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Impact of Integrated Housing Development Program on Resident Lifestyles in Dire Dawa City Administration Mediated by Access to Housing

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Addis Ababa

DECLARATION

I, the undersigned, declare that this is my original work and has not been presented for a degree in any other university, and that all sources of material used for the thesis have been duly acknowledged.

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LETTER OF APPROVAL

This is to certify that the thesis prepared by Eden Nigussie entitled "Impact of Integrated Housing Development Program on Resident Lifestyles in Dire Dawa City Administration Mediated by Access to Housing" and submitted in partial fulfillment of the requirements for then Degree of Master of Art in Public Management and policy and complies with the regulation of the university and meets the accepted standards with respect to originality and quality.

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ACRONYMS AND ABBREVIATIONS

ANOVA: Analysis of Variance

CSA: Central Statistical Agency

DDCA: Dire Dawa City Administration

IHDP: Integrated Housing Development

SEM: Structural Equation Model

SPSS: Statistical Package for the Social Sciences

ABSTRACT

The housing problem has reached a critical level in many countries, particularly in developing nations such as Ethiopia. The problem mainly arose from rapid population growth and rural migration. In addition, limited access to finance contributes to difficulties in affording housing, which further aggravates the housing shortage. Hence, the study's focus and goal will be to examine the effect of Integrated Housing Development Program (IHDP) on the life quality of the people leaving in Dire Dawa City Administration (DDCA) using Structural Equation Model . To answer this objective, the researcher collected data from 95 households using multistage sampling techniques, and it was analyzed by SPSS 27 and Stata 18. For robustness, we also use reports, policy documents, and other relevant records. The qualitative information gained from interviews was analyzed using thematic analysis. The econometric results reveal that access to housing has a positive and statistically significant effect on residents' quality of life (β = 0.278, p = 0.047). Moreover, service provision exerts both a direct positive effect on residential lifestyle (β = 0.197, p = 0.015) and an indirect positive effect through improved access to housing (β = 0.084, p = 0.089). Housing supply also contributes indirectly to residential lifestyle through access to housing (β = 0.064, p = 0.083), although its direct effect is statistically insignificant (β = 0.032, p = 0.788). Urban planning has a positive direct effect on residential lifestyle (β = 0.146, p = 0.070), while its indirect effect through housing accessibility is positive but statistically insignificant (β = 0.024, p = 0.353). The study concludes that housing programs such as the Integrated Housing Development Program can substantially improve residents' quality of life when implemented effectively and accompanied by measures that enhance accessibility and support urban services. Therefore, policymakers should focus not only on increasing housing supply but also on ensuring equitable access to housing and related infrastructure.

Keywords

Integrated Housing Development; Access, to housing; Resident Lifestyles; Urban development; Housing policy; Dire Dawa city administration; Affordable housing; Infrastructure provision, planning; Ethiopia

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Policy related to housing is important to build sustainable urban development and improve the standard of residents' lifestyle (Akinwande & Hui, 2025). The effective implementation of the housing policy is important, particularly for urban areas, as it addresses the problem of slum settlements and poor living conditions (Davis, 2018). Not only change the slum settlement, but also efficiently implement housing policies to generate better living standards and raise both resident loyalty and satisfaction (Haffner & Smets, 2016). In addition to improving the living standard and satisfaction, an appropriate housing policy design also fosters social cohesion and enhances the quality of residents' lives (McDonald & Morris, 2018).

Studies from Africa also confirm that appropriate housing policy improves the residential lifestyle. For instance, a study by Tissington (2011) explained housing policies in South Africa; the result indicated that improved housing access and reshaped urban development improve the residential lifestyle of the residents. El Morjani and Boudlal (2019) state that inclusive social housing in Morocco also enhances community well-being and social cohesion. Similarly, Mchomvu and Mjema (2020) indicate that housing policy brings a significant change in lifestyle in Tanzania and has driven urbanization in Dar es Salaam.

However, inappropriate policy related to housing is common in many developing countries, including Ethiopia, and it further aggravates the problems through increasing informal settlements, overcrowding, and social exclusion (Bakker & Hooimeijer, 2019). Likewise, evidence from Kenya by Karanja (2016) indicates that poor housing policies are one of the reasons for worsening conditions in Nairobi's informal settlements and ending up with a poor lifestyle.

In Ethiopia, affordable housing continues to become one of the major problems. Despite literature that supports appropriate housing policies and urban development's positive implications for urban resident lifestyles. See, for instance, Yimer and Hailu (2019) show that

housing policies can improve living conditions, though informal settlements remain a concern. Dawit and Teshome (2020) link housing conditions to residents' quality of life in Dire Dawa, and Kebede and Taffese (2021) emphasize the role of housing policies in shaping urbanization patterns across Ethiopian cities. Mekonnen and Abate (2022) further show that housing reforms influence both urban development and lifestyle changes.

Recently the Ethiopian government has emphasized addressing the housing problem, mainly to address the problem of urbanization, which is associated with the rapid urban migration. One of the main policies recently undertaken is the Integrated Housing Development Program (IHDP); it's implemented to address the high demand for housing resulting from the rising urban population (Federal Democratic Republic of Ethiopia, 2016). The element of this program is building houses and infrastructure, which is implemented in the Dire Dawa city administration and aims to overcome the shortage of houses. Accordingly, the city administration planned to construct 12,210 housing units during the First Four-Year Plan (2006/07–2009/10); only 2,803 units were delivered between 2005/06 and 2014/15. This shows that there is a severe shortage of condominium housing in the city. In addition to supply, the policy fails to address the problem of quality, project delays, high costs, inadequate infrastructure, limited support for vulnerable groups, and the weak involvement of the private sector in housing development (Birhanu and Meritus 2017). Moreover, in the Dire Dawa city administration, the urbanization rate is rapid and enables the creation of a significant gap between housing supply and demand (Ethiopian Urban Development Policy Review, 2021).

Thus, investigating the program's success and its implication is timely. Recently, the area or the policies have attracted many scholars and policymakers (Akinwande & Hui, 2024). However, many of the studies focus on program success through considering the physical building of houses. However, according to Patterson et al. (2020), housing policy effects are not about only building a house; they further go into wider socioeconomic and environmental areas where the residents live. For example, housing affects the access of various public services like education and health, and it also determines the job opportunities of the residents. In addition, housing affects the overall community levels and resident well-being (Tsenkova, 2019). Therefore, analyzing the interrelationship between housing policy, urban development, and residents' lifestyles is crucial to create a sustainable urban development. Thus, analyzing the problems of

housing and its implication for the living standard is important, particularly in the context of programs like the IHDP.

1.2. Statement of the problem

Housing policies influence not only the physical infrastructure of urban areas but also the social aspects and quality of life for residents (Baker & Wong, 2019; UN-Habitat, 2020). Particularly in the country like Ethiopia where urbanization is rapid and population growth is high, the problem of housing is going to be a major problem. As a result, it has been one of the challenges for the government to provide a house at adequate and affordable price for all residents of the city. However, the government and other stakeholder of tying to provide affordable house for the city as much they can through various initiative Integrated Housing Development Program (IHDP) is among the one, which was launched in 2005 by the Ethiopian government mainly to increase access to affordable housing for low-and middle-income households (World Bank, 2018).

The program undertakes a massive investment in the construction of condominium housing, particularly in urban centers like Dire Dawa, to alleviate housing shortages and improve living conditions. However, the policy is not free from criticism as it fails to address the problem of housing, particularly due to inadequate infrastructure and limited access to financing for low-income families. Moreover, the program displaces a lot of residents, which create another problems last long still, indicating the inappropriate planning of the program (Taffesse & Ababaw, 2020).

The Ethiopian government also open the door for the private operator. However, the private investor also fails to come up with positive outcome as challenges related to access to finance and sustainability problem persist (UN-Habitat, 2019).In Dire Dawa, despite national housing policies, challenges related to the supply, quality, and affordability of housing significantly impact urban development and residents' lifestyles (Birhanu & Gebre, 2017). The city faces a housing backlog of around 24,000 units, with a demand for approximately 2,900 new homes each year (Alemayehu & Hailu, 2020). Dire dawa resident faces a lot problem as a result poor housing policies or slum settlement Many (Rift Valley Institute, 2018). Thus, a program like IHDP is very crucial, particularly to address the large demand. However, the current housing

initiatives, including a condominium scheme, inadequately address the needs of low-income residents, as they require huge investment and ask a high price for it, and thus they're not aligned with low-income households, who are exposed to the various problems as a result of their poor condition and settlement (UN-Habitat, 2017). On top of that, funding for government-owned housing maintenance is limited (UN-Habitat, 2017).

Thus, poorly managed development, unaffordable with inadequate infrastructure along with slum settlements, may worsen the DDCA residents' situation; this is supported by empirical evidence (see, for example, Makonnen & Mulugeta, 2022). The impact of housing a lot, for instance, housing affects health, social security, and mobility, and the condition further aggravates with many lacking basic services like water and sanitation (Rift Valley Institute, 2018). Thus, limited affordable housing options force families to choose between location and quality, impacting their daily lives. Therefore, the role of the Integrated Housing Development Program, which aims to address these challenges by providing affordable housing and improving living conditions, has important implications for the livelihoods of the residents. Despite this, there are several studies that examined housing policies and urban development in Dire Dawa and other parts of Ethiopia.

There are many important knowledge gaps that remain regarding the actual impact of public housing programs on residents' lifestyles. For instance, Tadele (2020) investigated housing policies and their contribution to urban development in Dire Dawa, while Yimer (2019) examined the socioeconomic benefits of housing policies for low-income households. Similarly, Abdi and Hailu (2021) focused on informal settlements and urban policy interventions, Dawit (2022) assessed the relationship between housing conditions and quality of life, Kebede and Taffese (2020) analyzed urbanization trends and housing policy responses, and Mekonen and Abate (2023) explored the community impacts of public housing initiatives. Despite their valuable contributions, these studies exhibit several limitations. First, most of them employ descriptive, case study, survey, or policy analysis approaches that primarily focus on housing provision, housing conditions, urban expansion, and community development rather than examining broader lifestyle outcomes. Second, existing studies generally assess the effects of housing programs directly and overlook the underlying mechanisms through which housing policies influence residents' well-being. In particular, limited attention has been given to access

to housing as a mediating factor linking housing programs to improvements in residents' living standards and lifestyle conditions. Third, previous studies largely provide descriptive evidence and do not utilize advanced causal analytical techniques capable of disentangling direct and indirect program effects.

Consequently, the pathways through which housing programs affect residents' livelihoods, social well-being, and overall lifestyle remain insufficiently understood. Furthermore, although housing programs are frequently claimed to improve beneficiaries' living conditions, there is limited empirical evidence validating these claims within the context of Dire Dawa City Administration. Existing studies have not adequately measured whether improvements in residents' lifestyles occur directly as a result of the housing program or indirectly through enhanced access to housing and related socioeconomic opportunities. To address these gaps, the present study investigates the impact of the housing program on residents' lifestyles in the Dire Dawa City Administration by employing Structural Equation Modeling (SEM)-based mediation analysis. Unlike previous studies, this approach enables the simultaneous estimation of both direct and indirect effects of the housing program, thereby providing a more comprehensive understanding of the mechanisms through which housing access contributes to improvements in residents' living standards and overall quality of life.

1.3. Research Questions

This research is done to answer the following important questions:

- ✓ How do IHDPs impact the lifestyle of residents' in Dire Dawa City Administration?
- ✓ How IHDPs implementations in Dire Dawa City do affected access to housing?
- ✓ How does access to housing affect the life styles of residents in Dire Dawa City?
- ✓ What challenges and prospects exist in housing within Dire Dawa City Administration?

