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ISSUES AND CHALLENGES IN THE EXECUTION OF PUBLIC SECTOR HOUSING PROJECTS IN NIGERIA

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ABSTRACT
Despite various government efforts aimed at resolving housing deficit in Nigeria, the nation still struggles with enormous problems that are causing shortage of affordable housing. This shortage has therefore rendered many Nigerians homeless, while many have settled for slums and informal settlements. The homeless and people who dwell in informal settlements are vulnerable to environmental hazards and social vices. Therefore, this paper analyzes the numerous challenges hampering effective housing delivery in Nigeria. Review of literature conducted to determine effects of these challenges on housing delivery. These contained perspectives of housing experts, beneficiaries, contractors and government regulatory agencies. Results showed these problems have created a housing crisis leading to negative socio-economic outcomes, growth of urban slums, affordability problems and rising housing deficit. The study concludes that improving government funding, strengthening public-private partnership, tightening regulatory structures, streamlining land acquisition, encouraging accountability and transparency, capacity and skill building, and incorporating modern construction technologies are potential solutions to the problems. While the challenges are enormous, this paper is cautiously optimistic about the future of public sector housing in Nigeria. This study recommends the implementation of these solutions to positively transform the Nigerian public housing sector, while also enhancing socio-economic growth and living conditions of the people.
Keywords: Government funding, Housing deficit, Public-private partnership, Socio-economic growth.

INTRODUCTION
Housing is unarguably one of the basic necessities of man. It used to be ranked second after food in the hierarchy of man's needs but according to Ebie (2009) it is the first and most important of all rights. According to him, because of the importance attached to housing and coupled with the fact that housing in all its ramifications is more than mere shelter, then, execution of public sector housing embraces all social services and utilities that go to make a community or neighbourhood a livable environment, this is now a right in Nigeria. This position is reinforced by section 16(1)(d) of 1999 constitution under the Fundamental Objectives of State Policy which compels the Nigerian State "to provide suitable and adequate shelter for all citizens" Even though this provision is not actionable, it reinforces the call for public sector driven mass housing provision in Nigeria. Housing being a right entail that all strata of a society including the less privileged members of the society, the old, the disadvantaged, the wondering psychotics should own or have access to decent, safe and sanitary housing accommodation at affordable disposal prices or rental with secure tenure.

Unfortunately, the reverse is the case as in spite of the policies, institutions and regulations which various Nigerian Governments have put in place since independence; there is still dearth of housing for low-income segment. A recent study of housing situation in Nigeria put existing housing stock at 23 per 1000 inhabitant. Housing deficit is put at 15 million housing units (Mabogunje, 2007) while 12 trillion naira will be required to finance the deficit. This is about 4 times the annual budget of Nigeria (FHA, 2007). Housing is of supreme importance to man and one of the best indicators of a person's standard of living and his place in society. However, at no point has it been adequately supplied either quantitatively or qualitatively (Jiboye 2009; Omoniyi&Jiboye, 2011). Over time, the need for adequate shelter has continued to attract global attention especially in developing countries where the urbanization process has been growing at an alarming rate. The phenomenal rise in population, increase in number and size of most cities in the past decades have led to acute shortage of adequate dwelling units in many urban centres globally (Jiboye, 2009).

Consequently, in recent time, the issue of housing has formed part of the major discussion in several global summits such as the 1992 Rio-de Janeiro summit on environment and development, the 1996 Habitat summit at Istanbul, the 2000 New York, United Nations Millennium Development Goals (MDGS) summit, 2002 World Summit in Johannesburg and the 2005 La Havana, UN sustainable Cities Documentation of Experience Programme (Oladunjoye, 2005; UN-Habitat, 2007; UNDPI, 2008).

Nigeria, like other developing countries is saddled with uncontrollable growth of the urban population caused by lack of provision of infrastructural facilities and poor economic conditions in the rural areas. The proportion of the Nigerian population living in urban centres has increased phenomenally from 7% in the 1970s, 10% in 1980, 20% in 1990, 27% in 2000 to 35% in 2020 (Okupe, 2002). Over 40% of Nigerians now live in urban centres of varying sizes. The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding in inadequate dwellings, and in a situation in which 60% of Nigerians can be said to be "houseless persons" (Federal Government of Nigeria, 2024).

