



EFFECTIVE CIVIL SERVANT'S HOUSING OWNERSHIP IN BAUCHI METROPOLIS

YAKUBU M. J., MUHAMMAD M. S., ADEBENGA A., GAMBO, M. J

**Department of Estate Management and Valuation, Abubakar Tafawa Balewa University Bauchi, Bauchi State.*

Abstract

In many developing countries, including Nigeria there are number of challenges militating against the optimum performance of public housing in the country such as high cost and slow pace of construction of government project, system of granting loan for low income earners, provision of basic infrastructure in various layout on which individual could build their own houses, effective program of action and appropriate institutional arrangement for the execution of project and lastly too much of corruption. This research examines the effective housing delivery for civil servant. A survey research strategy was used and a questionnaire as instrument of data collection was adopted in the research. A total of 217 questionnaires was distributed out of which 214 were retrieved and analysed by mean ranking and multiple regression analysis using SPSS software. The result from the analysis shows that the major sources of housing ownership in the area are personal saving, gift and inheritance, mortgage institution loan, loan from employer and owner occupier ranked 1st to 4th respectively, while cooperative society loan has the least. It is also revealed that major perceived effectiveness of housing delivery in the study are standard house ranked followed by housing standard, housing affordability, housing planning, housing sustainability ranked first. The study from regression further indicated that the model presenting R-value 0.316 and R square with 0.100 with F- statistic value 23.586 was significant. The model indicates the medium effect size of challenge of housing ownership in the study area. It was recommended that government should create and strengthen the

institutional framework that will ensure land are available. Secondly, there is need to provide mortgage facilities for the deserving members. Thirdly, there is need for a current policy reform and some of the applicable western housing finance policies institutions, and innovations applicable to the Nigerian context be adopted. The study further recommended that civil servants housing should be adequately provided.

Keywords: *housing, civil servants, housing delivery, affordability & housing sustainability*

Introduction

The housing problem has been generally accepted as being diverse and complex. Within the spectrum of this problem, one can identify both quantitative and qualitative deficiencies. This problem is worldwide and it is of a recurring nature. It is doubtful if any nation of the world can satisfactorily meet its housing requirements (Dabara, Anthony, Omotoso & Agidi, 2016). Many renowned scholars of urban science such as Castells, Burgess, Hall, Turner, Abu-Lughod, Mabogunje and so on as well as distinguished regional and international organisations such as United Nations Habitat, World Society of Ekistics, the World Bank etc. concerned with urbanisation and housing at global levels, have long expressed immense anxieties over the alarming nature and dimensions of the housing problems in the nations of the developing world (Campbell, 2018). Highly recognised among the most crucial corollaries of unplanned and dependent urbanisation is the urban housing crisis pervading the primary and large regional secondary cities of the fast and medium developing countries of the third world nations (Lagos, Rio de Janeiro, Sao Paulo, Mexico City, Cairo, New Delhi, Karachi etc.) This crisis in its integrated form has surpassed the terrains of the social sphere, reproducing itself in the economic, political and environmental processes of these nations of the third world, Nigeria not an exception (Bolay, 2020).

In many developing countries, including Nigeria, the urban housing predicament is ever-increasing undiminished despite some new policies, programs and strategies being engaged by public and private sectors in addressing this problem (Ewurun, Egolum & Ogbuefi, 2019). Government has recognised that the majority of those in need of housing in many less-developed

nations in Africa, Asia and South America are in the low-income categories and that some require special housing programs to be able to live in decent housing (Salisu, Odulaja, Ogunseye, Fasina & Okunubi 2019). Since market solutions and funds may not be suitable for housing this category of people and given the vital role housing plays in the socio-economic and political development of any nation; governments in these countries have over the years been engaged in public housing provision (Abekoziem, 2000). In Nigeria however, from the debut efforts of the Lagos Executive Development Board (LEDB) in 1928 to date, public housing provision in this country has continued to lag behind the demand for housing, as almost 90 % of the nation's housing stock is provided by the informal sector (Nzau & Trillo 2020).