1.4. Objectives of the study

1.4.1 General Objective

The main objective of this study is to examine the impact of IHDP on resident lifestyles through the mediating role of access to housing.

1.4.2 Specific Objectives

- To explore the impact of IHDPs on the lifestyle of residents' in DDCA.
- To examine the effect of IHDPs implementation on the access to housing in DDCA.
- To assess effect of access to housing on the life styles of residents in DDCA.

- To look for the prons and cons of housing in Dire Dawa City Administration.

1.5. Significance of the study

There are many contributions that emanate from this study. Primarily, it helps early-career researchers to navigate further on the topic by using different kinds of data. Secondly, the government and private investors who want to participate in housing development may benefit greatly from this study. It also opens room for policy discussions related to urban development. Finally, residents may benefit by understanding how housing policy determines their living standards.

1.6. Scope of the Study

The study is limited to Dire Dawa Administration and three kebeles. A total of 95 respondents were used for analysis purposes. The respondents are those who have already obtained house or they are bineficiery. Those who are registered and currently saving to become beneficiaries and those who enrolled in the program but later dropped out for various reasons also included. The conceptual focus of the study is to explore the effect of the housing program on the lifestyles of the residents. Specifically, it investigates the mediating role of access to housing through which the housing program influences the lifestyle of the residents. The methodology of the study is quantitative and it uses Structural Equation Modeling (SEM) to test direct and indirect effects of the housing program on residents' lifestyles. Though the data is cross-sectional, the researcher considers both historical and present housing policies in Dire Dawa, especially the last fifteen years (2010-2025) through intensive interviews. This period is important because it provides an opportunity to see how policies have been changing and what they have meant for the growth of the city and the lives of the people who live there.

1.7 Limitation of the Study

One of the major limitations of this study stems from its reliance on cross-sectional data, which captures information at a single point in time and limits the ability to establish causal relationships and observe changes over time. Consequently, the generalizability of the findings should be interpreted with caution. Furthermore, financial constraints restricted the scope of data collection and the sample size, which may have affected the comprehensiveness of the analysis as its not enough to investigate the objective based on appropriate model.

1.8 Organization of the Research

This research is divided into five chapters. The first chapter: Introduction includes a background of the study, a statement of the problem, objectives of the study, research questions, the significance of the study, the scope of the study, organization of the research and operational definition of terms. The second chapter: Related Literature Review focuses on reviewing various research and literature related to factors that influence residents' lifestyles and urban development in the context of housing policy as well as theoretical, empirical reviews including research gap identification. Methodology of the research was dealt with in the third chapter; it outlines the study area, research design, data sources, and sample size, sampling procedures, methods for data collection and instruments, and how data was analyzed. Chapter four generally deals with Data presentation analysis and key findings. Finally, the fifth chapter presents Conclusions and recommendations including future research directions.

1.7. Operational Definition of Terms

Integrated Housing Development Programs (IHDPs) is Ethiopia's main, state-led initiative to supply affordable, high-density condominium housing to low-and-middle-income residents while creating jobs for Micro and Small Enterprises (MSEs).

Housing Policy: This refers to the set of regulations, laws, and programs created by government bodies to influence housing supply, affordability, and quality.

Access to Housing: This term describes the ability of individuals or families to find safe, affordable, and adequate housing.

Resident Lifestyles: This term refers to the quality of life, social interaction, access to services, economic opportunities and overall living conditions of residents.

Policy Impacts: These are the observable changes or outcomes that result from implementing urban policy in Dire Dawa.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

Housing policy is one of the most essential elements of urban development that not only shapes the physical space of a city but also defines the socio-economic phenomena that exist within it. The chapter reviews the concept of housing policy and urban development and the implication of these two elements on the lifestyles of the people within the city of Dire Dawa City Administration. The review combines theories and concepts developed on all aspects under review as well as empirical sources.

2.2 Conceptual Literature Review

2.2.1 Housing and Housing Policy

Housing is mostly recognized as the physical structure for human shelter to which services, infrastructure, and environmental amenities are added in order to make safe and healthy living possible (UN, Habitat(2016). Housing policy refers to the public interventions which oversees the housing supply, affordability, quality, access to land, and fair distribution of urban resources (World Bank. (2018). According to UN, Habitat (2016), housing policy should not be limited to legal, financial, social frameworks but also include spatial planning ones.

Housing policy is a set of government measures, laws, regulations, and programs that are intended to manage the development, distribution, affordability, and quality of housing. The main goal is to ensure that all citizens have access to a shelter that is sufficient, safe, and affordable. Moreover, housing policy dictates controls over land use, housing finance, building standards, public housing, and sustainability initiatives (World Bank, 2019; UN, Habitat, 2015; Turner & Kingsley, 2008; McClure, 2006).

Housing policy is about strategies, regulations, and programs led by the government and planned to impact availability, quality, affordability, and distribution of housing. As explained in UN, Habitat (2018), housing policy is geared towards the provision of adequate and affordable housing as a fundamental human need, thus, being the base for socio, economic development to take place. Housing policy also deals with management of land, financing systems, construction standards, subsidized housing schemes, rental regulation, and slum upgrading enterprises (UNHabitat, 2018).

2.2.2 Categories of Housing Policy

Housing policies are pivotal in forming urban settings, they also have a direct influence on the local economy and the living standards of the residents. Within the framework of this study, categorizing housing policies becomes a prerequisite for understanding their impact on city growth and the lifestyles of the residents.

Public Housing Policies: Public housing policies primarily focus on the provision of affordable housing for low, and middle, income families. Such policies usually entail government, funded construction or subsidization of housing projects (Goetz, 2013).

Regulatory Housing Policies: Regulatory housing policies are comprised of zoning laws, building codes, and land, use regulations that directly affect land use. These regulations have the potential to determine urban density, the pattern of land use, and the provision of affordable housing (Glaeser & Gyourko, 2003).

Market, Based Housing Policies: Market based housing policies open the door for the private sector to play a role in housing development by providing benefits like tax credits, subsidies, or public, private partnerships. The policies are designed to inject new housing into the market and to serve as a solution to market failures.

Informal Housing Policies: Informal housing policies are those that deal with the realities of unregulated settlements and slums. They may concentrate on the improvement of informal housing or the integration of these areas into the well, planned urban framework (Roy, 2005).

Sustainability oriented housing policies emphasize the introduction of environmentally sustainable measures in housing development. These include energy efficiency, implementation of green building standards, and use of sustainable land practices (Kibert, 2016).

Inclusionary housing policies mandate or incentivize developers to allocate a certain percentage of the units in new residential developments to be affordable. These policies lead to the creation of mixed, income communities and make sure that lower, income households have access to decent housing (Schwartz & Wilson, 2008).

We can conclude that each category of housing policy is instrumental in tackling the different facets of the housing problems that the urban populations face. Knowing these categories and their consequences enables the policymakers to plan more effective strategies for housing affordability, accessibility, and sustainability in urban areas. The cited studies serve as a source of empirical evidence and insights into the details of the implementation of housing policies and their impacts on urban development and the lifestyle of residents.

2.2.3 Housing Policy and Access to Housing

Housing policies are used to regulate the supply and affordability of housing, which has an impact on urban growth patterns and infrastructure development. According to Glaeser (2011) efficient housing policies are able to contribute the economy through creating job opportunities and creating investment opportunities by the resident other than saving for the house. On the other hand, the absence of proper policies could result in the development of informal settlements and urban sprawl, which, according to the UN Habitat (2016), are the most common scenarios in the vast majority of the developing countries.

2.2.4 Housing Policy and Residents' Lifestyles

Housing policies is not only confined to the physical building, and it further incorporate various elements of social life. As Putnam's research (2000) emphasized the neighborhood who has a better housing contribute positively to its neighbors, or the positive externality of housing is a lot in improving the overall living standard of the population. Meanwhile, areas suffering from poor housing condition, according to Sampson et al. (2002), are known for crimes, fragmentation and

poor health conditions. This is true in Dera Dawa city administration resident lifestyle according to Hailu & Ayalew (2021), the hailu result shows that the problem related to crime, fragmentation and health is the main problem and its confirms the positive association of poor housing and poor living standard. Moreover, residents of slums have to struggle are economically disadvantaged meaning that they do not get appropriate attention for public infrastructure like health and school, thus they remain poor and economically disadvantageous.

2.2.5 Access to Housing and Residents Lifestyles

Access to housing is a one of the main element of good living standard, which further contribute for health and overall living standard. Meaning that adequate and affordable housing enables the residents to have stable and secure their environment that end up individuals to access essential services such as education, health care, transportation and employment opportunities. When households have reliable access to housing in well-serviced locations, they are more likely to experience improved physical and mental health, stronger social networks and enhanced economic productivity. Conversely, limited or inadequate access to housing often results in overcrowding, poor infrastructure and spatial isolation, which negatively affect resident's quality of life, social interaction and livelihood strategies. Its confirmed by empirical studies, state the positive relationship between access to house and living standard. In addition it also important role in building a good social behaviors thereby influencing overall lifestyle outcomes. Therefore, access to housing serves as a mediation in which housing policies translate in to tangible impacts on resident's lifestyles (Rossi, 1980).

2.3 Theoretical Literature Review

2.3.1 Social Housing Theory

The Social Housing Theory gives emphasis on the provision of affordable housing as one of the main means of addressing social inequalities and promoting community well- being. It also puts accent on the importance of housing quality and access to services in improving residents' quality of life. Social Housing Theory can also be used in Dire Dawa to figure out to what extent the housing policies are successful in creating affordable housing options, how they affect the low, income residents' social cohesion and lifestyle of the community (Doling Ronald, 2010).

2.3.2 Housing Market Dynamics

Housing Market Dynamics model looks at the interactions between supply and demand in the housing market while taking into consideration factors like price elasticity, income levels, and demographic changes. Housing policies in Dire Dawa would have to be assessed through the views of these dynamics for their effects on shelter availability and affordability and urban growth. The model can be instrumental in outlining the repercussions of diverse policy interventions on market outcomes (Glaeser & Gyourko, 2008).

2.3.3 De Soto's Regularization Theory

De Soto's regularization theory argues that secure property rights are essential for transforming housing assets into productive economic capital. According to this theory, the main problem associated with a poor residential lifestyle is lack of property rights. Thus, De Soto (2000) argues that formalization of property rights improves tenure security, credit access, investment opportunities, and economic participation. However, the process should be regulated in order to benefit the vulnerable groups from market distortion. This theory suggests that to improve the lifestyle of the resident, appropriate market regulation and land titling are essential. While the other theory by Turner (1976) provides emphasis on the residents' participation in planning, constructing, and improving their own housing. Turner argues that housing solutions become more effective when households are empowered to control housing development according to their needs and resources. The approach promotes incremental housing development, community participation, and self-reliance, although critics note that it may overlook structural constraints such as poverty, land access, and financing limitations.

2.3.4 Sherraden's Asset Accumulation Theory

The Sherraden asset accumulation theory views housing ownership as a crucial asset that provides a long-term benefit for residents through wealth creation. According to this theory, an appropriate policy which enables the resident to own a house contributes a lot to securing long-term economic security and wealth creation. The theory hypothesized that if a resident owns a house, their saving culture is improved and stable, and then they build asset-building mechanisms. As a result, the theory suggests that appropriate housing serves as a pathway out of poverty and promotes socio-economic mobility. However, the theory has been criticized for assuming that low-income households possess sufficient resources to save and invest consistently.

