component matrix which was subjected to rotation in order to fine tune the loadings on each factor. The initial eigen values, the percentage variance explained, and the rotation sum of squared loadings were presented in Appendix III. There are two forms of rotation viz: orthogonal and oblique rotation. Orthogonal rotation assumes that the factors are uncorrelated, whereas oblique rotation allows for some minor correlations among factors (Abdi, 2003). The rotation methods explored were varimax, promax, equimax and direct oblimin. Varimax method was adopted based on the fact that it produced more meaningful loadings and also because the rotation converged after twenty five iterations. The result of the varimax rotation was used for interpretation. The rotated component matrix was presented in Appendix III.

The number of factors to be retained was specified on the basis of a social science rule which states that only the variable with a loading equal to or greater than 0.4 in absolute terms and percentage of variance greater than 1 should be considered meaningful and extracted for factor analysis. The result was shown in Appendix III.

4.0: Results and Discussion.

A total of fourteen factors were extracted and based on the loading factor of 2% and above obtained as follows:

Factor 1: Income, 14.65% ;Factor 2: Housing characteristics, 8.98%; Factor 3: Commerce and Communication, 5.725%; Factor 4: Educational facilities, 4.98%; Factor 5: Roads and Drainages, 4.08%; Factor 6: Water facilities, 3.35%; Factor 7, Security services, 3.18%; Factor 8: Health facilities, 2.80%; Factor 9: Electricity supply, 2.45% and Factor 10: Waste management system, 2.38%; etc. The twenty five factors contributed a total of 75.986% while the remaining 24.014% was accounted for by extraneous factors, which are unique to the variables and other variables outside the control of the researcher.

From the results of the analyses, it could be deduced that low income contributed about 14.65% to urban poverty. In the study area, about 32% of the respondents in Ado-Ekiti earned less than N10, 000 in a month while in Ikere- Ekiti, 43.9% of the respondents earned less than N10,000 and in Otun- Ekiti, 64.1% of the respondents earned less than N10,000 in a month. The implication of the salary packages is that majority of the people belonged to the low income group, hence, the bulk of the people were poor with a concomitant effects on the standard of living and propensities to save. These categories of people were mostly peasant farmers found across the State. No wonder, low income accounted majorly to urban poor in Ekiti State.

Housing characteristics accounted for 8.98% of factors explaining the occurrence of urban poverty in the State. Most houses in the spatial urban structure of the State lacked the necessary urban services. Toilets, kitchens, bathrooms were detached from the main building and about 48.6% of the buildings had no water supply. Building structures were very old with average age of 40years, hence, some were already dilapidating. This scenario explained the shortage in the supplies of housing units. Many urban poor resulted to constructing 'make- shift' or live in slum conditions. The trading activities were neither encouraging. People (traders) were only engaged in distributive trade and not manufacturing aspects of production. This resulted into low returns! The data on education service did not favour the urban poor. For example, about 38.4% of respondents confirmed that pupils in primary schools travelled an average minimum distance of 1km in Ado Ekiti to access the service while, 40.1% of the respondents in Ikere Ekiti asserted to the same fact and in Otun Ekiti, 42.3% of the respondents corroborated the same statement. The level of educational services provided was termed to be only fair by 78.0% of the respondents in Ado Ekiti, 63.5% of respondents in Ikere Ekiti and 96.8% respondents in Otun Ekiti. The implication of this was that urban poor were paying more in the course of educating their children since they could not afford private institutions that are usually more costly for them.

Most of the urban poor trekked in the course of their daily activities. This fact was corroborated by 26.5%, 19.5% and 48.0% of the respondents in Ado Ekiti, Ikere Ekiti and Otun Ekiti respectively. The houses of most urban poor were not serviced by any road. About 75.2%, 81.1% and 80.8% of the respondents in Ado Ekiti, Ikere Ekiti and Otun Ekiti respectively concluded that houses were not accessible by roads, even, unpaved road. Poverty therefore determines the location and accessibility of urban poor. They preferred location where they would pay low house rent, even, when not accessible by roads.

The main sources of water in the study area were: pipe-borne water, dug-out wells, boreholes, streams/ rivers and rainfall. In Ado Ekiti, 16.1% of the respondents depended on streams/ rivers while in Ikere Ekiti, 25.9% of the respondents relied on streams/ rivers. In Otun Ekiti, it was only about 3.2% of the respondents usually had their water from streams/rivers. The low figure here may be due to the presence of river dam in the local government area. While only 8.5% of the respondents in Ado Ekiti relied on tap water, 8.1% of the respondents in Ikere Ekiti depended on tap water and in Otun Ekiti, it was 59.2%. The urban poor paid more both in terms of distance, time and cost to access potable water because of their financial status.

Most of the urban poor did not have access to security service. About 53.3% of the respondents in Ado Ekiti confirmed that they did not have access to security services, whereas, in Ikere Ekiti, 65.9% of the respondents attested to the same statement and in Otun Ekiti, 72.0% of the respondents were of the same opinion. Such poor communities usually organized themselves into vigilante groups to provide security services to the community. In the study area, the urban poor had less access to health services than their relatively rich counterpart. In Ado Ekiti for example, 48.2% of the respondents had no access to health services while 40.2% of the respondents in Ikere Ekiti suffered the same fate. About 38.9% of the respondents in Otun Ekiti were denied access to health service provision. The outcome of this was that majority of the urban poor patronized traditional medicare practitioners. This approach usually resulted to premature and untimely death.