Besides the incidence of overcrowding in the existing housing stock, rural-urban drift has occasioned the sprouting of make shift dwellings or squatter settlements in cities that are devoid of minimum structural and normative quality. Majority of the houses are constructed with all sorts of refuse/second-hand materials in illegally occupied self-allocated land, they are badly maintained and lack the basic necessities of life like sanitary facilities, light, air and privacy. As evidenced by past researches in housing studies, most urban centres in the country are characterized by high density buildings, acute sanitary problems, pollution of air and surface water, noise and solid wastes (Filani, 1987, Agbola, 1998).

According to Olotuah (2002) estimated 2.3 million urban dwelling units are substandard, only 33% of urban houses can be considered to be physically sound, and 44% and 19% require minor and major repairs respectively to bring them to normative and structural quality. Despite all efforts of the government at achieving sustained housing delivery to the common people, existing realities indicate the goal is far from being achieved. It is against this background that this research examines the major issues and challenges of execution of public sector housing in Nigeria with a view to stimulating relevant agencies of government and other stakeholders into designing appropriate strategies for effective execution of public sector housing in Nigeria.

STATEMENT OF THE PROBLEM

In many developing countries, including Nigeria, urban housing crisis is escalating unabated despite a number of new policies, programs and strategies being engaged in by public and private sectors aimed at execution of public sector housing in addressing this problem (Okupe, 2002). Since execution of public sector housing is principally carried out by government agencies and their collaborators, the researcher argues that one vital step to addressing myriads of issues and challenges in execution of public sector

housing in Nigeria is to identify areas of weakness in public housing agencies and subsequently address such weakness for enhanced productivity (Jiboye, 2009). It is for this reason that the study investigated the contextual and organizational challenges related to execution of public sector housing in Nigeria in the post-independence era.

This study attempted at using key organizational components to assess areas of challenges in execution of public sector housing among government agencies in the study area. This is with a view to assisting public-sector housing policy makers and program managers chart future pathways for improved performance in public housing provision and management in Nigeria.

OBJECTIVES OF THE STUDY

The aim of this research is to analyze the issues and challenges in the execution of public sector housing in Nigeria while the following are the specific objectives:

1. To examine the issues and challenges of execution of public sector housing in Nigeria.
2. To ascertain the factors causing housing challenges in Nigeria.
3. To determine the solution to the issues of execution of public sector housing in Nigeria.

LITERATURE OF REVIEW

Literature Review is an activity which involves the search for and reviews of materials that are relevant to the research problem under consideration. It is a type of historical research (Aguawa, 2005). Literature review according to Behling (1984) enables the researcher to win the confidence of the reading audience because the review of the literature is a means of moving communication groups between scholars (Ukandu, 2012). According to (Nwaogu, !991, the review of relevant literature is an exercise in which the researcher tries to identify, read and evaluate previous studies, observations, opinions and comments related to his intended research.

HOUSING

In many developing countries, including Nigeria, housing crisis is escalating unabated despite a number of new policies, programs and strategies being engaged in by public and private sectors in addressing this problem. Government has recognized 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. Since market solutions and funds may not be suitable for housing this category of people and in view of 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. In Nigeria however, from the debut efforts of the Lagos Executive Development Board (LEDB) in 1928 to date, 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 (UN-HABITAT, 2006). As it is in other developing countries, a number of challenges are militating against the optimum performance of public housing in Nigeria. These challenges which are both contextual and organizational have shown manifestations in low productivity and provision of poor quality and expensive housing (Awotona, 1990; Olotuah and Bobadoye, 2009) are escalating by each passing day due to a number of reasons. These include high rates of urbanization and population growth (Akinmoladun and Oluwoye, 2007; Olotuah, 2010), absence of proper monitoring and evaluation of housing policies and programs (Awotona, 1990; Federal Republic of Nigeria, 1991), lack of easy access to land and other housing inputs (Ikejiofor, 1999; UN-HABITAT, 2006) and low capacity of housing agencies (Bana, 1991; Emerole, 2002). As a result, housing in Nigeria has been criticized for failing to generate tangible and sustainable housing production, distribution and acquisition mechanisms to meet increasing housing

demand, particularly by low-income earners (Mba, 1992; Olotuah and Bobadoye, 2009). The review of literature (Onibokun, 1985; Awotona, 1990; Federal Republic of Nigeria, 1991; Ali 1996; Mustapha 2002; Akinmoladun and Oluwoye, 2007; Ademiluyi, 2010) shows different reviews, appraisals, and assessments of the performance and challenges of past housing policies and programs in Nigeria. But the broad and superficial perspectives many of these previous studies have assumed contributed to obscuring our understanding of the genesis of the challenges confronting housing delivery system in Nigeria. This development is also partly responsible for forestalling the evolution of pragmatic solutions to the lingering urban housing crisis in Nigeria.