2.3.5 Capitalist Housing Theory

The capitalist theory underlines the power of the market. The theory states that the housing problem is mainly solved by private investment and the market mechanisms. Market forces, profit motives and private property rights are the primary drivers of housing supply, price and access. This strategy can promote housing production and attract investment, but it often leads to housing inequality, speculation and the exclusion of low-income households from formal housing markets (Harvey, 2017; Madden & Marcuse, 2016).

2.3.6 Marxist Housing Theory

Unlike the capitalist, Marxist Housing Theory regards housing as a social good rather than a commodity. It emphasizes state intervention, collective ownership, and equitable distribution of housing resources. The theory argues that market-driven housing systems generate inequality and commodification. Capitalism limite access for disadvantaged groups, the problem related to housing is occurred as a result of the market failure and inappropriate intervention of the government. The Marxist scholars encourage the public housing provision and stronger state regulation to ensure housing serves social needs rather than profit motives. However, socialist also challenged by the capitalist. The capitalist says that intervention often enhance corruption and inefficiency and end up with crisis.

2.3.7 Synthesis and Relevance to the Study

Based the theory available related to housing policy it’s not possible to rely in a single theory to explore the role of program in the resident lifestyle in in dire Dawa. For instance. Social Housing Theory and Marxist Housing Theory emphasize equity and social welfare, which support the government provision of the house address the problem of housing however evidence shows that this mechanism fail to address the problem in Ethiopia and in particular in Dire Dewa city administration. While Housing Market Dynamics and Capitalist Housing Theory focus on market efficiency and investment, this theory in turn support the private investment in the house sector and it’s challenged by many scholar associated to affordability. De Soto's theory highlights the importance of tenure security, Turner emphasizes community participation, and Sherraden focuses on housing as an asset for wealth creation. Therefore, understanding housing policy impacts requires an integrated theoretical perspective that combines social, economic, institutional, and market-based dimensions of housing provision. Thus this research does not specifically relies on single theories rather the researcher used a comprehensive framework for analyzing the effects of housing policies on urban development and residents' lifestyles.

2.4 Empirical Literature Review

2.8.1 Global Empirical Evidence

Various empirical studies worldwide can offer valuable insights into the influence of housing policy on urban development and residents' lifestyles. One is the research entitled, Affordable Housing and Urban Development by Chiu & Wong (2018). The authors explore in their study how the implementation of affordable housing policies in Hong Kong affects the emergent urban development patterns and socio-economic changes of residents. It reveals that fostering housing affordability is a key driver for social stability and broad economic participation in urban areas. Another study is the article titled Housing Policy and Quality of Life (Haffner & Smets, 2016). The authors investigate the relationship between housing policies and quality of life indicators in Dutch cities and to what extent the set policies helped. The evidence shows that well, designed and efficiently implemented housing policies generate better living standards and raise both resident loyalty and satisfaction.

Another study by Tiesdell & Oc (2015) on Urban Regeneration and Housing Policy, indicates that housing policies improve the urban landscapes. The result further confirm that well-directed housing policies not only can breathe new life into urban areas but also improve the living standard of the life. Moreover, the result from Australia by McDonald & Morris (2018) conducted a comparative research study on Housing Affordability and Social Inclusion. The results of the confirm that housing policies that are intended to make housing more affordable can foster social cohesion and enhance the quality of residents' lives.

Study by Bourne & Kearns (2016) reviewed the social housing measures impact on the wellbeing of communities in different Canadian cities. The result shows that the social housing interventions, improve the living standard of the communities when it’s implemented effectively.

2.8.2 Empirical Evidence from Africa

Several empirical studies from different African contexts provide valuable insights on how housing policies influence urban development and resident lifestyles. These findings can be very instrumental in the research of Dire Dawa City Administration. As such, Tissington (2011) explores how changes in housing policy in South Africa shape urban development after the apartheid era. The research shows the various obstacles, as well as the successes, of different housing projects, underlining how these policies have changed the physical structure of the cities and socialized residents' lives. The research on Informal Settlements and Housing Policy in Kenya (Karanja, 2016), explores the impact of urban housing policies on the informal settlements of Nairobi. It observes that the implementation of insufficient housing policies worsens the living conditions of informal settlements, thus, affecting the quality of life and rights to services of the residents.

Adebayo & Adeyemi (2018) conducted a study on Urban Regeneration and Housing Policies in Nigeria which locates the study of urban regeneration practices in Lagos, Nigeria by analyzing housing policies that, besides, aiming at upgrading the living conditions, it also discuss the effects of these policies on the city development dynamics and the lifestyles of the residents. On the other hand, El Morjani & Boudlal (2019) an article on Social Housing Policies and Community Well, being in Morocco, dealt with the influence of social housing policies in the Moroccan community well, being and urban development. The paper points out that the use of inclusive housing policies is a prerequisite for the promotion of social cohesion and the general improvement of the residents' quality of life. Besides, Mchomvu & Mjema (2020) researched the Impact of Housing Policy on Urbanization in Tanzania. Their study reveals that housing policy changes have led to increased urbanization in Dar es Salaam. It also points out the challenge that the city presents to housing developments to keep up with the rapid population growth due to rural, urban migration.

All those realities provide a background to the scene of housing policies as a catalyst of urban development dynamics and the evolution of residents' lifestyles. These African studies offer empirical evidence on what is essentially a pan, African housing issue. They provide you a better understanding of the hosing situation in Dire Dawa City Administration, and thus enabling you

to extrapolate from these results and to draw parallels or contrasts with local urban realities under investigation.

2.8.3 Empirical Evidence from Ethiopia

These are some empirical studies and references from Ethiopia, which can shed light on the housing policy impact on urban development dynamics and resident lifestyles, with a focus on Dire Dawa City (Beyene, 2014) examines the changes of the housing policies in Ethiopia and their impact on urban development in Addis Ababa. Likewise, Tadele (2018) Urban Housing Challenges and Policy Responses is a research work, focusing the housing problem of Dire Dawa city administration. It illustrates the conditions under which urban development is taking place due to existing housing policies and how these affect the living standards of the residents, thereby giving an adequate understanding of the research topic you have.

In contrast, Yimer & Hailu (2019) analyzed the Impact of Informal Settlements on Urban Development. The result indicates that housing policies improve the living standard of the resident. In addition study by Dawit & Teshome (2020) investigate the interplay between housing conditions and the quality of life of the residents in Dire Dawa.

The study by Kebede & Taffese (2021) titled "Urbanization and Housing Policy in Ethiopia" discusses the central issues of urbanization in Ethiopia and the related housing policies. The study confirm that housing policies has important implication of the patterns of urban development and the experiences of the residents in different cities such as Dire Dawa. Likewise, study by Mekonnen & Abate (2022) on Housing Policy Reforms and Urban Development is a thorough analysis of the recent housing policy reforms in Ethiopia and how they have influenced urban development in Dire Dawa. The study provide an evidence that associate the changes in the lifestyles of the residents and the urban planning related to housing.

2.8.4 Empirical Evidence on Dire Dawa City Administration

There are several empirical research studies and references that are closely related to the Dire Dawa City Administration, Ethiopia. These documents can be considered as a valuable source of information for the research. Tadele (2020) has carried out a research on Housing and Urban

Development in Dire Dawa. This study is aimed at investigating policies related to housing implemented in Dire Dawa and their impact on urban development. .

Regarding the Socio, Economic Impacts of Housing Policies, study by Yimer (2019) explore how the low income earners benefited from the housing policies, and the result shows that housing policy contribute to improvement of the resident socio, economic conditions and lifestyle. The study is intensive in providing the sufficient coverage of the resident's living standard under the existing housing frameworks. Similarly, Abdi & Hailu (2021) were involved in a research entitled Informal Settlements and Urban Policy. Their research paper exposes the difficulties arising from informal settlements in Dire Dawa and how housing policies intervene or worsen those issues. In conclusion, it sheds light on the urban development and lifestyle changes of the local people that result from the phenomena. Besides, Dawit (2022) led an empirical study on Quality of Life and Housing Conditions. This empirical study investigates how housing situations affect the quality of life of residents in Dire Dawa. It elaborates on how housing, related policies affect the standard of living and urban changes.

Contrarily, Kebede & Taffese (2020) penned an article on Urbanization Trends and Housing Policies. This article shows the urbanization trends in Dire Dawa and the housing policy measures taken in response. It basically serves as a referential analysis of how such trends influence the dynamics of urban development and the ways of life of the residents. Moreover, the research titled "Public Housing Initiatives and Community Impact" has been addressed by Mekonen & Abate (2023). The research explores the implications of public housing projects in Dire Dawa on community building and the lifestyles of the residents.

Although previous studies have examined the effects of housing policies on urban development, housing affordability, and housing supply, some important gaps still exist. Most studies mainly focus on the physical and economic aspects of housing. However, they give less attention to how housing policies affect the lifestyle and well-being of residents. In addition, only a few studies have considered the role of access to housing in explaining changes in residents' lifestyles. Another limitation is that there are very few studies that specifically focus on Dire Dawa City Administration.

Therefore , this research main target is be to find the gaps and also forward possible solutions after the program's impact on the people's lifestyle . The objective also extends to understand if good access to housing plays a mediating role in this relationship . The study used both quantitative and qualitative analysis of the collected data , which was focused on Dire Dawa City . This eventually gave us new evidences on how the city's policy and housing access will impact the people's lifestyle .

2.5 Summary of the Literature Review

The reviewed literature shows that housing policy plays an important role in urban development and in improving the quality of life of people. Studies explain that having access to good housing can strongly affect living conditions, social relations, and overall well-being. Some countries have successfully improved their cities through effective housing policies. However, many developing countries still face problems in providing affordable and sustainable housing for their growing urban populations.

In Ethiopia, especially in Dire Dawa City Administration, housing programs such as condominium housing have been introduced to reduce housing shortages and support urban growth. Even though these programs have helped many people get access to housing, there are still challenges such as high cost, weak governance, limited finance, land management problems, and sustainability issues. These problems show that it is important to carefully study how housing policies are implemented and how they affect urban development and people's lifestyles. Therefore, this study focuses on evaluating housing policy implementation in Dire Dawa and its long-term impact on urban development and residents' well-being.

2.6 Conceptual Framework

The conceptual frame work will demonstrate the association between the independent variables (effectiveness of housing policy implementation) with the dependent variables (resident lifestyles) in clearer and simpler way . to prepare this conceptual framework the following variables with their components are used to get the full picture of their connection.

A) Independent Variables

Integrated Housing Development Program: This variable encompasses the various components and the following are the main dimensions.

Housing Supply: Have the definition as the extent to which adequate housing units are accessible to residents within the city.

Infrastructure development: This refers to the provision of essential services such as roads, water supply, electricity and sanitation.

Urban planning initiatives: The availability of essential urban services such as schools, healthcare, transportation and markets is considered as urban planning initiatives.

B) Dependent Variables

Resident Lifestyles: Refers to the overall living conditions and well-being of individuals as influenced by housing and environmental factors with the following dimensions.

Quality of life: Resident's access to basic services, recreational areas, and overall living standards is described as quality of life .

Social cohesion and community engagement: This implies the level of social interaction, trust and participation among community members.

Economic opportunities: Refers to access to employment, income - generating activities , and financial stability.