In the State generally, the supply of electricity had long been in a comatose. Thus, most of the urban poor used firewood and kerosene as sources of power and fuel. For example, in Ado Ekiti, 12.9% of the respondents had no access to electricity supply while, in Ikere Ekiti, 10.8% of the respondents had no access to electricity and in Otun Ekiti, 13.6% of the respondents were in such dire need of access to electricity. Waste management methods had been very poor and usually, it is the poor that bear the brunt of dirty environment and the ill-health condition emanating from this. In this modern era, the following data showed the percentage of the respondents that were defecating in the open: about 39.6%, 37.3% and 57.6% in Ado Ekiti, Ikere Ekiti and Otun Ekiti respectively.

5.0: Conclusion.

This study identified the determinants of urban poverty in Ekiti - State and the proportion of each of the determinants in explaining the occurrence of urban poverty. It was clearly evidenced that low income earning could not allow the urban poor to have access to most of the urban services like housing, electricity, water, health, toilets and good waste management system. Indeed, infrastructural facilities like education, water, roads and drainages, health and electricity supply were unable to meet up with the increase in the ever surging demand of the urban populace. The reason many live in an urban setting devoid of necessary services- slums and squatters, unemployment, crimes and violence. The urban poor therefore become poorer. It is recommended that short-term and medium-term loans should be made available and accessible to the urban poor to finance small enterprises. This would no doubt enhance their income thereby snowballing to a better living condition. Both the Governments, Donor Agencies and Non-Governmental Organizations (NGOs) should empower the urban poor by training them on one skill or the other so that they can earn a better living condition. The scope of social services needed to be expanded and made affordable to the urban poor while low cost housing units should be provided by the government. Urban planners would find these results (poverty determinants and proportions) useful in planning and administering our urban space in Ekiti State.

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Gbonyin

Ido/ Osi

ljero

Ikere

Ikole

llejemeje

Ise / Orun

Moba

TOTAL

Oye

Irepodun / Ifelodun

7

8

9

10

11

12

13

14

15

16

Classification of Communities into Towns, Villages, Hamlets and Farmstead by Local Government, 2008.										
S/N	Local Government	No. of	Towr	ns	Villag	es	Haml	ets	Farm	steads
		Communities	No. 9	%	No.	%	No.	%	No.	%
1	Ado- Ekiti	66	1	1.52	-	0	3	4.55	62	93.93
2	Efon- Alaaye	131	1	0.76	-	0	2	1.53	128	97.71
3	Ekiti East	34	3	8.82	2	5.88	2	5.88	27	97.41
4	Ekiti South West	34	3	8.82	-	-	-	-	31	91.18
5	Ekiti West	51	5	9.80	2	3.92	1	1.96	43	84.31
6	Emure	82	1	1.21	1	1.21	-	-	80	97.56

7.89

8.86

12.00

1.96

1.87

9.09

1.51

8.33

10.81

-

10.34

2

4

4

1

14

5

3

2

8

2

50

6

7

9

1

3

1

3

1

2

8

55

2.63

5.06

5.33

1.96

8.75

45.45

10.34

3.03

33.33

2.70

-

1

2

1

4

-

5

3

3

3

48

18

1.31

2.53

1.33

7.84

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11.25

17.24

4.54

12.50

2.05

-

67

66

61

45

5

18

60

11

61

890

125

88.16

83.54

81.33

88.24

78.13

45.45

62.07

90.91

45.83

82.43

-

APPENDIX I.

Source: Ekiti State Database, State Planning Commission, 2008.

76

79

75

51

11

29

66

24

74

1,043

160

APPENDIX II.

COMMUNALITIES.		
	Initial	Extraction
V5a - Age	1	0.763629467
V5b - Gender	1	0.685102491
V6 - Marital Status	1	0.766737448
V7 - Level of Education	1	0.756215885
V8 - Religion	1	0.684533737
V9 - Occupation	1	0.776034286
V10 - Household Size	1	0.642613981
V11 - Average Monthly Income (in Naira)	1	0.78422159
V12 - Is the retail market in the area adequate	1	0.690102492
V13 - Estimated distance of the nearest retail shops to house	1	0.716718831
V14 - Distance to place of work	1	0.719599468
V15 - Mode of Travel	1	0.76321906
V16a - Type of Accomodation Building	1	0.894061434
V16b - No of People Living in the Building	1	0.727058568
V16c - No of Floor	1	0.880704779
V16d - No of Rooms	1	0.793608567
V17 - Nature of Occupancy	1	0.760105058
V18 - if rented, How much is paid as rent monthly(in Naira)	1	0.658703529
V19 - Age of Building (in Years)	1	0.718352435
V20 - Materials used for wall construction	1	0.756807321
V21 - If storey building, materials used for decking	1	0.850500769
V22 - Roofing Materials	1	0.669832684
V23 - Wall Finishing	1	0.627539454
V24 - Condition of Wall	1	0.72293327
V25 - Structural Condition of Building	1	0.771054462
V26 - Is the Building Accessible by Road	1	0.67230294
V27 - Source of Drinking Water	1	0.83889667
V28 - Source of Cooking and Washing water	1	0.869402708
V29 - If Pipe-borne water, how regular is the supply?	1	0.836028419
V30 - Do you pay for pipe borne water?	1	0.754239124
V31 - if yes, how much do you pay per month?	1	0.668461229
V32 - Agency Responsible for Water Supply	1	0.700433355
V33 - Distance of Water Source to the HH	1	0.780173284
V34 - Water Resources Location	1	0.766781682
V35 - Location of Bathroom	1	0.862654874
V36 - Number of Households using a bathroom	1	0.924484013
V37 - Location of Toilets	1	0.872307997
V38 - Number of Households using a toilet	1	0.927727731
V39 - Type of Toilet	1	0.749684953
V40 - Location of Kitchen	1	0.90146237
V41 - Number of Households using a Kitchen	1	0.930128632
V42 - Types of Energy used in Kitchen	1	0.59540823
V43 - Distance of Nearest Market	1	0.772502208
V44 - Range of Goods sold in the market	1	0.720121806
V45 - Description of Market Environment	1	0.786658499