Since public housing provision is principally carried out by government agencies and their collaborators, the paper argues that one vital step to addressing myriads of challenges in public housing provisions in Nigeria is to identify areas of weakness in public housing agencies and subsequently address such weakness for enhanced productivity. It is for this reason that the study investigated the contextual and organizational challenges related to public housing provisions in Nigeria in the post-independence era. The focus on post-independence era is based on evidence in the review of literature showing that conscious effort by governments in Nigeria to construct houses for the general public and formulate National Housing Policies started after independence from the Great Britain in 1960 (Onibokun, 1985). The study attempted at using key organizational components to assess areas of challenges in public housing provision among government agencies in the study area. This is with a view to assisting public-sector housing policy makers and program managers chart future pathways for improved performance in public housing provision and management in Nigeria.

PUBLIC HOUSING

A survey of literature vividly shows that public housing connotes different meanings in different countries (Oxley, 1999; Parson, 2007). But in the context of this study, public housing describes housing provided, owned or managed independently by government or in collaboration with private sector for the purpose of providing mass housing to citizens and some key top government officials on owner-occupied or rental bases (Ibem and Amole, 2010). In spite of the different meanings and connotations of public housing in literature, there is consensus among authors and researchers that the goal of public housing provision in most countries of the world is the provision of subsidized housing to households and individuals who are unable to gain access to decent housing at market prices (Balchin et al., 2000; Liu, 2007). This is particularly very important in improving public health; reducing societal injustice and poverty; ensuring social order and accommodating population growth (Grigsby and Bourassa, 2003).

Several studies have indicated that public housing provision involves policy formulation, institutional development, actual housing provision, allocation and management (Omole, 2001; Valenca, 2007; Sengupta and Tipple, 2007). This goes to suggest that challenges in public housing provision are related to policy formulation, institutional growth and development as well as actual production and consumption of housing units and services. In fact, Sengupta and Tipple (2007) noted that the performance of public-sector housing in terms of total supply and quality, price and affordability of housing and services depends on these key areas and perhaps on other intervening factors. Specifically, the actual production of housing units and associated services is one of the key objectives of public housing provision which aims at increasing decent and affordable housing stock within a country, state or locality. However, evidence from literature review clearly shows that public housing provision in many developing countries, including Nigeria, has not recorded any impressive result in marching housing production to housing demand, as there are huge housing supply deficits in many less developed countries (Rondinelli, 1990; Mukhija, 2004; Sengupta and Ganesan, 2004; Olotuah, 2010). It is on this basis that this research contends that the myriads of challenges militating against optimum performance of public housing in developing countries deserve

proper investigation for appropriate solutions. The burgeoning housing supply deficit in Nigerian which as at 2008 was put at over 15 million housing units (Onwuemenyi, 2008) for instance, has been blamed on low productivity in public-sector housing. The cumulative effect of housing failure is that an estimated 75% of Nigeria's 60 million urban population live in slums, and not less than 700,000 housing units are required annually to improve on this appalling housing situation across the country (Federal Republic of Nigeria, 1991; Olotuah, 2010). If the recent revelation by the Federal Ministry of Housing is anything to go by, the current national annual production of 10,000 housing units falls short of the estimated yearly housing demand in Nigeria. This implies that adequate measures need to be urgently put in place to combat the challenge of low productivity in public-sector housing in this country. In view of the foregoing, many authors have argued that the challenge of low productivity in public housing in Nigeria is rooted in mismanagement of funds and politicization of housing program (Bana, 1991; Mustapha, 2002) while others are of the opinion that poor implementation of housing policies as well as lack of proper coordination of activities of public housing agencies were the key challenges of public housing in Nigeria (Ikejiofor, 1999; UN-HABITAT, 2006; Akinmoladun and Oluwoye, 2007; Ademiluyi and Raji, 2008).