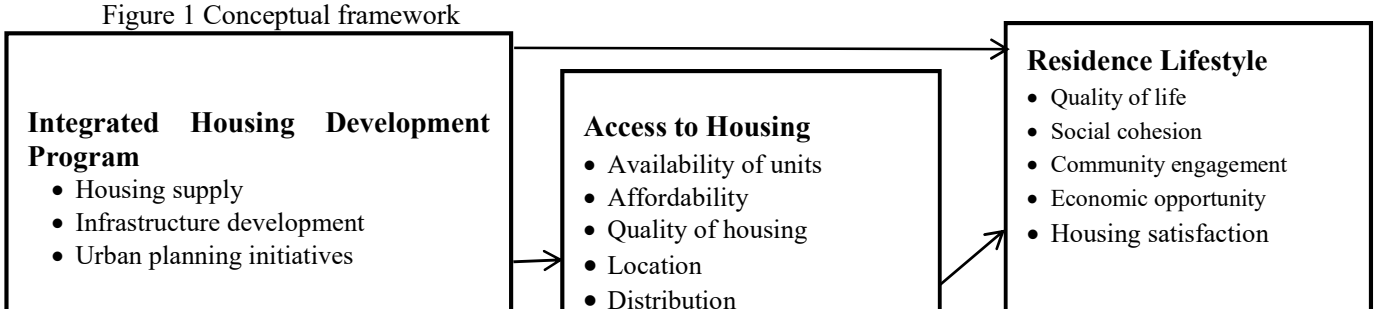
Housing satisfaction: This is defined as residents level of satisfaction with their housing conditions , including space, amenities, affordability.

C) Mediating Variable

Access to Housing: It encompasses the following indicators.

- *Availability of Units:* Means the number of housing units on the market.
- *Affordability:* Defined as the economic feasibility for residents to secure housing within their budget.
- *Quality of Housing:* The condition and standards of the available housing stock is considered as quality of housing.
- *Location:* The geographical placement of housing units, which affects desirability and access to services.
- *Distribution:* Distribution of housing resources

Figure 1 Conceptual framework



Source: Researcher 2025

D) Explanation of Relationships

Integrated Housing Program (Housing Policy) Residents' Lifestyles illustrates the effectiveness and design of an integrated housing program can directly affect the lifestyle through provision of adequate housing supply and at the same time ensures the supply of basic infrastructure leads to better living conditions and socializing among the residents.

Integrated Housing Program ⟶ Access to housing arrow indicates that policies and structural interventions in the housing program directly affect the availability, affordability and quality of housing.

Access to Housing ⟶ Residents' Lifestyles, implies increased access to availability of units, location, quality and affordable housing enhances various aspects of residents' lifestyles.

2.7 Research Hypotheses

Based on the conceptual framework and objectives of the study, the following hypotheses are formulated.

H1: Integrated housing program has a significant and positive effect on resident lifestyles in Dire Dawa City Administration.

H2: Integrated housing program has a significant and positive effect on access to housing in Dire Dawa City Administration.

H3: Access to housing has a significant and positive effect on resident lifestyles in Dire Dawa City Administration.

H4: Access to housing mediates IHPs and resident's lifestyle in Dire Dawa City Administration.

2.8 Research Gap Analysis

The literature from around the world, Africa, and Ethiopia shows that housing policies play an important role in improving cities, making housing more affordable, supporting social inclusion, and improving people's living conditions. Studies from places such as Hong Kong (Chiu & Wong, 2018), the Netherlands (Haffner & Smets, 2016), Australia (McDonald & Morris, 2018),

Canada (Bourne & Kearns, 2016), South Africa (Tissington, 2011), Kenya (Karanja, 2016), Nigeria (Adebayo & Adeyemi, 2018), Morocco (El Morjani & Boudlal, 2019), Tanzania (Mchomvu & Mjema, 2020), and Ethiopia (Beyene, 2014; Tadele, 2018; Yimer & Hailu, 2019; Dawit & Teshome, 2020; Kebede & Taffese, 2021; Mekonnen & Abate, 2022) all generally report similar findings. They agree that housing programs help improve urban development and the living conditions of residents.

However, several important gaps remain in the literature.

First, there is a conceptual gap. Most studies focus on housing supply, affordability, urban growth, housing conditions, and general quality of life. Although they acknowledge that housing affects people's lifestyles, they usually treat it as a direct relationship. They do not clearly explain how this change happens. In particular, the role of access to housing as a link between housing programs and lifestyle improvement has not been well studied. Therefore, the pathway remains insufficiently explained.

Second, there is a methodological gap. Many previous studies use descriptive methods, case studies, comparative analysis, policy reviews, or basic regression models. While useful, these methods are limited in examining both direct and indirect relationships. None of the reviewed studies used Structural Equation Modeling (SEM) to test whether access to housing mediates the relationship between housing programs and residents' lifestyles. As a result, the causal mechanism remains unclear.

Third, there is an empirical gap. Most studies focus on housing in terms of urban development, housing shortages, affordability, and living conditions. Very few studies directly examine the Integrated Housing Development Program (IHDP) and its effect on residents' lifestyles. In addition, different groups such as beneficiaries, active savers waiting for housing allocation, and those who withdrew from the program are rarely included.

Fourth, there is a geographical and contextual gap. Although some studies have been conducted in Dire Dawa, they mainly focus on informal settlements, housing problems, and general urban development issues. There is still limited empirical evidence that clearly examines the impact of IHDP on residents' lifestyles within the specific socioeconomic and institutional context of Dire Dawa City Administration. As a result, the lived experiences of program participants in Dire Dawa remain underexplored.

To address these gaps, this study investigates the impact of the Integrated Housing Development Program (IHDP) on residents' lifestyles in Dire Dawa City Administration. It also incorporates access to housing as a mediating variable and applies Structural Equation Modeling (SEM) to estimate both direct and indirect effects. By focusing on Dire Dawa and different categories of participants, the study contributes new empirical evidence on how housing programs influence residents' lifestyles and living conditions.

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1 Study Area

Dire Dawa City Administration, one of Ethiopia's chartered cities with special administrative status (Rift Valley Institute, 2025). This study was conducted in Dire Dawa as it experience the rapid urbanization and the growth of poor settlements. Against this the city administration expand the public housing by following the strategies like Integrated Housing Development Program (IHDP).

The socioeconomic status of Dire Dawa City is highly influenced by migration, land scarcity, and governance-related issues (DDCA, 2018). As the population of the cities increase over time, now the population of Dire Dawa is estimated at 507,101. However, in 1950, the city's population was estimated at 18,176. According to World Population Review (2025), the population increased by 21,543 people in the previous year, representing an annual growth rate of 4.4%. The same source projects that the population will reach approximately 625,900 by 2030. However, the Dire Dawa City Administration (DDCA, 2025) reports a population of about 551,000, comprising 278,000 males and 273,000 females.

According to the 2007 Population and Housing Census, Dire Dawa had a population of 217,220, with 109,150 households and 103,950 housing units (CSA, 2007). The present study focuses on Kebele 03, Kebele 04, and Kebele 05. Administrative records indicate that Kebele 03 has 7,311 households, Kebele 04 has 5,991 households, and Kebele 05 has 8,631 households, giving a total of 21,933 households.

In terms of population size, these three kebeles collectively account for 108,654 residents, representing approximately 19.7% of the city's total population. Of this figure, Kebele 03 has a population of 42,016, Kebele 04 has 36,347 residents, and Kebele 05 has a population of 30,291.

3.2 Research Approach

Since the researcher use the data from both resident and different stakeholder we relies on a mixed-methods research approach as it includes both qualitative and quantitative data. Therefore, a mixed-methods approach was considered the most appropriate strategy for addressing the research objectives and analyzing the different types of data effectively (Creswell, 2009).

3.3 Research Design

The study uses both descriptive and explanatory research designs through adopting a mixed-methods approach that integrates quantitative and qualitative techniques. The quantitative analysis is mainly used to present respondent feedback using table while the qualitative is used to present the residents' perceptions, lived experiences, governance gaps, and the challenges associated with policy implementation in the Dire Dawa City Administration.

3.4 Target Population

The target of the population is the resident in three kebeles of the DDCA. The primary target population the resident of Dire Dewa city administration who have already obtained housing units, those who are registered and currently saving to become beneficiaries, and those who enrolled in the program but later dropped out for various reasons. Moreover, the study collect data through interview from various stakeholder under the Integrated Housing Development Program (IHDP) coordinators, kebele administrators, and community leaders.

3.5 Data Types and Sources of Data

To answer the objectives the researcher also use secondary source in addition to primary data, from various source like Dire Dawa City Administration, the Bureau of Urban and Housing Development, strategic plans, policy documents, and other relevant reports. Primary data were gathered through household surveys, key informant interviews, focus group discussions, and field observations.

3.6 Data Collection Tools

For this research survey questionnaires , interviews administered by the researcher and trained data collector was used as the primary way of data collection . Quantitative as well as qualitative data were used according to their importance to obtain the necessary information from the selected respondents.

3.6.1 Household Survey Questionnaire

The survey instrument was used to collect quantitative data on housing affordability, access to services, housing quality, satisfaction levels, mobility, lifestyle changes, and respondents' socioeconomic characteristics.

3.6.2 Key Informant Interview Guide

Semi-structured interview were prepared and employed to collect a detail information from the government official and experts related to Integrated Housing Development Program (IHDP).

3.6.3 Observation Checklist

Observation also employed to record the physical conditions of the houses, infrastructure, and environmental surroundings, and features of informal settlements.

3.7 Sampling Design and Sampling Techniques

A study use multistage sampling technique. First, stratified sampling was used to make sure different housing types are included, like condominium, private housing, and informal settlement. After that, researcher use simple random sampling to select final respondents from each group. Also, purposive sampling was used to choose experts and government officials for interview.

The study area is Dire Dawa City Administration, which has nine kebeles. From these, Kebele 03, Kebele 04, and Kebele 05 were selected as sample kebeles because they are more related to housing policy and settlement conditions.

These kebeles have high population and different types of settlements. Kebele 03 is mostly old urban area with lower population and more organized settlement. Kebele 04 and Kebele 05 are more crowded, and they have mix of old and new housing areas. Simple random sampling method was used to select specific house holds from the mentioned and chosen kebeles of the city , and the sample size was determined using kothari's (2004) formula . According to the Local Development Plan documents, the total number of households in the three kebeles was 21,933. Based on Kothari (2004), the following formula was used to calculate the sample size:

$$n = \frac{z2pqN}{e2(N-1) + [z2pq]} \quad 1$$

n: is the sample size for a finite population

N: size of population which is the number of households

p: population reliability/frequency estimated for a sample of size n, where p is 0.5 and p+q= 1

q: The proportion of the population that does not have the characteristic. It is calculated as q=1- p

e: margin of error considered is 10% for this study.

Zα/2: normal reduced variable at 0.05 level of significance z is 1.96.

$$n = \frac{(1.96)2(0.5x0.5)(21,933)}{(0.1)2(21,933-1)+[(1.96)2(0.5x0.5]} = 95 \quad 2$$

Kebele 03 (7,311) + kebele 04 (5,991) + kebele 05 (8,631) = 21,933

Kebele 03 = 7,311/21,933*100 = 33.33%, 33.33*95/100 = 32 respondents.

Kebele 04 = 5,991/21,933*100=27.32%, 27.32*95/100 = 26 respondents.

Kebele 05 = 8,631 /21,933 *100 = 39.35%, 39.35 * 95/100 = 37 respondents.

3.8 Data Analysis Method

To address the objective we used both descriptive and inferential statistical techniques employed and analyzed it by using SPSS software and stata18. Before analyzing the data we began by coding, cleaning, and organization the data. Both qualitative and quantitative data were then analyzed and presented using tables, and narrative descriptions.