As is true in other developing countries, some challenges are militating against the optimum performance of public housing in Nigeria. These challenges which are both contextual and organisational have shown manifestations in low productivity and provision of poor quality and expensive housing (Ebekoziem, 2020) are escalating with each passing day due to some reasons. These include high rates of urbanisation and population growth (Dodman, Rusca & Colenbrander 2017), absence of proper monitoring and evaluation of public housing policies and programs (Awotona, 2011; Federal Republic of Nigeria, 2010), lack of easy access to land and other housing inputs (Ikejiofor, 1999; UN-HABITAT, 2006) and low capacity of public housing agencies (Mammadi, Baba, Tukur & Abdullahi 2020). As a result, public housing in Nigeria has been criticised for failing to generate tangible and sustainable housing production, distribution and acquisition mechanisms to meet increasing housing demand, particularly by low-income earners (Alabi, 2018).

In Nigeria, most people live in poor quality housing and unsanitary environments. This problem of inadequate housing has been compounded by the rapid rates of urbanisation and economic growth. Housing difficulties are more serious for the low-income groups where problems have been complicated by rapid population growth, inflated real estate values, speculative activity and influx of poor immigrants especially from neighbouring state and lack of planning (Oni-jimoh, Oyebanji & Gerges 2018).

Concept of Housing

Housing is heterogeneous good, producing a flow of services to the household overtime (Owens, 2017). It consists of a series of component that may be produced in various ways and with different costs, standards and financing

option. These factors determine the total cost of the dwelling and it results in a wide range of housing types, which emphasizes the substitutability of one component for another. A rise in the price of a particular component prompts a search for a way to economize on it. When land costs are high, construction becomes difficult. If cement is scarce, other building materials may be substituted in the production process. On the other hand, the effective demand for housing is derived from each household's willingness to pay for housing. The level of household income, its distribution and the prices of available housing and of other goods and services are important influences on decisions about how much to spend on housing, so is the demographic pattern that determines the growth of demand overtime (Li, Wei, Yu & Tian, 2016).

The distribution of income affects the affordability of housing for different income groups (Aluko & Aluko 2017). Non-economic factors such as tastes and preferences can be important in many cultural and political environments. Thus, the producers of housing have a continuing problem of balancing supply against demand, for if the latter falls relative to the former, then prices are likely to drop, the extent of drop would reflect the elasticity of demand for housing. The situation in this country has been non-affordability of decent housing by low-income group and urban poor due to the falling per capita income and a high unemployment level of the citizens (Aluko, 2017).

The concept of housing need is the extent to which housing conditions fall below the levels or norms considered necessary for the health, privacy and development of normal family living standards, it does not involve the willingness or ability to pay on the part of the consumer. Thus, housing need is and money lenders who have been contributing substantially to the finance of housing construction also persist. The impact of these informal institutions however cannot be properly quantified because they are largely uncoordinated, scattered and varied in scope and operational depth (Aturamu, 2018). Though finance has been identified as pivotal in housing delivery in Nigeria (Adamu, 2019), culminating in the promulgation of National Housing Fund (NI-IF) Decree 1992 Shenod a (2010), less than 8 billion Naira was accumulated and 450 million Naira disbursed as loans in a period over a decade after the promulgation of this decree.

Public Housing Delivery in Nigeria

Oni-jimoh, Liyanage, & Gerge (2018) stated that the State intervention in the form of public housing construction evolved during the period of colonial

domination. This policy was exclusively directed at the provision of housing for the white colonial population “settled” in specially protected and developed areas, referred to as Government Reservation Areas (GRAS), “Prohibited” to the local population, the housing forms and spatial patterns of the GRAs reflected the English nostalgia for the “garden city”.

The post-independence period saw the development and extension of the GRAs and the introduction of special public housing programmes exclusively for the needs of the new national elites in the higher hierarchy of the state apparatus (Chiroma, Shah, Usman, Kagu and Ijafiya).

In 1962, National Development plans were introduced into the budgeting system of the country instead of the fiscal and sectoral plans, which were previously used. From the first National Development Plan period (1962-68), it was the intention or policy of the government that low, medium and high-income people should benefit from public housing and programmes of governments. However, the first ten years after independence does not have much to say about government efforts in the provision of public housing in Nigeria (Green, 2018).