Another school of thought believes that low capacity of public housing agencies in delivering their housing mandate is responsible for the failure of past public housing schemes to achieve set targets in Nigeria (Bana, 1991; Emerole, 2002). These views are no doubt very incisive as they attempt to identify the possible reasons why many past public housing schemes failed to achieve targeted number of housing units in the country. They are however, deficient in revealing why this challenge has persisted over the years. Specifically, the reasons why previous public housing programs were politicised and poorly implemented as well as the areas of weakness in organizational capacity in public housing agencies have not been addressed. These are vital areas of research deficiency which this study will attempt to address. Interestingly, contemporary literature on organizational studies has shown that performance of organizations in product and service delivery depends on a number of factors. These include availability of requisite human resource, staff morale, work environment, equipment, technological know-how and funding (Lusthaus et al., 2002). Others are leadership style, role assignment to staff, information management strategies, process management and monitoring strategies, innovation, communication channel, staff evaluation and reward system, capacity building process and others (Wachira, 2009). Therefore, an investigation into these vital components of organizational performance can help to uncover the actual areas of deficiencies in organizational capacity in public housing agencies in Nigeria.

Apart from the failure of public-sector housing to provide planned number of housing units, unimpressive result has also been recorded in the provision of quality housing in Nigeria. Although each of the 1988, 1991, 2002 and 2006 National Housing Policies set outs to provide Nigerians access to qualitative and satisfactory housing at affordable cost; several studies have succinctly shown that these policies and the housing schemes derived from them achieved minimal success in this area (Awotona, 1978; Ukoha and Beamish, 1997; Fatoye and Odusami, 2009; Olatubara and Fatoye, 2007; Jiboye, 2009; Ibem and Amole, 2010). Each of the above cited litereatures identified lack of consideration of end users' socio-economic and cultural attributes and personal preferences as being responsible for unsatisfactory public housing as perceived by the users. Moreover, there is the general notion that this development is due to lack of proper monitoring and evaluation of housing policies and programs in Nigeria (Federal Republic of Nigeria, 1991). Evidence in existing literature suggests that one of the key criteria for enhancing product and service quality is a good information infrastructure that allows for feedback loops, performance appraisals and benchmarking against self and others (Kellecher, 2010). The reality is that there is dearth of good information infrastructure that allows for feedback mechanism in public housing delivery system in Nigeria (Federal Republic of Nigeria, 1991). This is probably why there appear to be no adequate and reliable information base for effective housing policy formulation, program design and implementation

strategies in the country, which is inimical to effective and efficient public housing delivery system. It is very obvious from the review of literature that the very reason why this problem exists in the country has not been properly investigated. With respect to affordable housing provision, the UN-HABITAT (2006) report on Nigeria noted that past public housing policies and programs in the country were aimed at enabling low-income earners gain access to decent housing at affordable cost. According to Aribigbola (2008), the 2002 New National Housing and Urban Development Policy (NNHUDP) for instance, asserted that no Nigerian is expected to pay more than 20% of his or her monthly income on housing. But to the contrary, prior studies (Onibokun, 1985; Awotona, 1990; Mba 1992; Olotuah and Bobadoye, 2009; Ibem, 2010) have shown that the targeted population of many past public housing schemes in Nigeria did not benefit from such schemes. This was due to high cost of housing units provided. Consequently, several authors have contended that the constraints in accessing housing inputs (land, building materials and finance) as well as cost of providing infrastructure were partly responsible for the hike in the cost of public housing beyond the reach of an average Nigerian (Ikejiofor, 1999; UN-HABITAT, 2006; Aribigbola, 2008). In addition, it can also be deduced from literature that poor management of those housing schemes and the use of inappropriate design standards contributed to high cost of public housing in the last few decades in Nigeria (Onibokun, 1985; Mustapha, 2002; Ademiluyi, 2010). From the foregoing, it is evident that there are challenges in the provision of affordable housing that is quantitative and qualitative adequate by public sector in Nigeria since independence in 1960. Some of these challenges are contextual and are primarily due to the external social, economic and political environment in which public housing schemes were conceived, designed and implemented while others are organizational challenges within public housing agencies. The current study is primarily concerned with the causes of, and possible solutions to these challenges.