3.8.1 Descriptive Statistics

Descriptive statistics is mainly used to know the respondent characteristics which includes frequencies, percentages, means, and standard deviations to explain respondents' socio-economic characteristics, housing conditions, access to housing services, affordability, and lifestyle indicators. It helps to obtain the clear overview of the data distribution.

3.8.2 Inferential Statistics

Inferential statistical techniques were employed mainly by researcher to examine relationships, test hypotheses, and draw conclusions about the population based on the sample data. It include like correlation, ANOVA and chisquare.

Pearson Correlation Analysis

Pearson correlation analysis mainly used to understand the strength and direction of the relationships between independent variables (such as access to housing, housing quality, affordability, and IHDP components) and the dependent variable (resident lifestyle score).

$$r = \frac{\sum(Xi - \bar{X})(Yi - \bar{Y})}{\sqrt{[\sum(Xi - \bar{X})^2 \sum(Yi - \bar{Y})^2]}} \quad 3$$

Where:
r = Pearson correlation coefficient

Xi = Individual observations of the independent variable

Yi = Individual observations of the dependent variable (Resident Lifestyle Score)

$\bar{X}$ = Sample mean of the independent variable

$\bar{Y}$ = Sample mean of the Resident Lifestyle Score

ANOVA Analysis

ANOVA was used to test whether there were statistically significant differences among group means. The total variation was decomposed as:

$$SST = \sum^{n}_{i=1}(Y_i - \bar{Y})^2 \quad 4$$

Where SST is Total Variation; Y_i is each individual observation, $\bar{Y}$ is the overall mean of all observations, and n is the total number of observations. ANOVA was used to assess whether differences in housing categories or settlement types significantly affected residents' lifestyle outcomes.

3.8.3 Empirical Model Specification

3.8.4 Structural Equation Model

To analyze the direct and indirect effects of IHDP on the living standard of DDA residents, the study uses a structural equation model, as it assumes that IHDP influences residential lifestyle both directly and indirectly through housing accessibility (mediating variable). The structural equation model is an important multivariate techniques which answer the relationships among observed and latent variables simultaneously. Unlike traditional regression analysis, which clearly distinguishes between dependent and independent variables, SEM allows variables to

function as both dependent and independent variables within different equations of the same model. It helps researchers see direct indirect, and mediating relationships between variables.

The model includes:

Exogenous variables (Independent variables):

X_1 = Housing Supply (H_Supply)

X_2 = Infrastructure Provision (INF_Provision)

X_3 = Urban Planning (URB_Planning)

X_4 = Service Provision (SurV_provision)

Endogenous mediator variable:

M_1 = Housing Accessibility (Acc_Housing)

Endogenous outcome variable:

Y_1 = Residential Lifestyle (Res_LifeStyle)

One of the advantage of SEM is the feature it has simultaneously estimate multiple relationships and assess both direct and indirect effects. Which is particularly suitable for testing complex theoretical frameworks involving mediation. Therefore, in the present study, SEM was employed to examine the direct and indirect effects of the Integrated Housing Development Program (IHDP) (which include urban planning, social service provision, and access to housing) on the quality of life of residents in Dire Dawa City Administration.

The empirical model is specified as a system of two structural equations.

Equation 1: Mediating Equation (Housing Accessibility Model)

This equation specifies housing accessibility as a function of urban infrastructure components:

$$Acc_{Housingi} = \beta 01 + \beta 1 H_{Supplyi} + \beta 2 INF_{Provisioni} + \beta 3 URB_{Planningi} + \beta 4 SurV_provisioni + \varepsilon 1i \quad 5$$

Equation 2: Outcome Equation (Residential Lifestyle Model)

This equation specifies residential lifestyle as a function of both infrastructure variables and the mediating variable:

$$Res_LifeStylei = \beta 02 + \beta 5 Acc_Housingi + \beta 6 H_Supplyi + \beta 7 INF_Provisioni + \beta 8 URB_Planningi + \beta 9 SurV_provisioni + \varepsilon 2i$$ Error! Bookmark not defined.

Where:

- i=1,2,...,95 denotes the study observations
- β01,β02 represent intercept terms
- β1−β9 represent structural path coefficients
- ε1i,ε2i are stochastic error terms

The error terms are assumed to be independently and identically distributed with:

- Mean = 0
- Constant variance (homoscedasticity)
- No correlation with explanatory variables

3.8.5 Mediation and Effect Decomposition

The model can split the effects into direct effect, indirect effect, and total effect

Direct Effects

Direct effects mean how each IHDP variable affects residential lifestyle without using the mediator.

Example:

$$Direct\ effect\ of\ SurV_provision\ on\ Res_LifeStyle = \beta 9$$

Indirect Effects (Mediation Effects)

Indirect effects work through housing accessibility. It is calculated by multiplying two coefficients.

$$Indirect\ Effect: X \rightarrow M \rightarrow Y\ = \beta X \rightarrow M \times \beta M \rightarrow Y$$

This shows how housing accessibility works as a middle factor that passes the effect from urban infrastructure to residential lifestyle outcomes.

Total Effects

The total effect of each variable is the sum of direct effect and indirect effect.

Total Effect = Direct Effect + Indirect Effect

This method follows basic path analysis rules (Alwin & Hauser, 1975; Bollen, 1989).

3.8.6 Estimation Technique

The structural equations were estimated using Maximum Likelihood (ML) estimation in Stata. To ensure robustness of mediation effects, bootstrapping with 500 replications was applied to generate standard errors and confidence intervals.

The SEM estimated using Maximum Likelihood (ML) using 500 replications bootstrapping to generate appropriate standard errors and confidence interval. Bootstrapping is preferred in mediation analysis because the sampling distribution of indirect effects ($\beta a \times \beta b$) is typically non-normal and asymmetric, making normal-theory tests unreliable (Preacher & Hayes, 2008).

3.9 Reliability Test

The study checked the reliability test to ensure the consistency of the measurement instrument. The results confirm that the items in the questionnaire are internally consistent, and respondents answered them in a similar and coherent manner see table 1 below. The Cronbach's Alpha value is 0.855 for the 29 items and confirms that there is a high level of internal consistency.

Table 1 Reliability Statistics

Cronbach's Alpha	N of Items
.855	29

3.10 Ethical Consideration

Informed written or verbal consent will be obtained from each study participant after clearly explaining the purpose , procedures , potential risks and benefits of the study . participants will be assured of their right to refuse participation or withdraw from the study at any time without any penalty or impact on their medical care.confidentiality and anonymity will be maintained throughout the study by using unique identification numbers instead of personal identifiers . All collected data will be stored securely and accessed only by the research team and used solely for research purposes.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This research aims to assess the influence of the Integrated Housing Development Program on the resident's lifestyle with in the Dire Dawa City Administration , while examining the mediating role of access to housing in this relationship .

Accordingly, the researcher used questionnaires, interview guides, and observation checklists to collect the necessary data. A total of 95 questionnaires were administered by the researcher in three selected sample kebeles. The questionnaires were distributed as follows: 32 to Kebele 03, 26 to Kebele 04, and 37 to Kebele 05. All distributed questionnaires were successfully returned, resulting in a 100% response rate.

To assess the effectiveness of the program, the collected data were organized, presented, and analyzed under three broad categories: policy dimensions, access to housing, and the impact on residents' lifestyles. Using SPSS version 27 and Stata 18, we analyzed the data from respondents. In addition, qualitative data obtained from open-ended questionnaire responses, interview guides, and observations were presented accordingly.

Before main analysis, the data reliability was checked to make sure it is consistent and valid. After that, the results were shown in tables with simple descriptions.

4.2 Descriptive Analysis

4.2.1 Demographic Characteristics of the respondents

A) Age Distribution

The information in table 2 shows the age range of the respondent. Among the respondent 19 (20%) is found in the range 18-25 age, and this group is small compared to the other group. While the second group ranges from 26-35 age has 29 (30.5%) of the sample, and the largest group of respondent based on the age. Which shows many of the respondent is exist under the transition age from parents to their own life thus the sample is really appropriate to explain the dynamic of the housing in the study area.

Table 2 Age Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	19	20.0	20.0	20.0
	26-35	29	30.5	30.5	50.5

	36-45	20	21.1	21.1	71.6
	46-55	15	15.8	15.8	87.4
	56+	12	12.6	12.6	100.0
	Total	95	100.0	100.0	

B) Gender Distribution

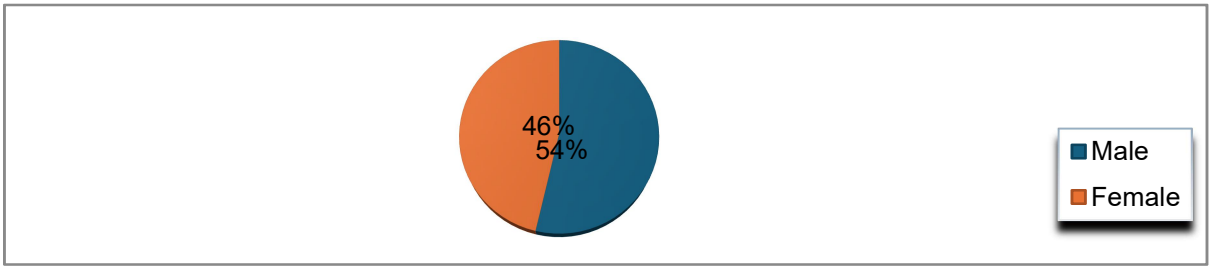
As shown in table 3 we have 95 respondents from which male 51 (53.7%) and female 44 (46.3%). In total we have 95 respondents. Males make up 53.7% of the sample while females make up 46.3%. This shows that males are slightly more than females in our sample. The difference between males and females is 7.4%. This means our sample is fairly balanced but leans a bit towards males. Since there are no missing values the percentages for males and females add up to 100%. When you add the percentages of males and females you get 100%. This confirms that we have accounted for all respondents by gender. This information is useful in areas like behaviors, health outcomes or consumer preferences, where gender can affect results.

If we do analysis we need to think about how the gender distribution might affect our findings. The gender distribution of respondents is 95 individuals, with males being 53.7% and females being 46.3%.

Table 3 Gender Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	51	53.7	53.7	53.7
	Female	44	46.3	46.3	100.0
	Total	95	100.0	100.0	

Figure (2) :Gender Distribution of study participants



C) Marital Status

The data in table 4 represents the marital status of 95 respondents. The distribution for different marital status were single (35.8%), married (52.6%), divorced (7.4%) and widowed (4.2%).

Accordingly, the largest segment for respondents is married 50(52.6%) followed by single 34(35.8%) together 84(88.4%) with the widowed group having the smallest representation with only 4individuals, constituting (4.2%).

Table 4 Marital Status of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	34	35.8	35.8	35.8
	Married	50	52.6	52.6	88.4
	Divorced	7	7.4	7.4	95.8
	Widowed	4	4.2	4.2	100.0
	Total	95	100.0	100.0	

D) Education Levels of the Respondents

The education level of the people who answered the questions tells us that most of them are well educated. Out of 95 people 58 people have a Degree or something higher. This means that most people who answered the questions have education so they probably know a lot about the things we asked them. The fact that many people have degrees also means that the information we got from them is probably correct because educated people can give good answers.

Some people, 25 to be exact, have a Diploma. This is a thing because it means that a lot of people have some education and skills. A few people 6 of them only finished Secondary school and 4 people only finished school. These people are a part of the group. There are also 2 people who did not go to school all. If we add up all the people who only finished school or did not finish school they are only 12.6% of the group. On the hand people, with a Diploma or Degree are 87.4% of the groups. This tells us that the people who answered the questions are mostly educated and they can understand what we are asking them.

