

Assessment of the Implementation of Policies on Public Housing Projects in Nigeria

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Abstract:- The paper assessed the implementation of policies on public housing projects in Nigeria. Three research questions and three hypotheses were raised to guide the study. The study adopted cross-sectional type of descriptive research design. The 200 copies of the questionnaire were administered on the respondents with the help of two research assistants. 135 copies of the questionnaire administered were retrieved and analyzed. The entire population of the study was 135 respondents consisting of 100 residents and 35 stakeholders in Nigeria were used for the study. A total of 37 items, developed from the literature reviewed for the study was used to collect data from the respondents. Each questionnaire was divided into three categories on the assessment of the implementation of policies on public housing projects in Nigeria. The questionnaire was also subjected to validation for accuracy. Descriptive statistics such as simple percentages was used to analyse the breakdown of the questionnaire, the profile of the respondents, their organisation and gender. The findings of the research revealed that; there are awareness of Nigeria government policies on public housing projects, there is no implementation of Nigeria government policies on public housing projects, although there are challenges that militating against the effective implementation of Nigeria government policies on public housing projects in Nigeria. Based on the findings it was recommended that; the Nigeria government should create awareness through ministry of housing corporation to the residential building occupants and set up some committees or taskforce to implement the Nigeria government policies on public housing projects on the residential building and the stakeholders in Nigeria.

Keywords: Assessment, Implementation, Policies, Public Housing

INTRODUCTION

National Housing Policy (National Housing Policy (NHP), 2012) defines housing as the process of providing safe, comfortable, attractive, functional, affordable and identifiable shelter in a proper setting within a neighborhood, supported by continuous maintenance of the built environment for the daily living activities of individuals and families within the community, while reflecting their socio-economic, cultural aspirations and preferences. In addition, housing includes the sustainable attributes of energy efficiency and resources conservation for improved quality of life. It also includes the planning or provision delivered by an authority, with related meanings. The social issue aims at ensuring that members of society have a home in which to live, whether this is a house, or some other kind of dwelling, lodging, or shelter. Many governments have one or more housing authorities, sometimes called a housing ministry, or housing department. Public housing is a form of housing tenure in which the property is owned by a government authority, which may be central or local. Social housing is an umbrella term referring to rental housing which may be owned and managed by the state, by non-profit organisations, or by a combination of the two, usually with the aim of providing affordable housing. Social housing can also be seen as a potential remedy to housing inequality.

Housing is the fundamental need of every human being in the same category as food and clothing which invariably makes it the best indicator of a person's standard of living in a society. In developing countries, poor and inadequate housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure. Housing is central to the existence of human beings; It involves access to land including other necessary amenities to make it functional, convenient, aesthetically pleasing, safe and hygienic (Kehinde, 2010). Housing in Nigeria is affected by such problems as poverty, primitive environmental living conditions, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instruments for mobilisation of funds, and high cost of building materials (Ibimilua & Ibitoye, 2015). Housing in Nigeria has been found to be inadequate, indecent, substandard and lacking of basic services and infrastructure both from the qualitative and quantitative standpoint, thereby impacting upon the socio-economic, cultural and health life of the citizens (Omole, 2010). Housing connotes the physical dwelling units which are themselves an integral part of the physical environment as well as the dynamic process of providing and improving services in housing delivery (National Housing Department (NHD), 2016).

The need for enhancing the development process in developing nations is ever becoming more critical and urgent. Effective implementation of public policies has thus become one of the most powerful weapons known for achieving this developmental strides in modern societies. It is also used for laying the foundation for sustainable growth and development of any nation. The pace at which this can be realized is hinged essentially on the ability of the government to formulate appropriate policies and more importantly, the capability of public bureaucracy to effectively implement the formulated policies.

Policy implementation has become of greater concern to its formulation particularly in developing nations like Nigeria where the government is increasingly looked upon by the citizens to effectively implement development housing projects and programmes. The pattern and nature of policy implementation is the major explanation for the failure or success of any given policy. It is observed that the implementation of a policy is the most important and crucial phase in the policy process as it is at this stage that the success or failure of a policy is determined. Implementation refers to a situation whereby a given task is carried out to an acceptable standard (Manafa, 2011). It is the process of accomplishing a given task (Webster, 2018). Implementation of public housing policies is a stage where the policies are put into practice so as to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost and encourage participation by the private sector in house delivery. Implementation analysis or assessment seems to offer not just evaluation techniques for the assessment of public housing program performance but also guidance if not rules for the successful attainment of the policies objectives. In order to ascertain the implementation level of public housing projects, there is need for assessment.