HOUSING FINANCE SYSTEM

It has been observed that the Nigerian present housing finance is under developed and ill equipped to mobilize and channel savings to the housing sector. Although the Federal Mortgage Bank of Nigeria was created to serve as a whole sale and apex institution, the primary mortgage institutions which are the institutional components of the finance market have not developed or are not existent in some states of the Federation. According to the National Housing Policy, the primary mortgage institutions can be established at state level even by private bodies. Although it is important to know that this process of decentralization will provide an opportunity for as many as possible to participate in the scheme, many state governments could not register. As at December 27th, 1999 according to the Punch (1990) only less than 60 accredited primary mortgage institutions were in operation as against the initial number of two hundred and eighty-seven (287) that registered. The paper attributed the dwindling number of the primary mortgage institutions to the "whirlwind of distress that characterized the financial services industries from early 1994 upwards". Based on the above explanation therefore, the hope of the low-income class to own their own houses has become an illusion. This means only the privilege can have access to housing fund. Hence, there is still an urgent need to create a vigorous effective housing finance system for the state.
Strategies for Effective Mobilization of Funds for Housing Finance fund are guaranteed. Under this strategies therefore, attention was paid to the following crucial areas of resources mobilization.

- Voluntary scheme
- Mandatory scheme
- Government budgetary allocation and financial transfer

To encourage voluntarily housing scheme, the following strategies were pursued:

- Encourage individuals to save at low interest rate and also borrow at the same rate to build or buy their houses at any given time.

- Introduce appropriate fiscal measure to project the assets and liabilities of individuals.
- Stabilize individual deposit through contractual saving scheme, where the guarantee of housing loan at low cost encourages personal saving at low deposit rate.
- The Central Bank through guideline and active participation should encourage commercial banks to set up subsidiaries that will specialize in primary mortgage institution. Under the mandatory scheme, the National Housing Fund scheme was established by decree 3 of 1992 as a sustainable means of housing finance for the low-income earners. According to the National Housing Policy (1990) such scheme has been implemented in many developed and under developed countries given the need for long term financing of housing development.

The terms and conditions of this saving scheme within the framework of National Housing Fund (NHF) are as follows:

- Participation in this scheme is for workers earning not less than three hundred thousand naira (N 300,000) per annum in both public and private sector of the economy.
- Participants are required to contribute 2½ of their monthly salaries to the scheme.
- Interest rate of 4% shall accrue to such saving or contribution.
- Any participant who contributed up to six months is legible to apply for housing loans which will be given out through the primary mortgage institutions.
- If for any reason the contribution could not utilize the housing loan facilities under the scheme, his or her contribution can be withdrawn as retirement benefit together with the accrued interest.

It is very important to note here however that, while various terms and conditions have been clearly stated in the National Housing Policy, the National Housing Fund scheme has failed to meet some of these conditions mentioned above. Many people could not have access to the fund because of the stringent conditions imposed by the managers of the fund. Other strategies which were supposed to be adopted with regard to the National Housing Fund includes simplification of the procedure for the refund of any contribution by the Federal Mortgage Bank, keeping accurate record of each workers contributions and ensuring the participation of self-employed workers. With regard to record keeping by the National Housing Fund, it should be observed that little have been achieve in this direction. Many workers have not registered with the National Housing Fund although they have been contributing for many years. In fact, many workers are not even aware that they have been contributing to the fund. Since there is no good record keeping, many workers may not know how much they have contributed. Hence, the calling for the scraping of the scheme by labour unions and individuals is not out of place. In addition to the mandatory saving by the workers, Commercial and Merchant Banks are required to invest 10% of their loans and advances in the Mortgage Banks at an interest of 1% chargeable on current account through the Central Bank's credit guide lines. On the other hand, insurance companies are to invest a minimum of 20% of their non-life fund and 40% of the life fund in real estate development at an interest rate not exceeding 4%. According to the National Housing Policy council report (May, 1993), the Federal Government release the sum of N 250 million as take-off grant for the National Housing Fund in October, 1992. However, according to the Punch of Monday 17th July (2000), the National Housing Fund only disbursed the sum of N 242,808,490 to only 395 beneficiaries.

URBAN HOUSING DEVELOPMENT

With regard to housing, the National Housing Policy observed that, although for the past years housing schemes were concentrated in the urban areas specific needs of the low-income groups have not been adequately address. It noted that 70% of the low-income groups still live in rented houses than owner occupies houses. To alleviate the problems of housing and ensure physical development of the urban low-

income area; the National Housing Policy stated that government shall adopt the following strategies and recommendations on urban housing:

- Encourage massive private sector investment in provision of cheap habitable rental accommodation by;
  - Providing access to building finance at favourable terms to developers of low-income accommodations.
  - Ensuring the employers of labour assist their workers in the provision of shelter.
  - Providing serviced land at subsidized rate for development
- Directly provide facilities and houses for urban low-income earners by;
  - Re-organizing and funding various housing agencies and encouraging them to make available rental housing for urban low-income group.
  - Reviewing the existing building bye laws to ensure that their provisions are brought within affordable limit of the low-income group etc. Chapter eight of the National Housing Policy is also an important aspect of the policy because it states the role of the private sector in housing schemes. According to the National Housing Policy, the private sector provides over 90% of the housing stock in the country. It has been defined according to this policy to include "all financial intermediaries, industrial and manufacturing organization, as well as private and individual investors". However, some of the factors militating against effective private sector participation were identified to include:
    - Problems of land acquisition: land has always been one of the valuable things that people keep as an asset. It is difficult to acquire land because people claim their ancestral land.
    - Lack of access to adequate housing finance. Some of the bureaucracy involved is too frustrating coupled with corruption in the disbursement of such fund.
    - Excessive cost of building materials etc.

However, to encourage private sector to further participate in the housing delivery, the following strategies have been suggested:

- Grant capital allowance on residential building and exempt interest on loan from tax.
- Streamline the procedure and speed up the issuance of certificate of occupancy and consent to mortgage.
- Encourage trade groups to set up building societies

- Review and ensure effective enforcement of the provision of the employee Housing Scheme Decree 54 of 1979 as amended etc. Chapter nine which is the last chapter of the National Housing Policy (August, 1990 publication) is concern with the monitoring and evaluation aspect. This chapter attributes the failure of past housing delivery to lack of adequate monitoring and evaluation of policy implementation. By this it means that constant monitoring of the agencies involved in housing delivery will check the problems of failed projects and eliminate corruptions in terms of contracts. Since large number of institutions is involved in the implementation of this policy, adequate monitoring is required to achieve its goal. Although several strategies for evaluation and monitoring were put forward, the cases of abandon housing project are still prevalent. The problem with our public policy is that, many people do not consider government programmes or activities as somebody's work. Thus, whether the programmes fail or succeeded it is none of their business. According to the strategies for monitoring and evaluating housing policy as contained in this chapter, there shall be national council on monitoring and evaluation of housing policy which shall be an independent body, charged with responsibility of monitoring and evaluating the implementation of the National Housing Policy. The council shall among others:

- Examine the performance of relevant agencies and institution involved in housing as determined by the National Housing Policy, especially in the area of rural and low-income housing:

- Take prompt action to effect remedial measures where necessary in the interest of an orderly and effective implementation of the National Housing Policy:
- Examine and monitor participation and performance of private sector in the provision of accommodation.

RESEARCH METHODOLOGY

The methodology is based on various methods used in this research, as well as the population of the study, and sampling techniques used in determining the sample size for the research. How data was collected and analysed is also discussed. The main objectives of this research were achieved through quantitative methods, as inferential statistics were used to measure the level of accuracy and validate responses from the respondents in accordance to the objectives of the research

TABLE 1.1: Do you agree that Nigerians are in support of government housing delivery?

OPTIONS	FREQUENCY	PERCENTAGE (%)	CUMULATIVE PERCENTAGE (%)
STRONGLY AGREED	**18**	**56.20**	**56.20**
AGREED	**10**	**31.20**	**87.50**
UNDECIDED	**02**	**6.20**	**93.80**
DISAGREED	**02**	**6.20**	**100**
TOTAL	**32**	**100**	

SOURCE: FIELD WORK, 2025

Table 1.1 above shows the responses of respondents that Nigerians are generally in support of government's housing delivery. 18 respondents which represent 56.2 percent of the population strongly agreed that Nigerians are generally in support of government's housing delivery. 10 respondents which represent 31.2 percent of the population agreed that Nigerians are generally in support of government's housing delivery. 2 respondents which represent 6.2 percent of the population were undecided while the remaining 2 respondents which represent 6.2 percent of the population disagreed that Nigerians are generally in support of government's housing delivery.

TABLE 1.2: Do you agree that government has provided adequate public sector housing for its citizens?