The first National Development Plan (1962-68) mentioned housing as part of industrial estates, Land Acquisition and Town Planning. The plan indicated the government’s aim of producing 24,000 housing units during the plan period. Unfortunately, only 500 housing units were built by the Federal Government before the outbreak of the civil war in 1967 (Green, 2018).

The second National Development Plan (1970-74) was unique because the government accepted housing as part of its social and political responsibilities. It emphasizes housing provision for all social groups whether displaced or not from the competitive housing market.

To fulfil the aims and objectives of the housing policy, the Gowon Military administration announced (during second development plan period) the immediate construction of housing units by the Federal Military and State Military Governments for rent at affordable prices, Increase in the construction of houses for government workers though not explicitly spelt out, this implies the senior officials of the administrative mechanism): development and expansion of loans for private housing. (This case favoured the most privileged social group who already had access to the banks through collateral security and employment stability). And increase in investment in local production of

cement and other necessary building materials. Increase in the importation of cement to supplement the needs created in the housing construction sectors.

In accordance with the public housing policy, (Aliu & Odumosu 2018), pointed that 54,000 housing units were programmed for immediate construction between 1972 and 1973. Ten thousand units in Lagos and 4000 units in each of the then 11 state capitals. The Federal Housing Authority was established to directly construct these housing units. The housing volume was distributed as 60% for the low-income groups, 25% for the middle-income and 15% for the high-income social strata (5). However, the capital expected to be expended on the middle-and high-income housing caused doubts about the amount to be spent on low-income housing.

In 1976, following the military overthrow of the Gowon regime, a reappraisal of the housing policy and the numerical dimension of the construction programmes was made and incorporated into 1975 –1980 National Development Plan. A total of 1.83 billion was allocated to housing during this plan period. The rise in the oil economy and local political pressures influenced this reappraisal. It was stated that:

The Federal Military Government would build 202,000 housing units per year; 46,000 in Lagos, 12,000 for Kaduna, while 8,000 units would be built in the state capitals. The State Government would be directly involved and FHA would provide the necessary infrastructure. (This marked the beginning of the decentralization of FHA to state levels), A Ministry of Housing, National Development and Environment with sole responsibility on housing were created. (For the first time, housing is accorded a separate status and liberated from the bureaucracy and financial inadequacy of the ministry of works, to which it was subordinated) and The additional financing of the Federal Housing Authority in order to directly construct and develop housing estates in various cities of the nation. (This is different from the initial policy line. It recognizes the need for qualitative housing development in the larger secondary but no-primate cities (Ajayi, 2019).

The temporary departure of the military from state power and the installation of the Shagari civilian regime saw another reappraisal of the housing programme. This was done under the excuse of the huge economic and financial burden of the numerical dimension of the exercise. However, the new capital, Abuja, was to be rapidly constructed during the same period. The Federal Government,

during the 1981 –1985 plan period, was to embark on the provision of 2000 housing units yearly in each of the 19 states of the Federation, without special attention to the cities worst pressed by the housing crisis (e.g. Lagos). About N1.6 billion was allocated to housing (Williams, 2019).

In 1979, in an apparent reply to the cancellation of the special housing programme for Lagos, the civilian government of Lagos State announced a state housing programme of 50,000 units to be constructed between 1979 and 1983. The 1984 re-arrival of the military witnessed a reappraisal of the housing units to be constructed by the Lagos State Property Development Corporation. Instead of the ongoing exercise of 50,000 units, 8000 units with new design models were to be constructed between 1983 and 1986 by the state’s military government.

With the change of government through a Military Coup in 1986, the public housing exercise was terminated. The Military Government claimed to no longer provide housing for Nigerians on grounds of restraining economic situation. House ownership was left to hard-working Nigerians although efforts were made by the Government to reduce costs of building materials and control land speculations. There is no doubt that this policy deviation placed the urban poor and middle-class in further displacement from the housing market (Oni, 2017).

With the enormity and perpetual nature of housing problems facing the Country, the Government nonetheless, took another look at housing and thus launched the National Housing Policy in February 1991. This was a comprehensive document aimed at “ ensuring that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 A.D.” This goal is consistent with the United Nations resolution of Housing for all by the year 2000 A.D. and thus required that 700,000 housing units be constructed annually in order to meet the target of 8 million units by the target year (2000A.D) in Nigeria. The policy provides for encouragement and promotion of active participation in housing delivery by all tiers of government; strengthening of institutions within the system to render their operation more responsive to demand; emphasizing housing investment which satisfy basic needs, and encouraging greater participation by the private sector in housing development. The policy also suffered major setbacks in its implementation.