STATEMENT OF THE PROBLEM

Generally, housing in Nigeria is bombarded with problems like poverty, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instrument for mobilisation of funds, high cost of building materials, shortage of infrastructural facilities, as well as the bureaucracies in land acquisition, processing of certificate of occupancy (C of O), and approval of building plans. According to Mtafu (2018), housing problems cannot be completely eradicated. Even the developed countries still have some pockets of homeless people. In Nigeria, the problems of squatting, forced eviction and homelessness are common phenomena in major urban centres like Lagos, Kano, Port Harcourt, Ibadan, Owerri and Kaduna. Mtafu (2018) opined that low income level of Nigerians and affordability of the houses are the major challenges to housing delivery in Nigeria. Other problems of housing delivery in Nigeria are connected with the imperfections in policy instruments and its implications.

Ibimilua and Ibitoye (2015) also identified some of the problems that are associated with urban housing are lack of effective planning, development of shanty towns, and availability of dilapidated houses Urban housing crisis is escalating with full strength despite a number of new policies, programs and strategies being engaged in by public and private sectors aimed at execution of public housing projects in addressing this problem.

Since execution of public housing projects is principally carried out by government agencies and their collaborators, it is argued that one vital step to assessing the level of the implementation of public housing projects in Nigeria is to identify the housing policies and programmes put in place by the Nigerian government and subsequently assessing the level of implementation of these housing policies. Scholarly discussions on challenges of housing delivery in Nigeria, bureaucracies affecting land acquisition in Nigeria, poor level of implementation of policies which has been discussed in the introductory aspect of this study forms the basis for the research.

However, the 2012 housing policy is a good one, but despite the laudable programmes contained in the policy, it remains so on paper as it has not yielded the desired practical results. The goal of the various housing policies was to ensure that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable costs. However, the implementation of these policies over time by the government has been characterised by poor administration, inadequate funding, as well as insufficient infrastructural amenities and inadequate housing finance.

Effective implementation of policies revolves around an element of accountability. According to Rufus (2017), the activities revolving around the implementation of policies should be open to scrutiny and review by other administrative and legislative authorities as well as the courts. Supervision ensures that the principles embedded in policy implementation are honored by the public authorities. In order to make accountability and control possible, policy implementers are expected to document the steps and procedures taken in their records, including the requests and applications, the evidence, minutes, information concerning the delivery of various policies (Odu, 2011). Indeed, to effectively implement policies, the implementing agency needs resources in adequate and timely manner though this is not the case in Nigeria which has resulted in the failure of housing public policies in Nigeria (Nweke, 2016; Ikelegbe, 2016).

Assessment is the process of collecting, reviewing and using data for the purpose of improvement (Kellaghan & Stufflebean, 2003). This assertion by Kellaghan and Stufflebean (2003) leads us to the purpose of the study which is to assess the implementation of policies formulated for efficient housing delivery in Nigeria. The aim of this study is to assess the implementation of policies on public housing projects in Nigeria with a view to improving housing delivery in Nigeria.

RESEARCH QUESTIONS

The following research questions were raised to guide the study.

1. What is the extent of awareness of Nigeria Government Policies on Public Housing Projects in Nigeria?
2. What is the extent of implementing the Nigeria Government Policies of Public Housing Projects in Nigeria?
3. What are the challenges militating against the effective implementation of Nigeria Government Policies of Public Housing Projects in Nigeria?

RESEARCH METHODOLOGY

The study population has been limited to stakeholders which include contractors and professionals in the Federal Ministry of Lands, Housing and Urban Development and some selected residents of Gwagwalada Area of Council of Federal Capital Territory. Hundred questionnaires were administered to respondents for the purpose of this study. Systematic sampling technique was used to select buildings at intervals of every 10th building in the wards into which the city was stratified. The purpose of sampling according to Fellows and Liu (2008) is to give a practical means of allowing the data collection and processing mechanism of research to be carried out whilst ensuring that the sample provides a good illustration of the population. The technique for selecting a sample are classified into two namely: non-probability sampling and probability sampling (Kothari & Garg, 2019).