OPTIONS	FREQUENCY	PERCENTAGE (%)	CUMULATIVE PERCENTAGE (%)
AGREED	**-**	**-**	**-**
UNDECIDED	**02**	**6.20**	**6.20**
DISAGREED	**20**	**62.50**	**68.80**
STRONGLY DISADREED	**10**	**31.20**	**100**
TOTAL	**32**	**100**	

SOURCE: FIELD WORK, 2025

Table 1.2 above shows the responses of respondents that government has provided adequate residential estates for its citizens. None of the respondents agreed which represents a zero percentage of the population. 2 respondents which represent 6.2 percent of the population were undecided. 20 respondents which represent 62.5 percent of the population disagreed that government has provided adequate public sector housing for its citizens while the remaining 10 respondents which represent 31.2 percent of the

population strongly disagreed that government has provided adequate public sector housing for its citizens.

TABLE 1.3 Do you agree that modern strategies influences housing projects in Nigeria?

OPTIONS	FREQUENCY	PERCENTAGE (%)	CUMULATIVE PERCENTAGE (%)
STRONGLY AGREED	**15**	**46.90**	**46.90**
AGREED	**10**	**31.20**	**78.10**
UNDECIDED	**03**	**9.40**	**87.50**
DISAGREED	**02**	**6.20**	**93.80**
STRONGLY DISAGREED	**02**	**6.20**	**100**
TOTAL	**32**	**100**	

SOURCE: FIELD WORK, 2025

Table 1.4 above shows the responses of respondents that modern strategies influences housing delivery in Nigeria. 15 respondents which represent 46.9 percent of the population strongly agreed that modern strategies influence housing projects in Nigeria. 10 respondents which represent 31.2 percent of the population agreed that modern strategies influence housing projects in Nigeria.3 respondents which represent 9.4 percent of the population were undecided. 2 respondents which represent 6.2 percent of the population disagreed that modern strategies influences housing projects in Nigeria while the remaining 2 respondents which represent 6.2 percent of the population strongly disagreed that modern strategies influences housing projects in Nigeria.

TABLE 1.4: Do you think that government delivery of houses to its citizens would help to alleviate poverty?

OPTIONS	FREQUENCY	PERCENTAGE (%)	CUMULATIVE PERCENTAGE (%)
STRONGLY AGREED	**15**	**46.90**	**46.90**
AGREED	**10**	**31.20**	**78.10**
UNDECIDED	**03**	**9.40**	**87.50**
DISAGREED	**02**	**6.20**	**93.80**
STRONGLY DISAGREED	**02**	**6.20**	**100**
TOTAL	**32**	**100**	

SOURCE: FIELD WOR 2025

Table 1.4 above shows the responses of respondents that delivery of houses would help alleviate poverty.15 respondents which represent 46.9 percent of the population strongly agreed that delivery of houses would help alleviate poverty. 10 respondents which represent 31.2 percent of the population agreed that delivery of houses would help alleviate poverty. 3 respondents which represent 9.4 percent of the population were undecided. 2 respondents which represent 6.2 percent of the population disagreed that that delivery of houses would help alleviate poverty. While the remaining 2 respondents which represent 6.2 percent of the population strongly disagreed that delivery of houses would help alleviate poverty.

CONCLUSION

From the responses gotten from the respondents, they showed that Nigerians are strongly in agreement in support of government's housing delivery but unfortunately, their responses also showed that the government has not done enough in achieving the provision of adequate housing delivery for its citizens. The modern strategies and influences have affected housing delivery in Nigerian where nepotism, favouritism, non-implementation of budgets and general, lack of adequate maintenance of public properties, have negatively affected public housing delivery in Nigeria.

On the other hand, government delivery of adequate public housings to it citizens will go a long way to alleviate citizens from poverty. This could be done by delivery housing directly the citizens, by partnering with the private sector, by providing grants/loans to the private sector, taking away certain taxes or fees that are incurred in the building sector, creating other enabling environments that will encourage private developers amongst others.

From the overall result of this research, it is pertinent to conclude that the government has not provided enough housing for its citizens which are one of the essential needs of life. And to achieve this, government need to step up in housing provision and also make create a good environment that will make investors in the housing sector to thrive. All the problems that are hindering or stopping government from adequate housing provision should be looked into so as to solve them because with adequate housing for citizens, it will help to alleviate them from poverty.

RECOMMENDATIONS

In conclusion, housing is one of the essential needs of man besides clothing and feeding should be taking seriously by the government as an essential amenity to be provided directly or indirectly for its citizens. Every citizen is entitled to be housed because it is the right that every citizen has to exercise.

Government should also provide an enabling environment which will encourage individuals and the private sector to invest in the housing sector. This will be as a support to the government in meeting up with the housing demand of its citizens. This could be achieved by adopting some of the findings as highlighted above.

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