It is however important to note that 1994 marked a rethink of the military Government to addressing housing provision. Hence in and address on January 20, 1994 by the Minister of Works and Housing titled “ The Beginning of a New Dawn” Unveil a National Housing Programme for 1994 – 1995 to be executed under the Ministry. During the period a total of 121,000 housing were to be constructed for all income groups (i.e. low, medium and high). Priority was given to newly created states. Each of the states is to have 5,000 housing units while the rest and Abuja share 76,000 housing units (Sule, 2018).

To ensure proper execution of this programme, the Government formed a 16-man committee to study the National Housing Policy in terms of its provision compliance and implementation. The issue of housing finance was addressed through the establishment of the National Housing Fund in 1992 and granted a take-off fund of N250million. Also, the Federal Mortgage Bank (FMB) put in place three schemes viz: voluntary, mandatory and budgetary allocations and financial transfer schemes to curb the problem of housing finance.

Under the current democratic dispensation, which started in 1999, the federal government involvement in housing has been in partnership with private developers- a situation that makes one query the authenticity of government public housing programme.

One initial first step taken by government was the setting up of a 15-man committee to look into the problem of urban development including housing. The committee recommended an appropriate framework for housing development among other issues (6). In 2002, the Federal Government set up a new Ministry of Housing and Urban Development to deal with housing and urban development. This development demonstrates government commitment to continue to assure a paternalistic approach to housing (Bello, 2019).

Nigerian National Housing Policy

The inability of earlier policies and programmes to adequately resolve the backlog of housing problems in the country reveals the need for more pragmatic solutions and this form the basis for a review of the the1991 National Housing Policy. Given the importance of housing in the national economy, the federal government of Nigeria set up a 15 man committee on urban development and housing in 2001. One of theresponsibilities of the committee was to articulate a new housing policy. The report of the committee asaccepted by the federal government was published in a government white paper on the report of the

presidential committee on urban development and housing in the year 2002. Part one of the report contains the new housing policy, which was subsequently published as a draft national housing policy in, 2004. The draft policy was subjected to critical comments and inputs across the different states of the federation and the New National Housing Policy published in the year 2006 (Omolabi & Adebayo, 2017).

This policy came up with some transitional strategies in which the government made a significant effort impartial disengagement into housing provision and encourage privately developed housing (Shiyanbola & Olaleye, 2019). Under the policy adjustment such as the amortization period which was 25 years under the previous policy was jacked up to 30 years, interest on NHF loans to PMI's were scaled down from 5% to 4% while the lending rate to contributors is reduced to 6% from the previous 9%. The new policy aimed at removing the impediments to the realization of the housing goal of the nation. The goal of the policy is to ensure that Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost". This goal is similar to that of the 1991 policy except that the fulfilment of the policy is not tied to a specific period. The scope of the policy objectives has also been widened to include some of the issues put under the 1991 policy strategies. The policy objectives are: Develop and sustain the political will of the government for the provision of housing for Nigerians. Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing. Strengthen all existing public institutions involved in housing delivery at the federal level. Encourage and promote active participation of other tiers of government in housing delivery. Create necessary and appropriate institutional framework for housing delivery. Strengthen the institutional framework to facilitate effective housing delivery. Develop and promote measures that will mobilize long term sustainable and cheap funding for the housing sector. Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing construction cost. Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery. Develop and promote the use of appropriate technology in housing construction and materials production. Make land for housing development easily accessible and affordable.