147 - Type of Market wanted 1 0.704589422 V49 - What types of goods would you want them to sell 1 0.716589 V50a - Types of Waste generated 1 0.635376228 V51 - Methods of Waste Disposal 1 0.636376228 V51 - Methods of Waste Disposal 1 0.6369189 V52 - Frequency of Collection 1 0.703927274 V53 - Condition of Road 1 0.717649158 V54 - Type or Class of Road in Locality 1 0.727914807 V55 - Condition of Road 1 0.727914807 V55 - Condition of Road with drainage? 1 0.8113596 V55 - Ury st, Mind 1 drainage available 1 0.727914807 V56 - Use of Access to your house? 1 0.8113596 V59 - If yes, what is responsible for inaccessibility? 1 0.640613889 V60 - Means of Access to your house 1 0.726437311 V61 - Source of Electricity Supply 1 0.640613889 V62 - If PHCN, what is the distance of the Nearest Transformer to the 1 0.798908758 V63 - Average Monthly Bill Paid by the Household 1 <	V46 - Are there shopping malls and/or supermarkets around?	1	0.724994478
149 What types of goods would you want them to sell 1 0.716589 V50a - Types of Waste generated 1 0.63378228 V50b - Method of waste bisposal 1 0.689965189 V52 - Frequency of Collection 1 0.739327274 V53 - Condition of Drainage System 1 0.671113034 V54 - Type or Class of Road in Locality 1 0.71649158 V55 - Condition of Prainage available 1 0.727914807 V55 - If yes, kind of drainage available 1 0.727914807 V55 - If yes, kind of drainage available 1 0.72434250 V56 - Is the road provided with drainage? 1 0.8113596 V57 - If yes, kind of drainage available 1 0.727914807 V61 - Source of Electricity Supply 1 0.640613681 V62 - If PHCN, what is the distance of the Nearest Transformer to the 1 0.798308758 V63 - Average Monthly Bill Paid by the Household 1 0.798308751 V64 - Contition of Health Facility 1 0.74653741 V65 - Condition of Health Facility 1 0.746374314 V65 - Do you have a Pol	V47 - Type of Market wanted	1	0.704529422
V50a - Types of Waste generated 1 0.701423801 V51b - Methods of waste storage 1 0.633378228 V51 - Methods of Waste Dispoal 1 0.630378238 V52 - Crequency of Collection 1 0.739327274 V53 - Condition of Drainage System 1 0.739327274 V54 - Type or Class of Road in Locality 1 0.739327274 V54 - Type or Class of Road in Locality 1 0.739327274 V55 - Condition of Road 1 0.727449158 V56 - Is the road provided with drainage? 1 0.822422126 V59 - If yes, what is responsible for inaccessibility? 1 0.8132966 V59 - If yes, what is responsible for inaccessibility? 1 0.840437291 V61 - Means of Access to your house 1 0.724437291 V62 - IF PHCN, what is the distance of the Nearest Transformer to the 1 0.74945391 V63 - Average Monthly Bill Paid by the Household 1 0.744545391 V64 - Ownership of Health Facility 1 0.43822639 V66 - Do you have a Police Posi in the Neighbourhood? 1 0.82447674 V67 - If available, Stat	V49 - What types of goods would you want them to sell	1	0.716589
V50b- Method of waste storage 1 0.683378228 V51 - Methods of Waste Disposal 1 0.683378274 V52 - Frequency of Collection 1 0.733327274 V53 - Condition of Drainage System 1 0.671113034 V54 - Type or Class of Road in Locality 1 0.738564336 V55 - Condition of Road 1 0.717649158 V55 - Condition of Noad 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.814248206 V58 - Do you have difficulty in accessing your house? 1 0.725437291 V61 - Source of Electricity Supply 1 0.64013889 V62 - If PHCN, what is the distance of the Nearest Transformer to the 1 0.7293806758 V63 - Average Monthly Bill Paid by the Household 1 0.7293806758 V64 - Ownership of Health Facility 1 0.436822639 V64 - Ownership of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.739380675 V64 - Ownership of Health Facility 1 0.745374314 V65 - Doyou have a Police Post in the Neighbourhood?	V50a - Types of Waste generated	1	0.701423801
V51 - Methods of Waste Disposal 1 0.680965189 V52 - Condition of Drainage System 1 0.671113034 V53 - Condition of Drainage System 1 0.77164158 V55 - Condition of Drainage System 1 0.77764158 V56 - Is ther oad provided with drainage? 1 0.82242126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.8113596 V59 - If yes, what is responsible for inaccessibility? 1 0.81424506 V60 - Means of Access to your house 1 0.725437291 V61 - Source of Electricity Supply 1 0.842043889 V62 - IF PHCN, what is the distance of the Nearest Transformer to the 1 0.72845531 V63 - Average Monthly Bill Paid by the Household 1 0.728454531 V64 - Category of Health Facility 1 0.68622639 V64 - Ownership of Health Facility 1 0.68622639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.82847674 V67 - If available, State type 1 0.799109023 V76 - Distance o	V50b - Method of waste storage	1	0.635378228
V52 - Frequency of Collection 1 0.739327274 V53 - Condition of Drainage System 1 0.671113034 V54 - Type or Class of Road in Locality 1 0.718554336 V55 - Condition of Road 1 0.717649158 V55 - Is the road provided with drainage? 1 0.822422126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.8113596 V59 - If yes, what is responsible for inaccessibility? 1 0.814248506 V60 - Means of Access to your house 1 0.728437291 V61 - Source of Electricity Supply 1 0.640613689 V62 - IF PHCN, what is the distance of the Nearest Transformer to the House? 1 0.7284537291 V64 - Ownership of Health Facility 1 0.72453314 V645-00mership of Health Facility V64 - Ownership of Health Facility 1 0.72453731 V645-100 you have a Police Post in the Neighbourhood? 1 0.822447674 V65 - Do you have a Police Post in the Neighbourhood? 1 0.8262272 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.867820593	V51 - Methods of Waste Disposal	1	0.680965189