Overall it seems like the study is good because the people who answered the questions are well educated. This is a thing because it means that the information we got from them is probably good and it can help us understand things better. The education level of the respondents is important because it means that they can give us information and this information can help us make good decisions. The fact that most respondents have a Degree or a Diploma is a thing because it means that they have a good understanding of the things we asked them.

Table 5 Educational Level of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	No formal education	2	2.1	2.1	2.1
	Primary	4	4.2	4.2	6.3
	Secondary	6	6.3	6.3	12.6
	Diploma	25	26.3	26.3	38.9
	Degree and Above	58	61.1	61.1	100.0
	Total	95	100.0	100.0	

E) Occupation Types

The information in table 6 shows what kinds of jobs 95 people have. Most of the people in the study work for companies 41 people to be exact which is 43.2 percent of the total. Then there are the people who work for the government, which is 32 people or 33.7 percent. Some people are their bosses, which is 11.6 percent of the sample. A few people do not have jobs, which is 7.4 percent and some people are retired, which is 4.2 percent. This data can help us understand what is going on with jobs and the economy in this group of people. The data about occupations can be useful for people who make policies decide how to use resources and want to know more about the workforce and occupations. The occupations of people in this sample can tell us a lot, about the employment landscape and occupations.

Table 6 Type of occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government employee	32	33.7	33.7	33.7
	Private employee	41	43.2	43.2	76.8
	Self-employed	11	11.6	11.6	88.4
	Unemployed	7	7.4	7.4	95.8
	Retired	4	4.2	4.2	100.0
	Total	95	100.0	100.0	

4.2.2 Housing Information

A) Types of Houses

The data in table 7 represents the distribution of different types of houses among a sample of 95 individuals. This shows that the total number of respondents consistent at 95 and the house types in which they reside breakdown is shown in table 5. Accordingly, the distribution of house type indicates that villas are the most prevalent housing option among the respondents, comprising nearly half (48.4%) of the sample. Condominiums and 'others' categories follow, while apartments are the least common type of housing (4.2%). This result provide information for the government and private investor to understand the type of houses demanded by the resident.

Table 7 Type of houses living in

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Condominium	13	13.7	13.7	13.7
	Apartment	4	4.2	4.2	17.9
	Villa	46	48.4	48.4	66.3
	Others	32	33.7	33.7	100.0
	Total	95	100.0	100.0	

B) Modes of Houses

The data in Table 8 shows housing situation of 95 people. The housing types are not the same and they are mixed. Most people, about 47.4%, are renting from private owners. Some people, 24.2%, are living in their own houses. Others, 28.4%, are living in government or kebele housing.nThis information helps to understand housing condition and economic situation of the people. It can also help policy makers and housing office to improve housing and living conditions in the future. They can use this data to address housing needs. The data can provide insights into the housing situation. It shows how people live and what kind of housing they have. The information is relevant, for those who make housing policies. They can use it to make living conditions better.

Table 8 Mode of houses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Your own	23	24.2	24.2	24.2
	Rent from private	45	47.4	47.4	71.6
	Government/Kebele	27	28.4	28.4	100.0
	Total	95	100.0	100.0	

C) Housing Acquisition Mechanisms

The information in table 9 shows how people get housing. It looks at a group of 95 people. The results show that most people get housing by buying or renting a place on their own. This is what most of the people in the group did accounting for over half of them. Government programs do not help many people get housing. Some people get housing from someone who died or they live in settlements. There is also a group of people who get housing in ways that we need to learn more about these people how they get housing. This information can help the people who make decisions about housing make things better for everyone. The people in charge of housing can use this information to help people get the housing they need. Housing is something that everyone needs. We have to make sure that everyone can get it. Furthermore, table 9 gives us a

lot of information about how people get housing. We can see that people get housing in different ways. The people who are in charge of housing should look at this information. Try to make things better, for everyone. They can use this information to help people get the housing they need. This is very important because everyone needs a place to live.

Table 9 Housing acquiring mechanisms

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government program (IHDP)	10	10.5	10.5	10.5
	Private purchase/rent	48	50.5	50.5	61.1
	Inheritance	13	13.7	13.7	74.7
	Informal Settlement	6	6.3	6.3	81.1
	Other	18	18.9	18.9	100.0
	Total	95	100.0	100.0	

D) Distribution of years lived in current residences

The information in table 10 shows how long people have lived in their homes. It looks like most people, 56 out of 95 have been in their homes for than six years. This means that they are pretty stable and plan to stay in their homes for a time. On the hand only a few people, 4 out of 95 have lived in their current home for less than one year. This tells us that most people have been living in their homes for a while.

The data about how people have lived in their current homes is useful for understanding how stable housing is in the community. This information, about years lived in residences can help people make housing policies and provide support services for different groups of people based on how long they have lived in their current residences.

Table 10 Years Lived in Current Residents House

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	4	4.2	4.2	4.2
	1-3 years	23	24.2	24.2	28.4
	4-6 years	12	12.6	12.6	41.1
	More than 6 years	56	58.9	58.9	100.0
	Total	95	100.0	100.0	

E) Family Sizes

The table 11 data shows how many people in a sample of 95 have sized families. Most of these people are in families with 3 or 4 people, which is over 43% of the sample. Families with 1 or 2

people make up almost 30%. Families with 5 or 6 people or more are less common making up 27.4% of the sample. This information helps us understand the population and can help with community services, resource allocation and family policies. The family size distribution is useful for understanding trends. The sample shows that sized families are common. Family size distribution also shows that smaller families are also common. Larger families are less common, in the sample.

Table 11 Family size of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2 members	28	29.5	29.5	29.5
	3-4 members	41	43.2	43.2	72.6
	5-6 members	17	17.9	17.9	90.5
	More than 6 members	9	9.5	9.5	100.0
	Total	95	100.0	100.0	

F) Government housing program awareness

The information in table 12 tells us about what people know about government housing programs. We asked 95 residents. Found out that a lot of people know about the Integrated Housing Development Program. More than half of the people we asked said they know what the Integrated Housing Development Program is. When it comes to the housing saving scheme insignificant number of people knows about it. The Government Rental Housing program is somewhere in the middle. Some people do not know about any of these government housing programs. This means that people who work with government housing programs need to do a job of telling people about them. The people who make decisions, about government housing programs and the organizations that work with them can use this information to make government housing programs more visible and easier to access.

Table 12 Government housing program awareness of residents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Condominium housing	53	55.8	55.8	55.8
	Housing saving scheme	10	10.5	10.5	66.3
	Government rental housing	23	24.2	24.2	90.5
	Aware of any government housing program	9	9.5	9.5	100.0
	Total	95	100.0	100.0	

4.2.3 Basic Urban Service Conditions

Household Access to Adequate Water Supply

The table 13 shows respondents' perception of water supply availability in housing areas. The results indicate that a relatively large proportion of respondents (27.4% strongly disagree and 23.2% disagree) report inadequate water supply. Only a small proportion (22.1% agree and 3.2% strongly agree) confirm adequacy. The response shows that access to clean and sufficient water remains a major challenge in the Dera Dawa city administration, which has important implication for the living standard and life satisfaction of the resident.

Table 13 Housing areas adequate water supply

Adequate water supply	**Frequency**	**Percent**
Strongly Disagree	26	27.4
Disagree	22	23.2
Neutral	23	24.2
Agree	21	22.1
Strongly Agree	3	3.2

Availability of Reliable Electricity Services

The results from Table 14 show a mixed perception regarding electricity services. While 42.1% of respondents (agree and strongly agree) indicate reliable electricity. However, a considerable proportion of respondent (31.5%) expresses dissatisfaction. The remaining respondents are neutral. This shows that electricity provision is relatively better compared to other services but still inconsistent across households

Table 14 Electricity services reliable in housing areas

Available Electricity Services	**Frequency**	**Percent**
Strongly Disagree	12	12.6
Disagree	18	18.9
Neutral	25	26.3
Agree	19	20.0
Strongly Agree	21	22.1

Road Accessibility to Housing Areas

The table 15 below indicates moderate accessibility to roads, with 41% of respondents (agree and strongly agree) confirming road access. However, 32.6% of respondents said road access is poor. This shows that roads are there, but they are not well distributed.

Table 15 Road access to housing area

Road access to Houses	Frequency	Percent
Strongly Disagree	13	13.7
Disagree	18	18.9
Neutral	25	26.3
Agree	16	16.8
Strongly Agree	23	24.2

Comfortability of Housing Layout

The respondent response shows that most respondents (55.8%) are not satisfied while only 17.9% are satisfied with housing layout This shows that the housing design and spatial arrangement are not sufficiently address the residents' living needs.

Table 16 Layout of housing areas comfort ability for living

Housing comfort ability	Frequency	Percent
Strongly Disagree	17	17.9
Disagree	36	37.9
Neutral	25	26.3
Agree	10	10.5
Strongly Agree	7	7.4

Adequacy of Public Services in Housing Areas

Table 17 shows a balanced respond from the respondent regarding to the public service access according to the respondent response 43% is not satisfy while 40% respondent satisfy with public access. This suggests that public service delivery is moderate but still needs improvement in coverage and quality.

Table 17 Public Services adequacy in housing areas

Public service adequacy	Frequency	Percent
Strongly Disagree	15	15.8
Disagree	26	27.4
Neutral	16	16.8
Agree	15	15.8
Strongly Agree	23	24.2

Housing Affordability and Ownership

As the table below shows, a majority of respondents (63.2%) disagree that housing is affordable, while only 11.6% agree. This clearly indicates the problem of affordable houses in the study area.

Table 18 Affordable of housing availability in Dire Dawa City

Availability of Affordable Housing	Frequency	Percent
Strongly Disagree	28	29.5
Disagree	32	33.7
Neutral	24	25.3
Agree	7	7.4
Strongly Agree	4	4.2

Housing Quality and Livability

According to the table below, more than half of respondents (57.9%) indicate that their houses are not adequate for family size. This reflects overcrowding and mismatch between housing supply and household needs.

Table 19 My current house has adequate space for my family size

Housing adequacy for Family Size	Frequency	Percent
Strongly Disagree	32	33.7
Disagree	23	24.2
Neutral	20	21.1
Agree	12	12.6
Strongly Agree	8	8.4

Housing, Employment, and Social Outcomes

The table below indicates a relatively balanced distribution of responses. However, 38.2% of respondents agreed that the location of their housing supports access to employment opportunities. This finding suggests a moderate relationship between housing location and job

accessibility. One possible explanation is that the housing units are situated in locations that consider proximity to labor markets, thereby reducing travel distance and improving residents' access to employment opportunities.

Table 20 Housing location and access to employment opportunities

Housing access to Employment Opportunities	Frequency	Percent
Strongly Disagree	17	17.9
Disagree	25	26.3
Neutral	17	17.9
Agree	29	30.5
Strongly Agree	7	7.4

Housing and Social Interaction

According to the respondents, the housing program has not significantly disrupted social interactions among residents. The findings indicate a generally positive effect of housing on social interaction, with 46.4% of respondents agreeing. This suggests that the housing environment contributes to community cohesion and social integration by providing opportunities for residents to interact and build social relationships. However, the moderate level of agreement also implies that there is room for improvement in strengthening social connections within the housing communities.