Develop and promote a national housing market. Enact laws and make regulations to prevent and control fire incidence in Nigeria. Improve the quality of rural housing, rural infrastructure and environment. The main policy thrust is on institutional reform, capacity building, and increased financial mobilisation to the housing sector, local building material production and

adequate access to building land. In order to achieve the policy objectives, 22 strategies were specified in section 2.3 of the policy, some of which are: Strengthen and sustain the federal ministry of Housing and Urban Development to harmonize and monitor housing delivery in Nigeria. Maintain and strengthen the department in the standard organization of Nigeria responsible for monitoring and setting a minimum performance standard in the building industry. Restructure and adequately capitalize the following institution to effectively perform their statutory roles: the federal mortgage bank of Nigeria (FMBN), Federal Housing Authority (FHA), Federal Mortgage Finance Limited (FMF) and Urban Development Bank (UDB). Restructure and adequately fund the Nigerian Building and Road Research Institute to perform its statutory role. Nominate representative of relevant professional bodies, stake holders and organize the private sector into the policy-making organs. Review as when necessary, the provision of the followings to make them more effective and enforceable: Mortgage Institutions Act, Federal Mortgage Bank of Nigeria Act, Trustee Investment Act, Insurance Act, National Housing Fund Act., Employees Housing Scheme (special provision) Act, Federal Government Staff Housing Board Act., Urban Development Bank Act, and Land use Act. Establish and sustain a secondary mortgage market to enhance greater accessibility to long term housing fund for house ownership among all segments of the Nigerian population. Grant fiscal incentives to small and medium scale local manufacturers of building materials.

In collaboration with the federal ministry of Housing and Urban Development, the federal ministry of industries, the NBRRI and the committee of bankers, to promote the growth and development of small and medium scale industry in the building material sub-sector. Promote and encourage partnership between research institutes and private organizations. Ensure the enforcement (government example) of the provisions professional practice Action the building industry. Encourage and fund the training of skilled manpower required for the building industry. Encourage the use of conventional building systems as a means for marrying the need for mass housing to employment and wealth generation. Establish a regional economic and infrastructural planning programme that would enhance the socio-economic status of the rural dwellers throughout the country. Devise simple and affordable techniques for upgrading existing housing stock. Encourage the establishment of cooperatives or housing association to enable the rural dwellers to have access to fund. Embark on and sustain appropriate urban renewal programmes in blighted areas. Provide fiscal incentives (tax waivers, duty waivers etc) service land and expeditious planning approval process to encourage private sector participation in housing delivery. Encourage the establishment of, and sustain land registries in all tiers of

government in the country. Promote modernization, computerization, and human resources development of land registry throughout the country with special attention to the development of coordinated and comprehensive registries for land belonging to all tiers of government and all their agencies and networking of all land registries into a national land depository. Provides sites and services scheme for housing nationwide. Provide statistical data for the effective process of housing delivery in Nigeria. Seeking international bilateral and multilateral assistance for promoting housing and urban development.

The new policy emphasizes private sector participation in housing finance and investment. In fact, one of the short term measures advanced in the policy is the commencement of the implementation of a private sector lead housing construction programme (Sengupta, 2006). Section 3.5 specifies the role of the private sector to include participation in the employees housing scheme, establishment of the primary mortgage institutions and cooperating with all tiers of government in the provisions of houses. The new housing policy as it consists of nine chapters. Chapter one is the general introduction including a review of the past policies and programmes. Chapter two has housing policy goal, objectives and strategies. In order to resolve the problem of inadequate access to land, in chapter three the goal of making building plots available at the right time, in the right place and at reasonable prices for people willing to build. It re-emphasizes the problem of the land use act of 1978 and recommended the immediate amendment to the land use decree. The proposed amendment includes the land use registries at local government areas, review of the composition of the local government land allocation committee to include relevant professionals, amendment of the land compensation law to reflect the present-day economic value of land and quick payment of compensation, provision of guidelines for fixing ground rent and separation of the land use decree from the 1999 constitution of Nigeria among others. The policy also intends to improve the procedure for land registration by means of survey and cadastral maps as a national system of compulsory land registration. Chapter five of the policy considered the issue of housing finance and advanced proposals for improvements. Other issues considered include building materials and construction cost in chapter six, low income and rural housing chapter seven. It is worth noting, however, that the new housing policy meant to address the housing needs of Nigerians. The policy emanates from the recognition of the various impediments to housing policy and programme implementation in the past and an attempt to proper long-lasting solutions. The effectiveness of the policy measure is already manifesting in the housing finance sector as brought about by the recent mortgage finance reforms.

However, the success of the policy depends largely on the provision of necessary political will through the creation of an enabling environment for people to own or have access to decent accommodation (Afolayan, 2017).