V53 - Condition of Drainage System 1 0.671113034 V54 - Condition of Road 1 0.717649158 V55 - Condition of Road 1 0.717649158 V55 - Condition of Road 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.812422126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.814248506 V60 - Means of Access to your house 1 0.725437291 V61 - Source of Electricity Supply 1 0.640613689 V63 - Average Monthly Bill Paid by the Household 1 0.729381057 V64 - Category of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.824247674 V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Fire Station to House 1 0.8482222 V70 - D you have Postal Agency in your Neighbourhood? 1 0.8128227 V70 - Du you have Postal Agency in your Neighbourhood? 1 0.81287893 V73 - Whe Pays for Security Serv	V52 - Frequency of Collection	1	0.739327274
V54 - Type or Class of Road in Locality 1 0.788554336 V55 - St her road provided with drainage? 1 0.82242126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Is ther road provided with drainage? 1 0.82242126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Is ther road provided with drainage? 1 0.8143248506 V60 - Means of Access to your house 1 0.728437291 V61 - Source of Electricity Supply 1 0.640613889 V62 - If PHCN, what is the distance of the Nearest Transformer to the 1 0.728454391 V64a - Category of Health Facility 1 0.724545391 V64a - Condition of Health Facility 1 0.724545391 V64a - Condition of Health Facility 1 0.724545391 V64a - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V65 - Ib stance of Nearest Fire Station to House 1 0.82627275 V66 - Do you have Postal Agency in your Neighbourhood? 1 0.667820533 V71 - Is diver neighbourhood Vigilarite in this Area? 1 0.812852527	V53 - Condition of Drainage System	1	0.671113034
V55 - Condition of Road 1 0.717649158 V56 - Is the road provided with drainage? 1 0.822422126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.8113596 V59 - If yes, what is responsible for inaccessibility? 1 0.814248506 V61 - Source of Electricity Supply 1 0.640613689 V63 - Average Monthly Bill Paid by the Household 1 0.729381057 V64 - Category of Health Facilities 1 0.724545391 V64 - Ownership of Health Facility 1 0.636822639 V64 - Ownership of Health Facility 1 0.636822639 V65 - Condition of Health Facility 1 0.7345374314 V65 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V66 - Distance of Nearest Proice Station to House 1 0.811282527 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.814285227 V71 - Is there neighbourhood Vigilante in this Area? 1 0.814285287 V72 - How Effective are they? 1 0.824776178 <	V54 - Type or Class of Road in Locality	1	0.788554336
V56 - Is the road provided with drainage? 1 0.822422126 V57 - If yes, kind of drainage available 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.8113596 V59 - If yes, what is responsible for inaccessibily? 1 0.8143596 V61 - Source of Electricity Supply 1 0.640613689 V62 - IF PHCN, what is the distance of the Nearest Transformer to the House? 1 0.798980758 V63 - Average Monthly Bill Paid by the Household 1 0.799381057 V64a - Category of Health Facilities 1 0.745445311 V64a - Category of Health Facility 1 0.63622639 V64 - Condition of Health Facility 1 0.63622639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.82247874 V67 - If available, State type 1 0.790109023 V68 - Do you have Postal Agency in your Neighbourhood? 1 0.86782039 V71 - Is there neighbourhood Vigilante in this Area? 1 0.81137958 V72 - Do you have Postal Agency in your Neighbourhood? 1 0.8247974178 V73 - Who Effective are they? 1 <td< td=""><td>V55 - Condition of Road</td><td>1</td><td>0.717649158</td></td<>	V55 - Condition of Road	1	0.717649158
V57 - If yes, kind of drainage available 1 0.727914807 V58 - Do you have difficulty in accessing your house? 1 0.8113996 V59 - If yes, what is responsible for inaccessibilty? 1 0.814248506 V60 - Means of Access to your house 1 0.725437291 V61 - Source of Electricity Supply 1 0.640613689 V62 - If PHCN, what is the distance of the Nearest Transformer to the 1 0.798908758 V63 - Average Monthly Bill Paid by the Household 1 0.793931057 V64 - Category of Health Facilities 1 0.745374314 V65 - Condition of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.7890109023 V68 - Distance of Nearest Fire Station to House 1 0.824472275 V69 - Distance of Nearest Fire Station to House 1 0.82794178 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977888 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.824791747 <	V56 - Is the road provided with drainage?	1	0.822422126
V58 - Do you have difficulty in accessing your house? 1 0.8113596 V59 - If yes, what is responsible for inaccessibilty? 1 0.814248506 V60 - Means of Access to your house 1 0.725437291 V61 - Source of Electricity Supply 1 0.640613689 V63 - Average Monthly Bill Paid by the Household 1 0.729381057 V64 - Category of Health Facilities 1 0.7245374314 V65 - Condition of Health Facility 1 0.63822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.78109023 V68 - Distance of Nearest Frie Station to House 1 0.82247674 V69 - Distance of Nearest Frie Station to House 1 0.82247674 V67 - If available, State type 1 0.82247674 V69 - Distance of Nearest Frie Station to House 1 0.82247674 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.827974178 V71 - Is there neighbourhood Vigilante in this Area? 1 0.821974178 V73 - Who Pays for Security Services? 1 0.821974178	V57 - If yes, kind of drainage available	1	0.727914807