Table 21 Housing situation improves social interaction with neighbors

Access to urban basic services	Frequency	Percent
Strongly Disagree	19	20.0
Disagree	17	17.9
Neutral	15	15.8
Agree	24	25.3
Strongly Agree	20	21.1

4.3 Inferential Analysis

4.3.1 Independent Sample T-Test

The One-Sample t-test results show that all variables are statistically significant. Housing supply has a mean of 1.72 (SD = 0.73) with a t-value of 22.98 (df = 94, p = .000). Infrastructure provision has a mean of 2.97 (SD = 1.09) with a t-value of 26.54 (p = .000). Urban planning shows a mean of 2.41 (SD = 1.10) with a t-value of 21.37 (p = .000). Service provision has a mean of 3.16 (SD = 1.36) with a t-value of 22.61 (p = .000). Access to housing has a mean of 2.30 (SD = 0.86) with a t-value of 26.05 (p = .000), and resident lifestyle has a mean of 2.90 (SD = 0.93) with a t-value of 30.26 (p = .000). Since all p-values are .000, it shows that respondents generally agree that housing supply, infrastructure provision, urban planning, service provision, access to housing, and resident lifestyle are all important factors in the study area.

Table 22 Independent T-Test

	Group Statistics			Independent Samples Test		
	N	Mean	SD	t	df	Sig.
Housing Supply	95	1.72	0.73	22.98	94	.000
Infrastructure Provision	95	2.97	0.1.09	26.54	94	.000
Urban Planning	95	2.41	1.10	21.37	94	.000
Service Provision	95	3.16	1.36	22.61	94	.000
Access to Housing	95	2.30	0.86	26.05	94	.000
Resident life Style	95	2.90	0.93	30.26	94	.000

4.3.2 ANOVA Analysis

The One-Way ANOVA was conducted to examine whether there are differences among groups regarding Housing Supply, Infrastructure Provision, Urban Planning, Service Provision, Access to Housing, and Housing Challenge. A significance level of 0.05 was used to interpret the results and determine whether the differences are statistically meaningful. If the p-value is than 0.05 it means there are significant differences among groups. If it's greater than 0.05 it means there are no differences.

The result for Housing Supply shows an F-value of 1.21 with a significance level of 0.26. This means there is no difference among groups regarding Housing Supply. Infrastructure Provision has an F-value of 2.38 and a significance value of 0.002. This means there is a difference among

groups regarding Infrastructure Provision. Urban Planning recorded an F-value of 4.34 with a significance value of 0.00. This shows a significant difference among groups concerning Urban Planning. Service Provision also shows a difference among groups with an F-value of 2.96 and a p-value of 0.00. Access to Housing has the F-value of 4.93 with a significance level of 0.000. This means there is a significant difference among groups regarding Access to Housing.

In terms the ANOVA results show that Infrastructure Provision, Urban Planning, Service Provision and Access to Housing have big differences among groups. Housing Supply and Housing Challenge do not have significant differences. Among the ones that are significant Access to Housing and Urban Planning have the biggest differences based on their high F-values. These findings suggest that there are disparities in infrastructure, planning systems, service delivery and housing accessibility among the groups, in the study area.

Table 23 ANOVA Test

		Sum of Squares	df	Mean Square	F	Sig.
Housing Supply	Between Groups	15.18	25	.61	1.21	.262
	Within Groups	34.59	69	.50		
Infrastructure Provision	Between Groups	51.60	25	2.06	2.38	.002
	Within Groups	59.84	69	.87		
Urban Planning	Between Groups	69.15	25	2.77	4.34	.000
	Within Groups	44.00	69	.64		
Service Provision	Between Groups	90.08	25	3.60	2.96	.000
	Within Groups	84.05	69	1.22		
Access to Housing	Between Groups	44.52	25	1.78	4.93	.000
	Within Groups	24.91	69	.36		

4.3.3 Correlation

Housing Supply and Urban Planning show a positive relationship, with a correlation coefficient of 0.34, which is statistically significant. This indicates that improvements in Urban Planning are associated with improvements in Housing Supply.

Housing Supply is also positively related to Access to Housing, with a correlation of 0.33. This suggests that as housing supply increases, access to housing becomes easier for residents.

Similarly, Housing Supply and Residential Lifestyle have a positive but relatively weak relationship, with a correlation of 0.23. Although the relationship is not strong, it still suggests that improvements in housing supply contribute to better living conditions.

Infrastructure Provision and Service Provision exhibit a strong positive relationship, with a correlation of 0.74. This implies that public service is facilitated by infrastructure development. Likewise, infrastructure Provision also shows positive relationships with Urban Planning, Access to Housing, and Residential Lifestyle with correlation coefficients of 0.43, 0.52, and 0.55 respectively. This indicates that improved infrastructure contributes meaningfully to urban development better housing access and improved living standards.

Urban Planning is positively associated with Service Provision, Access to Housing, and Residential Lifestyle with correlations of 0.50, 0.46, and 0.50 respectively. This indicates that the effective urban planning is crucial for enhancing service delivery improving housing access, and supporting better lifestyles. Similarly, service Provision has a strong positive relationship with both Access to Housing and Residential Lifestyle with a correlation of 0.63 in each case. This result further confirm that improved public service delivery significantly enhances housing access and resident's lifestyle. The other important variable is access to house which has significant positive relation with residential lifestyle, and there correlation level is 0.59 and corroborate the positive impact of the access to housing in the overall quality of life of the residents.

Table 24 Correlation

Variables	Correlations					
	Housing Supply	Infrastructure Provision	Urban Planning	Service Provision	Access to Housing	Resident lifestyle
Housing Supply	1					
Infrastructure Provision	.156	1				
Urban Planning	.341**	.432**	1			
Service Provision	.164	.738**	.503**	1		
Access to Housing	.325**	.519**	.455**	.631**	1	
Resident life Style	.233*	.546**	.496**	.631**	.588**	1

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

4.3.4 Result of Empirical Model

Table 16 shows the results of a regression analysis from structural equation model. According to the first part of table 16 below house access is determined by house supply and service provision

positively and significantly. As the house supply increases by a units the resident house access increases by 0.23 units. This result shows that through building more houses either by government ot by the private investor improve the access of housing. Similarly, as the service provision increased by the government the resident house access increased by 0.302 and its significant at 1%. Thus, increasing the provision of public service such as electricity, water, sanitation and transport can increase the access of the house in the city residents.

The second part of table 16 shows the determinant of the resident lifestyle and one of the determinants is access to housing. As resident access house their lifestyle improved by 0.27 and its stastically significant at 5%. This result indicates as the residents have better access to housing their overall living standard is improved. Likewise, service provision has a direct and significant positive effect on residential lifestyle ($\beta = 0.197$, $p = 0.015$), indicating that access to basic services improves people's quality of life independently of housing accessibility. Urban planning as well indicates that significant positive effect on resident lifestyle. Meaning that due to appropriate planning the lifestyle of the resident improves by 0.146 and its statistically significant at 10%. This result shows appropriate urban planning contribute for improvement of living standard of the residents. Hence, the government should employ appropriate policy as it improve the standard of living of the residents.

Table 16: Regression Analysis result of total effect

Structural equation model Number of obs = 95
Estimation method: ml Replications = 500
Log likelihood = -681.43426

Endogenous Variable / Predictor Pathways	Coef. (β)	Bootstrap Std. Err.	z-statistic	p-value	95% Confidence Interval
Housing Accessibility					
Housing Supply	0.230***	0.088	2.61	0.009	[0.057 0.403]
Infrastructure Provision	0.069	0.108	0.64	0.522	[-0.143 0.281]
Urban Planning	0.086	0.087	1.00	0.319	[-0.083 0.256]
Service Provision	0.302***	0.093	3.25	0.001	[0.120 0.484]
Constant (_cons)	0.535**	0.207	2.58	0.010	[0.129 0.941]
Residential Lifestyle					
Housing Accessibility	0.278**	0.140	1.99	0.047	[0.004 0.552]
Housing Supply	0.032	0.117	0.27	0.788	[-0.199 0.262]
Infrastructure Provision	0.104	0.102	1.02	0.309	[-0.096 0.303]
Urban Planning	0.146*	0.081	1.81	0.070	[-0.012 0.305]
Service Provision	0.197**	0.082	2.42	0.015	[0.038 0.357]
Constant (_cons)	0.915***	0.270	3.38	0.001	[0.385 1.444]
var(e.Acc_Housing	.3940891	.0637413			[.2870 .54109]
var(e.Res_LifeStyle)|	.4366914	.0579734			[3366 .56646]

The results presented in the total effect table show how the explanatory variables influence both the mediator (housing accessibility) and the outcome variable (residential lifestyle). However, to understand the transmission mechanism, we have to analyze the on the indirect effects. The indirect effect explain the role of mediating variable (in our cases access to house) which links the urban development factors to residential lifestyle outcomes.

The indirect effect results indicate that housing accessibility indeed plays a meaningful mediating role, and its statistically significant at the 10% significance level. For instance, housing supply, it has a positive and statistically significant indirect effect on residential lifestyle ($\beta = 0.06399$, $p = 0.083$)., which is not directly contribute to the residential life score see table 16. This implies that part of the influence of housing supply on residents' lifestyle operates through improving housing accessibility. In other words, when housing supply increases, it enhances access to housing, which in turn contributes to better living conditions and improved residential lifestyle outcomes.

Similarly, service provision shows a positive and relatively stronger indirect effect on residential lifestyle ($\beta = 0.08399$, $p = 0.089$). This indicates that improvements in essential urban services such as water supply, electricity, sanitation, and transportation improve residential lifestyle partly by increasing housing accessibility. Among all variables, it demonstrates the strongest mediated effect, shows that it is a key channel through which improvements in urban development translate into better living conditions for residents. This finding implies that service delivery is not only directly important but also crucial in determining the accessibility of house which then enhances lifestyle outcomes.

Table 25 Indirect effect result of SEM

Coefficient	Coefficient	Bootstrap std. err.	Z	P>z	[95% conf.interval]
Structural					
Acc_Housing					
H_Supply	0	(no path)			
INF_Provision	0	(no path)			
URB_Planning	0	(no path)			
SurV_provision	0	(no path)			
Res_LifeStyle					
Acc_Housing	0	(no path)			
H_Supply	.0639873	.036931	1.73	0.083	-.0083961 .1363707
INF_Provision	.0192623	.0315059	0.61	0.541	-.0424883 .0810128
URB_Planning	.0239907	.0258557	0.93	0.353	-.0266855 .0746669

SurV_provision	.0839885	.0493869	1.70	0.089	-.0128081 .1807851

4.3.5 Post Estimation Test

The post estimation tables below present the goodness-of-fit results of the Structural Equation Model (SEM). The result shows that a good representation of the observed data. For instance, the likelihood ratio statistics indicate that the model fits the data perfectly (χ^2_ms(0) = 0.000). In addition, both the Comparative Fit Index (CFI = 1.000) and the Tucker–Lewis Index (TLI = 1.000) exceed the commonly recommended threshold of 0.95 showing that the hypothesized relationships among the variables are highly consistent.

The error-based fit measures further confirm the adequacy of the model. The Root Mean Square Error of Approximation (RMSEA) is 0.000, with a 90% confidence interval ranging from 0.000 to 0.000 and a probability of close fit (pclose) equal to 1.000. which clearly shows that there is no approximation error. Showing that the model is specified appropriately and captures the observed data structure very well.