Sustainable Development and Housing Provision

Begun, Heywood & Susilawati (2018) urged that Supportable housing provision is the gradual, continual and replicable process of meeting the housing needs of the populace, the vast majority of who are poor and are incapable of providing adequately for themselves. It ensures housing strategies that are stable and are not subject to vagaries in the political circumstances of the country. Sustainable housing provision requires the proper definition of housing needs, and the participation of the end-users to ensure their satisfaction. The general goal of sustainable development is to meet the essential needs of the world's poor while ensuring that future generations have an adequate resources base to meet theirs. It is thus geared towards meeting the needs of the present generation without compromising the ability of future ones to meet their own needs.

Achieving sustainability in housing provision requires major societal changes, restructuring of institutions and management approaches. It requires the appropriate political will based on the conviction of the responsibility of government to its citizens, and the need to create a humane and decent environment for a dignified living. In order to realize sustainable housing provision, the housing needs of the Nigerian population have to be put into proper focus, and a coordinated programme to achieve this should be thoroughly worked out. Sustainable housing provision is thus contingent on such underlying factors as policy formulation and decision making, policy execution and monitoring, and social acceptability and economic feasibility. These factors must take into cognizance the bottom-up participatory approach in housing provision involving genuine local participation by people at the grassroots level (Ebekozi, 2020).

Without reference to the perceptions and capabilities of local people housing programmes often fail. This is because local communities are in the best position to identify their needs and order their priorities. Attitudes towards space, use and organization of space, are all linked to cultural traditions, which are often best understood by the local people themselves. Nigeria is a multi-ethnic nation with over 250 tribal groups. Despite striking uniformity and sameness visible in the various house forms in the country, each tribal group has created its own unique mode of housing, which is sympathetic to its environment, and mode of life of the people (Ibem, Anosike, Azuh 2018).

For this reason, decisions reached in the top-down approach to propose a prototype-housing design for the entire Nigerian population have never really

succeeded. Local communities have valuable experience, a special understanding of their environment, their local building resources and the ways of making the best uses of them. Thus housing that will be properly rooted in the cultural, climatic, socio-economic circumstances of the people can only emanate from within the communities. At the level of planning and decision-making, local participation is indispensable to sustainable housing. It also contributes to building local capacity. The grassroots population in the bottom-up approach comprises the local leaders (traditional chiefs, representatives of community groups), women and youth organizations, community-based organizations (local housing cooperatives, peer groups, social clubs, community associations), and consultative assemblies. The organ of government responsible for housing development is expected to translate the inputs from all the states in the country into a national action programme. Workshops and seminars, involving the local stakeholders, housing associations and cooperatives, and Local Government Councils can be organized to synthesize all the various inputs (Ferrerri & Vidal 2021).

With due consideration given to the input of the local communities, the government may initiate aided self-help programmes and low-cost core housing units. It can also facilitate the acquisition of building materials, the cost of which constitutes about 60% of the entire cost of a building. Production of building materials of indigenous origin by private investors should be given logistic and material support by the government. The building materials include building earth derivatives such as stabilized blocks, clay bricks and clay roofing tiles.

Factors affecting public housing delivery in Nigeria

Bello (2019) Pointed out that the provision of housing has for long been seen as a government concern and the Federal Government has tried in different ways to tackle the nation's housing problems. The synthesis of government activities reveals that during the past few years, a series of constructive programme and far-reaching actions were taken by the government to combat the housing problem. However, it is a fact that the housing problem is far from being solved, and this can be attributed to flaws in the strategies adopted by the government. Such flaw includes:

First, Government's intervention through direct housing construction. Even though the government possesses the resources and executive capacity to embark on direct home construction, it should not have done so given the past experiences of the high cost and slow pace of construction of government projects. Apart from the fact that the Ministry of Housing and Environment was faced with many constraints which affected its performance level, the houses built were usually very expensive which put them beyond the reach of the low-

income group, and the houses did not meet the requirements of the people e.g. providing one bedroom houses for the low group when the average family size is put at 6 persons.

Secondly, the adopted practice and system of granting loans make it difficult for low-income people to benefit. The bulk of the mortgage loans went to a family in the upper class, making it necessary to re-examine the loan policy of the country.