V59 - If yes, what is responsible for inaccessibility? 1 0.814248506 V60 - Means of Access to your house 1 0.725437291 V61 - Source of Electricity Supply 1 0.640613689 V62 - IF PHCN, what is the distance of the Nearest Transformer to the House? 1 0.798908758 V63 - Average Monthly Bill Paid by the Household 1 0.724545391 V64a - Category of Health Facilities 1 0.724545391 V64b - Ownership of Health Facility 1 0.63822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.798109023 V68 - Do you have a Police Post in the Neighbourhood? 1 0.842475275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.867820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.81827829 V73 - Mop Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1	V58 - Do you have difficulty in accessing your house?	1	0.8113596
V60 - Means of Access to your house 1 0.725437291 V61 - Source of Electricity Supply 1 0.640613689 V62 - IF PHCN, what is the distance of the Nearest Transformer to the House? 1 0.798908758 V63 - Average Monthly Bill Paid by the Household 1 0.799381057 V64a - Category of Health Facilities 1 0.74545391 V64b - Ownership of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.70109023 V68 - Distance of Nearest Police Station to House 1 0.825227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.81826227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.81826227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.817974178 V71 - Is there neighbourhood Vigilante in this Area? 1 0.817974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.644238708 V75c - Distance to HH 1 0.64423870	V59 - If yes, what is responsible for inaccessibility?	1	0.814248506
V61 - Source of Electricity Supply 1 0.640613689 V62 - If PHCN, what is the distance of the Nearest Transformer to the House? 1 0.798908758 V63 - Average Monthly Bill Paid by the Household 1 0.799381057 V64a - Category of Health Facility 1 0.742545391 V64b - Ownership of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.790109023 V69 - Distance of Nearest Fire Station to House 1 0.84247275 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.81825227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.867820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.8149779478 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities 1 0.674406246 V75b - Ownership of Educational Facilities 1 0.724577875 </td <td>V60 - Means of Access to your house</td> <td>1</td> <td>0.725437291</td>	V60 - Means of Access to your house	1	0.725437291
V62 - If PHCN, what is the distance of the Nearest Transformer to the House? 1 0.799808758 V63 - Average Monthly Bill Paid by the Household 1 0.799381057 V64a - Category of Health Facilities 1 0.724545391 V64b - Ownership of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.780109023 V68 - Distance of Nearest Police Station to House 1 0.790109023 V68 - Distance of Nearest Fire Station to House 1 0.81285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.8247612 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.644238708 V75c - Distance to HH 1 0.644238708 <	V61 - Source of Electricity Supply	1	0.640613689
House? 1 0.798908758 V63 - Average Monthly Bill Paid by the Household 1 0.799381057 V64a - Category of Health Facilities 1 0.724545391 V64b - Ownership of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.81287275 V71 - Is there neighbourhood Vigilante in this Area? 1 0.812974178 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V755 - Ownership of Educational Facilities 1 0.674406246 V756 - Distance to HH 1 0.644238708 V756 - Distance to Service Delivery provided in Loc	V62 - If PHCN, what is the distance of the Nearest Transformer to the		
V63a Average Monthly Bill Paid by the Household 1 0.799381057 V64a Category of Health Facility 1 0.724545391 V65b Condition of Health Facility 1 0.745374314 V65 Condition of Health Facility 1 0.822447674 V67 If available, State type 1 0.845472275 V69 Distance of Nearest Frie Station to House 1 0.81285227 V70 Do you have Postal Agency in your Neighbourhood? 1 0.81285227 V70 Do you have Postal Agency in your Neighbourhood? 1 0.867820593 V71 Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 How Effective are they? 1 0.827974178 V73 Who Pays for Security Services? 1 0.844076102 V74 Type of Communication Gadget owned 1 0.674406246 V75b Ownership of Educational Facilit	House?	1	0.798908758
V64a - Category of Health Facilities 1 0.724545391 V64b - Ownership of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.8179288 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674408246 V75a - Educational Facilities 1 0.644328708 V75 - Distance to HH 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.74814872 V77 - Priority Projects in Community 1 0.74814872 V78 - Before Facil	V63 - Average Monthly Bill Paid by the Household	1	0.799381057
V64b - Ownership of Health Facility 1 0.745374314 V65 - Condition of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.71675214 V81a - Type of Religious Centers 1	V64a - Category of Health Facilities	1	0.724545391
V65 - Condition of Health Facility 1 0.636822639 V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.811977898 V72 - How Effective are they? 1 0.824974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.704814872 V77 - Priority Projects in Community 1 0.771675214	V64b - Ownership of Health Facility	1	0.745374314
V66 - Do you have a Police Post in the Neighbourhood? 1 0.822447674 V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.842077178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.74549391 V75b - Ownership of Educational Facilities 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.704814872 V77 - Priority Projects in Community 1 0.925776675 V79 - If yes, At what Satges were they involved? 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1	V65 - Condition of Health Facility	1	0.636822639