Qualitative method of collecting data was adopted for this study. The quantitative method of primary data collection involves the use of close ended questionnaire (Chipeta, 2020). The responses was on likert scale of 1-5, based on their significance where the degree of importance was; 4 = strongly agree (SA); 3 = agree (A); 2 = moderately agree (MA); 2=disagree (DA); 1= strongly disagree (SDA). The contents of the closed ended questionnaire were also subjected to content validation for accuracy. Descriptive statistics such as simple percentages was used to analyze the breakdown of the questionnaire, the profile of the respondents, their organization and gender. The data collected from the respondents were analysed using mean, standard deviation and t-test as a statistical tool via excel. The mean was used to answer research questions while t-test was used to test null-hypothesis at 0.05 level of significance.

RESULTS

Research Question One

What is the extent of awareness of Nigeria Government policies on public housing projects?

Table 1: The mean responses of the extent of awareness of Nigeria Government policies on public housing projects?

		$N_1 = 100$	and		$N_2 = 35$		
S/N	ITEMS		X_1	X_2	X_t	REMARKS	
1.	Policy framework for the provision of affordable Housing	2.26	3.00	2.63	Aware		
2.	Federal Government interventions in housing through the National Housing Policy (NHP)	2.58	2.80	2.69	Aware		
3.	Federal Housing Authority (FHA)		2.29	2.94	2.62	Aware	
4.	Efficient land administration system	1.72	2.57	2.15	Not Aware		
5.	Employees Housing Scheme (special provision)	2.27	2.71	2.49	Not Aware		
6.	Primary Mortgage Institutions (PMIs)	2.53	2.77	2.65	Aware		
7.	Federal Mortgage Bank of Nigeria (FMBN)	1.76	2.37	2.07	Not Aware		
8.	Infrastructural and estate development financing	1.66	2.34	2.00	Not Aware		
9.	National Housing Fund (NHF)	1.96	2.77	2.35	Not Aware		
10.	Housing supply and demand planning	2.53	2.49	2.51	Aware		
11.	Federal Government Staff Housing Board Act	1.85	2.49	2.17	Not Aware		
12.	Urban Development Bank Act	2.20	2.57	2.39	Not Aware		
13.	Land use Act		2.97	2.97	2.97	Aware	
14.	Housing for All by the Year 2000A.D	1.88	2.77	2.33	Not Aware		

Keys: N_1 = Number of residents, N_2 = Number of stakeholders, X_1 = Mean of residents, X_2 = Mean of stakeholders, X_t = Average mean of residents and stakeholders.

Table 1 reveals that respondents are aware of Nigerian government laws on public housing projects in the Public policy frameworks for provision of affordable housing and Federal government interventions on housing and institutions created by government to provide housing to Nigerians. These were indicated by means values of the these items which are the cut-off point of 2.50 and above.

On the contrary, the respondents are not aware of government's housing interventions on Efficient Land Administration System, Employees Housing Scheme (Special), National Housing Fund (NHF), Federal Government Staff Housing Board Act and Urban Development Act.

Research Question Two

What is the extent of implementing policies on public housing projects in Nigeria?

Table 2: The mean responses of the extent of implementing policies on public housing projects in Nigeria.

S/N	N ₁	=	100	and	N ₂	=	35			
			ITEMS				X ₁	X ₂	X _t	REMARKS
1.			Housing subsidy				2.10	2.69	2.40	Not implemented
2.			Rent regulation				2.57	2.69	2.63	Implemented
3.			Housing supply and demand planning	2.14			2.54	2.34		Not implemented
4.			Effective security system				2.07	2.20	2.14	Not implemented
5.			Functional residential infrastructure				2.82	2.37	2.60	Implemented
6.			Maintenance				2.47	2.51	2.52	Implemented
7.			Design factor				2.31	2.51	2.41	Not implemented
8.			Quality of housing	2.63			2.34	2.49		Not implemented
9.			Quantity of housing	2.28			2.49	2.39		Not implemented
10.			Social services				2.27	2.77	2.52	Implemented
11.			Sustainability				2.35	2.57	2.46	Not implemented
12.			Accessibility				2.59	2.49	2.54	Implemented
13.			Proximity to service	2.53			2.74	2.64		Implemented
14.			Healthy and livable environment	2.35			2.49	2.42		Not implemented
15.			Land for housing				2.12	2.57	2.35	Not implemented