Thirdly, other means of encouraging housing construction were not given adequate attention. For example, the government agreed to emphasize the provision of basic infrastructure in various layouts on which individual could build their own houses, but this was not done. Also, cooperative societies were not given much encouragement as planned.

Fourthly, many government housing projects were embarked upon without an effective programme of action and appropriate institutional arrangement for their execution. This means that the project lacked adequate and sound planning which led to their failure

Fifthly, there was too much corruption in high quarters. For example, Chief Awolowo alerted the nation to the fraud in the Ministry of Housing and Environment in one of his Campaigns in 1982. He said about N5.4 million was missing, a figure later reduced to N4 million by the minister when he confirmed the said fraud. This shows that money meant for housing project was diverted into private hands thereby allowing the projects to suffer.

Also, there is the problem of party politics in Nigeria, and this affected the Federal Housing Project extents. For instance, the uncooperative attitude adopted by some state government was simply because a different party other than their own controlled the federal administration. These states saw themselves as competing with the Federal Government and did all they could to slow down the pace of the Federal Housing Projects.

Various Approaches on Housing Delivery

i. Contracting Out Service

In this arrangement; public and private agencies are involved in economic development project activities involving monitoring of the performance or outcomes. It entails issuing control by a public agency with the private body for a service or a project activity. Monitoring of the performance of the contract and the agreed project is however done by the public body. This wide practice in Nigeria by three tiers of government in project execution, procurement of materials like electoral materials or educational utilities. The government does not purchase items directly from manufacturers; it is rather done through a

third party usually through an open and transparent call for a contract award to able supplies (Petersen, Hjelmar & Vranbaak, 2018).

ii. Franchise or Concessions

In this practice, a private body is engaged in service provision, raising fund for investment, and watching over its investment over time. In private body engaged for the service is responsible for fundraising, investment, running the business and collecting charges; and also pays annual charges/subsidy as the case may be. This form of partnership is applicable to commercial areas in defined areas of investment like market facilities, and communications (Itu & Kenigua, 2021).

iii. Complete Privatisation

In this aspect, the private body completely ceases to own ownership of project or scheme but relinquishes the same to private bodies. Under this system, the entire service or infrastructures is relinquished to a private body. However, the public body may exercise the same statutory control over the private body to make the services socially responsible and to guide against exploitation. Examples, in this case, include telecommunications, power supply, and housing, private hospitals and schools at all levels, in Nigeria in recent times. It is also this arrangement that is receiving the attention of many interest groups in Nigeria as it appears to be the main clear direction the government will take to provide service to the citizenry and to also boost the economy (Akinola, 2021).

iv. Management Contract

Under this arrangement, a private body will utilize the resource of a public body under a contract arrangement to manage services to an agreed standard. The management contract agreement could be for a specific time to assist capacity building for the public body to improve its service. An example of this approach can be found in the different arrays of Build-Operate-Transfer schemes in developing countries in key economic arenas like housing, Security Operations, high-tech operations as in satellite technology, and so on (Odion, 2021).

v. Build-Own-Operate (BOOT)

Under this arrangement; a private firm builds, owns and operates a facility to be used by the public. This policy is usually embraced in a situation where government employees are encouraged to rent accommodation, for example, as total dependence and reliance on their chief employer for what individuals private sector can provide.

vi. Build-Operate-Transfer (BOT)

The private partner builds a facility to be specifications to by the public agency, operates the facility for a specified period under a contract or franchise agreement with the agency, and then transfers the facility to

the agency at the end of the specified time. In most cases, the private partner will also provide some, or all, of the financing for the facility, so the length of the contract or franchise must be sufficient to enable the private partner to realize a reasonable return on its investment through user charges.

vii. Rent to Own

Adegoke & Agbola (2020) pointed out that rent to own is a process where a tenant becomes the owner of a property by paying a specific amount monthly over some time. Depending on the agreement between the landlord and tenant, there can either be an initial down payment for the property with a specific monthly payment to offset the balance over a stipulated time or the tenant (who is the prospective buyer) makes monthly rent payment till the asking price is paid. For example, under Lagos H.O.M.S Rent to own initiative, the stipulated period for the payment is 10-20 years after an initial down payment of not more than 30 percent of the value of the house has been made. During the period, a portion of the beneficiaries' rent would have been saved by the scheme. The beneficiaries are also expected to have regular monthly income and/or profit.