V67 - If available, State type 1 0.790109023 V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.74549391 V75c - Distance to HH 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.704814872 V77 - Priority Projects in Community 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.71309901 <td>V66 - Do you have a Police Post in the Neighbourhood?</td> <td>1</td> <td>0.822447674</td>	V66 - Do you have a Police Post in the Neighbourhood?	1	0.822447674
V68 - Distance of Nearest Police Station to House 1 0.845472275 V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.711675214 V80 - Numbers of Religious Centers 1 0.7110790246 V81 - Type of Recreational/Cultural Facilities Available 1 0.81144519 V81a - Type of Recreational/Cultural Facilities Avail	V67 - If available, State type	1	0.790109023
V69 - Distance of Nearest Fire Station to House 1 0.818285227 V70 - Do you have Postal Agency in your Neighbourhood? 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.664701247 V75c - Distance to HH 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.927121413 V80a - Type of Religious Centers 1 0.711675214 V80a - Numbers of Religious Centers 1 0.81044519 V81a - Type of Recreational/Cultural Facilities Available 1 0.81144519<	V68 - Distance of Nearest Police Station to House	1	0.845472275
V70 - Do you have Postal Agency in your Neighbourhood? 1 0.667820593 V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.654701247 V75c - Distance to HH 1 0.6644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.927121413 V80a - Type of Religious Centers 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.81144519 V81b - Number of Religious Centers 1 0.870790246 V82 - Are you a Member of any Voluntary Organization? 1 0.657494297 V83a - Area of Intervention 1 </td <td>V69 - Distance of Nearest Fire Station to House</td> <td>1</td> <td>0.818285227</td>	V69 - Distance of Nearest Fire Station to House	1	0.818285227
V71 - Is there neighbourhood Vigilante in this Area? 1 0.811977898 V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.664701247 V75c - Distance to HH 1 0.6644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.704814872 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.71309901 V81a - Type of Religious Centers 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.870790246 V82 - Are you a Member of any Voluntary Organization? 1 0.657494297 V83a - Area of Intervention </td <td>V70 - Do you have Postal Agency in your Neighbourhood?</td> <td>1</td> <td>0.667820593</td>	V70 - Do you have Postal Agency in your Neighbourhood?	1	0.667820593
V72 - How Effective are they? 1 0.827974178 V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.654701247 V75c - Distance to HH 1 0.6644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.7130957741 V80a - Type of Religious Centers 1 0.771675214 V80b - Numbers of Religious Centers 1 0.711309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.71309246 V82 - Are you a Member of any Voluntary Organization? 1 0.712217342 V83b - 1 0.713502642 V83 - 1 0.81459562 V83b - 1	V71 - Is there neighbourhood Vigilante in this Area?	1	0.811977898
V73 - Who Pays for Security Services? 1 0.844076102 V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.654701247 V75c - Distance to HH 1 0.664238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.927121413 V80a - Type of Religious Centers 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.713090246 V82 - Are you a Member of any Voluntary Organization? 1 0.713502642 V83b - 1 0.713502642 V84 - How Accessible is Land to Womenfolk for Housing/Property 1 Development 1 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V85 - Condition of Drainage Sys	V72 - How Effective are they?	1	0.827974178
V74 - Type of Communication Gadget owned 1 0.674406246 V75a - Educational Facilities Available 1 0.774549391 V75b - Ownership of Educational Facilities 1 0.654701247 V75c - Distance to HH 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.927121413 V80a - Type of Religious Centers 1 0.71409901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.870790246 V82 - Are you a Member of any Voluntary Organization? 1 0.712217342 V83b - 1 0.712217342 V83b - V84 - How Accessible is Land to Womenfolk for Housing/Property 1 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V86 - Cultural Heritage Facilities Available in Neighbourhood 1 0.668249626 V87 - Cond	V73 - Who Pays for Security Services?	1	0.844076102
V75a - Educational Facilities Available10.774549391V75b - Ownership of Educational Facilities10.654701247V75c - Distance to HH10.644238708V76 - Rating of the Level of Service Delivery provided in Locality10.704814872V77 - Priority Projects in Community10.703957741V78 - Before Facilities were provided, were the people consulted ?10.925775675V79 - If yes, At what Satges were they involved?10.927121413V80a - Type of Religious Centers10.71309901V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Numbers of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.71302462V84 - How Accessible is Land to Womenfolk for Housing/Property10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V74 - Type of Communication Gadget owned	1	0.674406246
V75b - Ownership of Educational Facilities 1 0.654701247 V75c - Distance to HH 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.927121413 V80a - Type of Religious Centers 1 0.771675214 V80b - Numbers of Religious Centers 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.870790246 V82 - Are you a Member of any Voluntary Organization? 1 0.713502642 V84 - How Accessible is Land to Womenfolk for Housing/Property 1 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V86 - Cultural Heritage Facilities Available in Neighbourhood 1 0.668249626 V87 - Condition of Drainage System 1 0.724760688	V75a - Educational Facilities Available	1	0.774549391