Likewise, the Standardized Root Mean Square Residual (SRMR) is 0.000 indicates the differences between the observed correlations and those predicted by the model are negligible. The model also demonstrates a reasonable level of explanatory power. The coefficient of determination (CD) is 0.580, indicating that approximately 58 percent of the variation in the endogenous variables is explained by the model

Table 26 result of post estimation test

Fit statistic	Value	Description
Likelihood ratio		model vs. saturated
chi2_ms(0)	0.000	baseline vs. saturated
p > chi2	.	
chi2_bs(9)	122.760	
p > chi2	0.000	
Population error		
RMSEA	0.000	Root mean squared error of approximation
90% CI, lower bound	0.000	Probability RMSEA <= 0.05
upper bound	0.000	
Pclose	1.000	

Baseline comparison		Comparative fit index
CFI	1.000	Tucker–Lewis index
TLI	1.000	
Size of residuals	0.000	Standardized root mean squared residual
SRMR	0.580	Coefficient of determination
CD		

4.5 Qualitative Analysis

Interview, observation and open-ended questions response on residential housing development are presented below.

4.5.1 Interview Results

A) Organization of Entities Related to Housing

The organizational efforts for residential housing are not enough, but they are ongoing. Before 2003, residential houses were managed through loans from the Commercial Bank of Ethiopia. After this loan program stopped, the Dire Dawa city administration started to prioritize housing from 2010. The situation create alerts for the city administrator, then they exert a lot efforts in improving the housing condition of the city.

B) Examples of Successful Programs

Housing projects have been implemented since 1996. However, according to the respondent, they have not been as effective as the programs implemented between 2010 and 2013. The respondent boldly affirms that the program is one of the most successful examples in the history of housing projects in the city administration.

C) Recommendations for Government Improvement

The respondent's response regarding the role of the government also has important implications. According to the respondent, the government can improve housing provision by introducing programs that involve the government, private individuals, and investors. It can also support private developers and real estate companies by offering tax reductions or exemptions.

D) Strengths and Weaknesses of the Program

According to the respondent's response the program has the following strength. The first one it provide priority for women and government employees. In addition the program create job

opportunities and contribute to the overall economic activity. Whereas the program also has some weaknesses according to respondent among that project delays is the one, and the other is financial shortages, and poor construction quality.

E) Recommended Resident Actions

Based on the observation and evidence from report and in depth interview from the project manager, the following action should be taken by residents. The first one is increasing their saving, and keeping their environment and clean. In addition the resident should use land for productive and income generative activities.

F) Performance over the Past Five Years

The overall performance of the program is not satisfactory on top of that there is organized data about the project performance in the past five years. Thus, drawing conclusion is difficult and its considered as the weaknesses of the project.

G) Sufficiency of Housing Supply

The supply of house in Dera Dawa city administration is not enough. Thus, demand is much higher than supply see for example in 2008 16,000 people needed houses. Only 900 were delivered over the next decade. By 2016-2017 demand grew to over 20,000 people. The government cannot solve this alone; private sector and real estate participation are needed.

H) Community Participation

Housing development needs community participation. Residents should contribute ideas, research and resources. However community participation in Dawa City Administration is not strong.

I) Housing Demand vs. Supply Data

In 2006 housing demand was 200,000. By 2011 it increased to 358,000. From 2006-2011 548 houses were delivered. From 2016-2018 all planned projects collapsed.

4.5.2 Observations

I observed the situation of the housing project and demand in the study area. Even though the project has brought important benefits to the society, the problem still persists, as housing projects often fail to meet demand. The living conditions of the community remain quite difficult. Therefore, the government and other stakeholders should place greater emphasis on

addressing this problem. The following images from Dire Dawa also confirm the existence of slum settlements in the city.

Figure (3) :slum settlements of Dire Dawa city



This further indicates that the project fails to meet its intended objectives, contrary to some respondents' expectations. The currently partially completed projects are not very satisfactory. It has also been observed that community participation is essential for housing development.

4.5.3 Results from Open-Ended Questions

The respondents' responses regarding saving for housing are not satisfactory. Almost all respondents have stopped saving and are no longer willing to save for housing following the unexpected results of the program. Initially, they had full confidence in the IHDP as an opportunity to access houses and basic services. However, high house prices, and poor infrastructure remain major challenges.

4.6 Key Findings

The study found that IHDP has an effect on residents' lifestyles in Dire Dawa City Administration.

A) Housing Characteristics

Most respondents are economically active adults aged 26-35 years. They are married and relatively well-educated. Private-sector employees need housing the most. Most respondents live in villas rented private houses.

B) Validity of the Study

The reliability test showed internal consistency and reliability.

C) Inferential Analysis Findings

i. One-Sample T-Test Results

All major variables were statistically significant.

ii. ANOVA Results

Significant differences existed among groups regarding Infrastructure Provision, Urban Planning, Service Provision and Access to Housing.

iii. Correlation Analysis

Housing Supply had a relationship with Urban Planning and Access to Housing. Infrastructure Provision showed a positive relationship with Service Provision and Resident Lifestyle.

iv. SEM Analysis

Access to Housing directly affect Resident Lifestyle, in addition housing access also plays important as mediator. Urban Planning and Service Provision emerged as predictors of improved resident lifestyle.

D) Qualitative Findings

i. Housing Supply and Program Performance

Housing demand far exceeds supply in Dawa City Administration. Many planned housing projects were commonly collapsed.

ii. Strengths of the IHDP

The program provided affordable housing opportunities and created employment opportunities.

iii. Weaknesses of the IHDP

Major weaknesses include delays in project completion and poor infrastructure development.

iv. Community Participation

Community participation in housing development remains weak.

v. Major Housing Challenges

Respondents identified housing prices, expensive rental costs and land shortages, as key challenges.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

The study on the impact of the Integrated Housing Development Program on residents' lifestyles in Dire Dawa City Administration, using data from 95 respondents, shows how the program has changed the lives of people living there. Results from the SEM model show that access to housing significantly improves the living standards and lifestyles of residents. In addition, access to housing also plays a mediating role in improving the living standards of residents. This indicates that it's the building that determines the lifestyle of the resident, it's the access, meaning its affordability, and the way it is distributed to society that matters.

This result is further affirmed by the observations and open-ended questions; the respondents further confirmed that the study examines how obtaining housing through the program affects different aspects of life, such as social, economic, and environmental factors. Based on this finding, the researcher recommends the following point.

5.2 Recommendations for Government

Based on the key findings and the conclusion, here are some recommendations:

- ✓ Improve policies to help all groups those who need help.
- ✓ Work with communities to plan housing projects.
- ✓ Evaluate housing programs.

A) Specific Actions for Government

* Build affordable houses.
* Work with developers.
* Help people get mortgages.

* Improve city planning and infrastructure.

B) Recommendations for Residents

- Save money for housing.
- Participate in community housing projects.
- Work with government and local organizations.

C) Future Research Areas

- Compare housing programs in cities.
- Study the long-term effects of housing programs.
- Look at the role of developers.
- Assess housing affordability.
- Examine community participation, in housing development.

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Annex 1: Survey Questionnaire

Annex 1: Survey Questionnaire

I. Demographic Information:

1. What is your age category in years?

☐ 18-25

☐ 26-35

☐ 36-45

☐ 46-55

☐ 56 and above

2. What is your gender?

☐ Male

☐ Female

3. What is your marital status?

☐ Single

☐ Married

☐ Divorced

☐ Widowed

4. What is your education level?

☐ No formal education

☐ Primary

☐ Secondary

☐ Diploma

☐ BA and Above

5. What is your occupation?

☐ Government employee

☐ Private employee

☐ Self-employed

☐ Unemployed

☐ Retired

6. If you are employed what is your monthly income?

☐ Less than 6,000

☐ 6,000-10,000

☐ 10,001-15,000

☐ 15,001-20,000

☐ 20,000 and above

7. If you are not employed what is your monthly income in ETB? _____

What is your source of income? _____

8. Can you save for a housing opportunity if one comes up?

☐ Yes

☐ No

* If yes how much can you save? _____

* If not why can't you save? _____

II. Housing Information:

9. What type of housing do you currently live in?

☐ Condominium

☐ Apartment

☐ Villa

☐ Other

10. How do you. Rent your housing?

☐ Your own

☐ Rent from an owner

☐ Government or Kebele

11. How did you get your housing?

☐ Government program

☐ Purchase or rent

☐ Inheritance

☐ Informal settlement

☐ Other

12. How long have you lived in your home?

☐ Less than 1 year

☐ 1-3 years

☐ 4-6 years

☐ Than 6 years

13. How many people live in your household?

☐ 1-2 members

☐ 3-4 members

☐ 5-6 members

☐ More than 6 members

14. What is the size of your home in meters?

III. Housing Policy and Program Implementation:

15. Which government housing programs do you know about?

☐ Integrated Housing Development Program

☐ Housing saving scheme

☐ Government housing

☐ I don't know about any

16. Please rate the following statements:
1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Disagree

Item	1	2	3	4	5
Government housing programs are implemented on time.					
Housing allocation procedures are fair and transparent.					
Government housing programs help low-income households.					

IV. Access to Housing:

17. Please rate the following statements:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Disagree

Item	1	2	3	4	5
Affordable housing is available in Dire Dawa.					
I have a chance of owning a house because of government housing programs.					
The cost of housing is affordable for people.					
My current house has space for my family.					
My house is close to services.					

V. Resident Lifestyle:

18. Please rate the following statements:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Disagree

Item	1	2	3	4	5
My housing condition improves my health and wellbeing.					
My neighborhood is safe and secure.					
My housing location helps me access employment opportunities.					
My housing situation helps me interact with neighbors.					
I am satisfied with my housing conditions.					
My housing condition improves access to services.					

VI. Housing Challenges:

19. Please rate the following statements:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Disagree

Item	1	2	3	4	5
High housing cost is not a problem.					
Housing shortage is not an issue.					
Housing quality is not a problem.					
Lack of infrastructure is not a problem.					
Land shortage is not a problem.					

20. How serious is the housing problem in Dawa?

☐ Very low

☐ Low

☐ Moderate

☐ High

☐ High

21. What are the biggest challenges you face in your neighborhood?

☐ Lack of housing

☐ Poor infrastructure

☐ Limited access to services

☐ Safety concerns

☐ Other

VII. Final Thoughts:

22. What are the benefits of the Integrated Housing Development Program?

23. What challenges still exist regarding housing and lifestyle in Dawa?

_____
_____
_____

24. What improvements should the government and residents make to improve housing in Dawa?

* Government tasks

_____
_____
_____

* Residents' tasks

_____
_____
_____

Annex 2: Interview Questions

1. Can you describe your experience living in Dawa?

2. What do you think are the strengths and weaknesses of the housing program?

3. How have housing policies affected your life?

4. What are the pressing housing issues in Dawa?

5. Can you share any experiences with housing policy?

6. How responsive are local authorities to housing concerns?

7. What role does community participation play in housing policies?

8. Are there housing initiatives that should be expanded?

9. What does the future of housing, in Dawa look like?

Annex 3: Observation Checklist

Location: Date:

Time:

Housing Characteristics:

* What kind of housing is here? (apartment, house, shantytown)

* Are the buildings in shape or falling apart?

* Do people have access to necessities like water, electricity and toilets?

Neighborhood Infrastructure:

* Are the roads and walkways in good condition?

* Can people easily get transportation?

* Are there parks or green spaces around?

* How are the local schools and healthcare centers?

Social Dynamics:

* Do people in the neighborhood get together for meetings or events?

* Do residents. Get along with each other?

* Are there street vendors or local markets?

Security:

* Can you see police or community safety efforts around?

* Is there crime or vandalism in the area?

Overall Environments

* Is the neighborhood clean and do people manage waste well?

* How noisy is it. What is the vibe, like?

Additional Notes:

_____

_____