Research Methodology

The collected data was analysed using quantitative data analysis methods. The quantitative method involved descriptive, correlation and association analysis. Descriptive analysis such as frequencies, percentages was used to present quantitative data in form of tables. Data from the questionnaire was coded and logged in the computer using Statistical Package for Social Science (SPSS V 22). Descriptive statistics involved the use of absolute and relative (percentages) frequencies (mean and standard deviation respectively). As the study contained descriptive, questions in research questions 1, 2, 3 and 4 while research question 5 was analysed using multiple regression

Result and Discussion

Table 4.3 Criteria for Mean Ranking

Criteria for mean ranking	Description	Ranges	Rank
	Excellent	Above 4.00	1
	Very good	3.00-3.99	2
	Neither good nor poor	2.00-2.99	3
	Poor	1.00-1.99	4
	Very poor	Less than 1.00	5

Source; Gambo, Kunya, Ishiyaku, Ashen and Dzasu (2021)

Table 1: Level of Housing Ownership in Bauchi Metropolis

SN	Housing Ownership	Mean	Std. Deviation	Ranking
1	Personal savings	4.3224	1.09363	1
2	Gift and inheritance	3.9766	.99502	2
3	Mortgage institution loan	3.6402	1.11181	3
4	Loan from employer	3.2196	1.08051	4
5	Owner occupier	2.8879	1.09910	5
6	Live with parents/relatives	2.8364	1.18535	6
7	Commercial bank loan	2.6542	1.19746	7
8	Cooperative society loan	2.5187	1.19746	8

Table 1 the level of housing ownership in Bauchi metropolis, ranking from the highest mean value to the lower mean value. The highest housing ownership in the area are personal saving with mean value of $M = 4.3224$, std. deviation = 1.09363, gift and inheritance with mean value of $M = 3.9766$, std. deviation = 0.99502, mortgage institution loan with mean value of $M = 3.6402$, std. deviation = 1.11181, loan from employer with the mean value of $M = 3.2196$, std. deviation = 1.08051 and owner-occupier with the mean value of $M = 2.8879$, std. deviation = 1.09910 ranking 1st to 5th respectively. While the lowest housing ownership in the study area is commercial bank loan with the mean value of $M = 2.6542$, std. deviation = 1.19746 and cooperative Society loan with a mean value of $M = 2.5187$, std. deviation = 1.19746 ranked from 7th to 8th respectively.

Conclusion

This conclusion is indirectly in line with research by Kusuma (2018) which states that the factors that affect the housing market demand are economic factors, social factors, government factors, and environmental factors. In the current context of house ownership, circumcision conditions tend not to occur. This is due to the lack of demand for home (backlog) in certain segments, the level of competition and the length of the home financing process so holding home sales will only increase the cost of funds and lower profits. However, a study by Zainon, Mohd-Rahim, Sulaiman, Abd-Karim and Hamzah (2017) was indicated that effective housing delivery is sometimes difficult to be implemented on the ground. This is due to several issues and problems regarding the limited supply of land, its increased price and outdated content of development plans. Specifically, results show that a number of housing policies statements outlined in the structure plan such as fulfilling future housing need, determination of land location and provision of public facilities are deemed

effective. However, housing policies related to price are considered as less effective

Recommendation

The study aims to evaluate the effectiveness of housing delivery for a civil servant in the study area, so as to proposed improvement in an area of weaknesses were made the following recommendations based on the research findings. It is recommended that the land should be accessible and affordable to private developers and civil servant for housing development. Furthermore, to ensure that necessary measures are in place to monitor such lands are utilised for the purpose of housing development. There is a need to provide mortgage facilities for the deserving members of the public to enable them to access finances to build or acquire landed property. There is a need for a government to provide infrastructural facility in various layouts on which individual could build their house. It is recommended that the government should give more emphasis on inadequacy of administrative, legislative and lack of integrated planning in housing programmes which can assist low income earning group to overcome housing challenges. It is recommended that the government should review bureaucratic bottle neck in processing land so that the general public could access the land to build their houses.

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