V75c - Distance to HH 1 0.644238708 V76 - Rating of the Level of Service Delivery provided in Locality 1 0.704814872 V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.927121413 V80a - Type of Religious Centers 1 0.771675214 V80b - Numbers of Religious Centers 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.870790246 V82 - Are you a Member of any Voluntary Organization? 1 0.7112217342 V83b - 1 0.713502642 1 V84 - How Accessible is Land to Womenfolk for Housing/Property 1 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V86 - Cultural Heritage Facilities Available in Neighbourhood 1 0.668249626 V87 - Condition of Drainage System 1 0.724760688	V75b - Ownership of Educational Facilities	1	0.654701247
V76 - Rating of the Level of Service Delivery provided in Locality10.704814872V77 - Priority Projects in Community10.703957741V78 - Before Facilities were provided, were the people consulted ?10.925775675V79 - If yes, At what Satges were they involved?10.927121413V80a - Type of Religious Centers10.771675214V80b - Numbers of Religious Centers10.71309901V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V75c - Distance to HH	1	0.644238708
V77 - Priority Projects in Community 1 0.703957741 V78 - Before Facilities were provided, were the people consulted ? 1 0.925775675 V79 - If yes, At what Satges were they involved? 1 0.925775675 V80a - Type of Religious Centers 1 0.771675214 V80b - Numbers of Religious Centers 1 0.71309901 V81a - Type of Recreational/Cultural Facilities Available 1 0.881144519 V81b - Number of Recreational/Cultural Facilities 1 0.870790246 V82 - Are you a Member of any Voluntary Organization? 1 0.712217342 V83b - 1 0.713502642 V84 - How Accessible is Land to Womenfolk for Housing/Property 0 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V86 - Cultural Heritage Facilities Available in Neighbourhood 1 0.668249626 V87 - Condition of Drainage System 1 0.724760688	V76 - Rating of the Level of Service Delivery provided in Locality	1	0.704814872
V78 - Before Facilities were provided, were the people consulted ?10.925775675V79 - If yes, At what Satges were they involved?10.927121413V80a - Type of Religious Centers10.771675214V80b - Numbers of Religious Centers10.71309901V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property Development10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V77 - Priority Projects in Community	1	0.703957741
V79 - If yes, At what Satges were they involved?10.927121413V80a - Type of Religious Centers10.771675214V80b - Numbers of Religious Centers10.71309901V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V78 - Before Facilities were provided, were the people consulted ?	1	0.925775675
V80a - Type of Religious Centers10.771675214V80b - Numbers of Religious Centers10.71309901V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V79 - If yes, At what Satges were they involved?	1	0.927121413
V80b - Numbers of Religious Centers10.71309901V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.713202642V83b -10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V80a - Type of Religious Centers	1	0.771675214
V81a - Type of Recreational/Cultural Facilities Available10.881144519V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.712217342V83b -10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property1Development10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V80b - Numbers of Religious Centers	1	0.71309901
V81b - Number of Recreational/Cultural Facilities10.870790246V82 - Are you a Member of any Voluntary Organization?10.657494297V83a - Area of Intervention10.712217342V83b -10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property Development10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V81a - Type of Recreational/Cultural Facilities Available	1	0.881144519
V82 - Are you a Member of any Voluntary Organization? 1 0.657494297 V83a - Area of Intervention 1 0.712217342 V83b - 1 0.713502642 V84 - How Accessible is Land to Womenfolk for Housing/Property 1 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V86 - Cultural Heritage Facilities Available in Neighbourhood 1 0.668249626 V87 - Condition of Drainage System 1 0.724760688	V81b - Number of Recreational/Cultural Facilities	1	0.870790246
V83a - Area of Intervention 1 0.712217342 V83b - 1 0.713502642 V84 - How Accessible is Land to Womenfolk for Housing/Property Development 1 0.81459562 V85 - Commonest Gender Related Vices/Crimes 1 0.804524896 V86 - Cultural Heritage Facilities Available in Neighbourhood 1 0.668249626 V87 - Condition of Drainage System 1 0.724760688	V82 - Are you a Member of any Voluntary Organization?	1	0.657494297
V83b -10.713502642V84 - How Accessible is Land to Womenfolk for Housing/Property Development10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V83a - Area of Intervention	1	0.712217342
V84 - How Accessible is Land to Womenfolk for Housing/Property Development10.81459562V85 - Commonest Gender Related Vices/Crimes10.804524896V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V83b -	1	0.713502642
V85 - Commonest Gender Related Vices/Crimes10.81459502V86 - Cultural Heritage Facilities Available in Neighbourhood10.804524896V87 - Condition of Drainage System10.724760688	V84 - How Accessible is Land to Womentolk for Housing/Property	1	0 81459562
V86 - Cultural Heritage Facilities Available in Neighbourhood10.668249626V87 - Condition of Drainage System10.724760688	V85 - Commonest Gender Related Vices/Crimes	1	0 804524896
V87 - Condition of Drainage System 1 0.724760688	V86 - Cultural Heritage Facilities Available in Neighbourbood	1	0.668249626
	V87 - Condition of Drainage System	1	0 724760688