Keys: N₁ = Number of residents, N₂ = Number of stakeholders, X₁ = Mean of residents, X₂ = Mean of stakeholders, X_t = Average mean of residents and stakeholders

Table 2 reveals that respondents indicated some level of implementation of the following regarding the state of existing public houses on Rent regulation, Functional residential infrastructure, Maintenance, Social Services and Accessibility and proximity to service. The mean values of these items were above the cut-off point of 2.50.

On the contrary, respondents were not aware of implementation of the following on housing projects in Nigeria namely: housing subsidy, housing supply and demand planning, effective security system, design factor, quality and quantity of housing, sustainability, healthy and livable environment and land for housing.

Research Question Three

What are the challenges militating against effective implementation of policies on public housing projects in Nigeria?

Table 3: The mean responses of stakeholders and residents on the challenges militating against effective implementation of policies on public housing projects in Nigeria.

S/N	N ₁	=	100	and	N ₂	=	35			
			ITEMS				X ₁	X ₂	X _t	REMARKS
1.			Unskilled managers, poor employment strategies	2.91			3.37	3.14		Agree
2.			Uneducated men and women sitting on top of the affairs	3.02			3.34	3.18		Agree
3.			Unskilled professionals				3.20	3.34	3.27	Agree
4.			Poor provision of finance and housing subsidies	2.97			3.26	3.12		Agree
5.			Issues from Political Interference	3.37			3.17	3.27		Agree
6.			Ineffective Project Management	3.17			3.14	3.16		Agree
7.			Stakeholders Consultation				3.09	3.14	3.12	Agree
8.			Inadequate Strategy Evaluation	2.93			3.09	3.01		Agree
9.			Problems of Corruption and Nepotism	3.42			3.17	3.30		Agree
10.			Lack of project inspection				3.46	3.03	3.25	Agree

Keys: N₁ = Number of residents, N₂ = Number of stakeholders, X₁ = Mean of residents, X₂ = Mean of stakeholders, X_t = Average mean of residents and stakeholders

Table 3 reveals that use of unskilled managers, poor employment strategies by government, uneducated men and women in managerial positions, unskilled professionals, poor provision of finance and housing subsidies, issues from political

interference, ineffective project management, stakeholders consultation, inadequate strategy evaluation, problems of corruption and nepotism including lack of project inspection were responsible for problems associated with effective housing delivery in Nigeria. The mean values of these items were above the cut-off point of 2.50.

Major Findings of the Study

1. The finding on the research question one reveal that six items are aware while eight items are not aware of Nigeria government policies on public housing projects in Nigeria.
2. The finding on the research question two reveals that six items are implemented while nine items are not implemented of Nigeria government policies on public housing projects in Nigeria.
3. The finding on the research question three reveal that all items are agree on the challenges militating against effective implementation of government policies on public housing projects in Nigeria.

DISCUSSION OF FINDINGS

The findings in Table 1 relating to research question 1 showed that most of the respondents out of 14 respondents, 8 respondents were not aware of Government policies on public housing projects in Nigeria with the mean values which ranges from 2.00 and 2.49. Six respondents were aware of Nigeria Government Policies on Public Housing Projects in Nigeria which ranges within 2.51 and 2.69 average means of the respondents. . As rightly observed by Ikechukwu and Chukwuemeka (2013), over the years in Nigeria, numerous brilliant public policies have been formulated and implemented yet there is no apparent and significant development as evidenced by the fact that Nigeria has continued to remain in the category of the least developed countries of the world. This suggests that mere formulation of policies should not become a major issue in Nigeria but rather there should be effective awareness of Government Policies on Public Housing Project to the People.