V88 - Environmental Condition in Neighbourhood	1	0.620230878
V89 - As there been an incident of Outbreak of Communicable DIseases		
before?	1	0.864967759
V90 - If yes, What are the likely Cause?	1	0.820019501
V91 - Usual Health Problem caused by Environmental Conditions	1	0.662070957
V92 - What Attracted you to Area?	1	0.640374695
V93 - Would you Relocate from Area if Other Options are Available?	1	0.877091176
V94 - If No, why?	1	0.903025073
V95 - If yes, where else in the town?	1	0.844749575
V96 - Planning Agency Responsible for Development Control	1	0.652571956
V97 - Sources of Noise in Neighbourhood	1	0.758758619
V98 - Observed Effects of Noise on Individuals and Families	1	0.77393564
Extraction Method: Principal Component Analysis.		

APPENDIX III.

Variance Explained Initial Initial Extraction Sums of Squared Component Eigenvalues % of Cumulative Variance % of Variance % of Sums of Squared % of Cumulative Variance % of Variance % Total Variance % 1 15.23548041 14.6495004 14.6495004 15.23548041 14.6495004 14.6495014 14.6495014 14.6495014 14.6495014 14.6495014 14.6495014 14.6495014 14.949130652 14.7596451 14.3543021 14.75964
Explained Initial Initial Extraction Sums of Squared Loadings Extraction Sums of Squared Loadings Component Eigenvalues % of Total Cumulative Variance % of Variance Cumulative % 1 15.23548041 14.6495004 15.23548041 14.6495004 15.23548041 14.6495004 2 9.337435396 8.978303265 23.62780366 9.337435396 8.978303265 23.62780366 3 5.953664515 5.724581265 29.35238493 5.953664515 5.724581265 29.35238493 4 5.18236709 4.983045279 34.33543021 5.18236709 4.983045279 34.33543021 5 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 6 3.484381415 3.350366745 41.7696451 3.484381415 3.350306728 44.95271238 3.310389974 3.183067283 44.95271238 8 2.910712274 2.798761802 47.75147418 2.910712274 2.798761802 47.75147418 9 2.549870181 2.44150
Initial Fatraction Sums of Sums of Sum
Initial Eigenvalues % of Variance Sums of Squared Loadings % of Cumulative Variance 1 15.23548041 14.6495004 14.6495004 15.23548041 14.6495004 15.2354803 5.953564515 5.724581265 29.35238493 5.953564515 5.724581265 29.35238493 5.433745302 14.33543021 5.18236709 4.983045279 34.33543021 5.18236703 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 2.247202074 3.183067283 44.95271238 3.3
Initial Component Initial Eigenvalues Squared Loadings Total % of Variance Cumulative % Total % of Variance Cumulative % 1 15.23548041 14.6495004 14.6495004 15.23548041 14.6495004 14.6495004 2 9.337435396 8.978303265 23.62780366 9.337435396 8.978303265 23.62780366 3 5.953564515 5.724581265 29.35238493 5.953564515 5.724581265 29.35238493 4 5.18236709 4.983045279 34.33543021 5.18236709 4.983045279 34.33543021 5 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 6 3.484381415 3.350366745 41.7696451 3.484381415 3.350366745 41.7696451 7 3.310389974 3.183067283 44.95271238 3.310389974 3.183067283 44.95271238 8 2.910712274 2.798761802 47.75147418 2.910712274 2.798761802 47.75147418 9 2.54
Component Eigenvalues % of Variance Cumulative % Total Variance % of % Cumulative Variance 1 15.23548041 14.6495004 14.6495004 15.23548041 14.6495004 14.6495004 2 9.337435396 8.978303265 23.62780366 9.337435396 8.978303265 23.62780366 3 5.953564515 5.724581265 29.35238493 5.953564515 5.724581265 29.35238493 4 5.18236709 4.983045279 34.33543021 5.18236709 4.983045279 34.33543021 5 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 6 3.484381415 3.350366745 41.7696451 3.44831415 3.350366745 41.7696451 7 3.310389974 3.183067283 44.95271238 3.310389974 3.183067283 44.95271238 8 2.910712274 2.798761802 47.75147418 2.910712274 2.798761802 47.75147418 9 2.548870181 2.451798261 50.20327244 </td
Yo Cumulative Yo Cumulative Yo Cumulative 1 15.23548041 14.6495004 14.6495004 15.23548041 14.6495004 14.6495004 2 9.337435396 8.978303265 23.62780366 9.337435396 8.978303265 23.62780366 3 5.953564515 5.724581265 29.35238493 5.953564515 5.724581265 29.35238493 4 5.18236709 4.983045279 34.33543021 5.18236709 4.983045279 34.33543021 5 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 6 3.484381415 3.350366745 41.7696451 3.484381415 3.350366745 41.7696451 7 3.310389974 3.183067283 44.95271238 3.31038974 3.183067283 44.9527124 9 2.549870181 2.451798251 50.20327244 2.549870181 2.451798251 50.20327244 10 2.478736902 2.383400867 52.5866733 2.412097282 2.319324309 54.9059976
Initial Variance 78 Initial Variance 78 1 15.23548041 14.6495004 14.6495004 15.23548041 14.6495004 14.6495004 2 9.337435396 8.978303265 23.62780366 9.337435396 8.978303265 23.62780366 3 5.953564515 5.724581265 29.35238493 5.953564515 5.724581265 29.35238493 4 5.18236709 4.983045279 34.33543021 5.18236709 4.983045279 34.33543021 5 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 6 3.484381415 3.350366745 41.7696451 3.484381415 3.350366745 41.7696451 7 3.310389974 3.183067283 44.95271238 3.310389974 3.183067283 44.95271238 8 2.910712274 2.798761802 47.75147418 2.910712274 2.798761802 47.75147418 9 2.549870181 2.451798251 50.20327244 2.549870181 2.451798251 50.2032724
1 13.2304041 14.043004 14.0430404 14.04907204 14
2 9.337433396 6.376303203 23.62760366 9.337433396 6.376303203 23.62760366 3 5.953564515 5.724581265 29.35238493 5.953564515 5.724581265 29.35238493 4 5.18236709 4.983045279 34.33543021 5.18236709 4.983045279 34.33543021 5 4.247202074 4.083848148 38.41927836 4.247202074 4.083848148 38.41927836 6 3.484381415 3.350366745 41.7696451 3.484381415 3.350366745 41.7696451 7 3.310389974 3.183067283 44.95271238 3.310389974 3.183067283 44.95271238 8 2.910712274 2.798761802 47.75147418 2.910712274 2.798761802 47.75147418 9 2.549870181 2.451798251 50.20327244 2.549870181 2.451798267 52.5866733 2.478736902 2.383400867 52.5866733 11 2.412097282 2.319324309 54.90599761 2.412097282 2.319324309 54.90599761 12 2.297837449 </td
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88	0.056901097	0.054712593	99.62691305		
89	0.053612091	0.051550088	99.67846313		

90	0.047521966	0.045694198	99.72415733		
91	0.042586931	0.040948972	99.7651063		
92	0.039323046	0.037810621	99.80291693		
93	0.039032132	0.037530896	99.84044782		
94	0.035011159	0.033664576	99.8741124		
95	0.025936379	0.024938826	99.89905122		
96	0.023824978	0.022908633	99.92195986		
97	0.019558888	0.018806623	99.94076648		
98	0.017332712	0.016666069	99.95743255		
99	0.01444024	0.013884846	99.97131739		
100	0.012287176	0.011814593	99.98313199		
101	0.008557175	0.008228053	99.99136004		
102	0.005858356	0.005633035	99.99699308		
103	0.002733126	0.002628006	99.99962108		
104	0.000394075	0.000378919	100		
Extraction Method: Principal Component Analysis.					