There is the issue of rapid population explosion which makes it impossible to meet the public housing needs of people in an environment where the rate of growth of the economy is lower than its population growth. At independence Nigeria's population was 40 million. Now it is about 200 million. This is projected to grow at the rate of 2.8 per annum over the next decade (Asiodu, 2019). The rate of urbanisation in Nigeria is rising faster each time. There has been a systematic drift to the urban areas over time as people are in search of better standard of living in the urban centres. Nigeria has an ineffective housing finance programme. The mortgage/GDP ratio is low in Nigeria relative to other countries. The concept of mortgage finance is not popular in the country. The Institutions set up to address this challenge have not really lived up to expectation and that is the part of the problems facing is inadequate of information.

The difficulty of bridging the housing Policies was expressed by former President Jonathan on January 21, 2013 when he said that Nigeria needs about N56trillion to bridge the country's 17 million housing units and claimed that if government were to build 10, 000 units every year, it would take 1700 years for the country to meet her housing need assuming that the demand for housing remains unchanged! In a way, this was tantamount to despair or a statement of hopelessness of the housing sector. In 2014, the Federal government launched the first 10, 000 mortgages for affordable home scheme and also launched the Nigerian Mortgage Refinancing Company (NMRC) with a view to making mortgage accessible to Nigerians to enable them to purchase, own their own houses and be aware of the government policies on housing. The 10,000 mortgages scheme was however derailed by the inconsistency of government policies.

The findings in Table 2 relating to research question 2 showed that most of the respondents out of 14 respondents, 9 respondents were not implemented with the level of implementing the Nigeria Government policies on public housing projects in Nigeria which ranges within 2.14 and 2.49 average means of the respondents and 5 respondents were implemented with the level of implementing of Nigeria Government Policies on Public Housing Projects in Nigeria which ranges within 2.52 and 2.64 average means of the respondents. These highlighted grey areas above suggest government inability to properly implement the details provided by the National Housing Policy (2012) which has created a huge gap in the area of implementation failure because there is no guideline of actions in place to lead strategy effectiveness. This justifies the need for a model for an improved implementation system especially in the area of affordable low-income public housing policy implementation as this study aims to accomplish.

After Buhari took over the mantle of power however, the economy faced a number of challenges. The first was the crash in the prices of oil. The revenue of government is dependent on oil revenues to the tune of over 80 per cent. Thereafter the economy dipped into a recession in 2016 and the housing industry was hard hit. In 2017, the impact on the sector was grave and the developers had to swallow the bitter pills. Quite a number of them had to re-assess their investment strategies in order to remain afloat while others looked for incentives to give to would-be-buyers. Apart from all these problems, the menace of boko haram and the dislocation of persons associated with it was a big drain on the budget of government. All these negative economic trends had effects on the performance of government in the area of housing policies in Nigeria. In a move to boost housing development, the Federal Mortgage Bank of Nigeria in conjunction with Nigeria's Labour Congress (NLC) and Trade Union Congress (TUC) and Nigerian Employer Consultative Association (NECA) commenced the implementation of a national affordable housing policies in delivery program for Nigerian.

The findings in Table 3 relating to research question 3 showed that all the 10 respondents were agreed with the challenges militating against the effective implementation of Nigeria Government policies on public housing projects in Nigeria which ranges within 3.01 and 3.30 average means of the respondents. The first is the claim that since independence the housing policies of the Federal government even though laudable have failed primarily because they were built on unsustainable tenet that houses would be provided by government. This has to be corrected in order to move forward in the process of eliminating existing housing deficit. Secondly, while it is not the duty of government to provide every citizen with the perfect home, it is a symptom of failure of government however, when millions are homeless or living in slums (Ogunwale, 2016). Turning to the problems/ factors militating against the implementation in the housing policies, there are several issues also to be considered. Many Nigerians are very poor and live at subsistence level in which there is very low job opportunities for them. Many of them live from hand to mouth and cannot think of the possibility of owning a house in a system that has long forgotten them. At independence, the proportion of the population living below poverty line was about 20 per cent. The proportion today is about 75 per cent (Asiodu, 2019).

Effective implementation of policies revolves around an element of accountability. According to Rufus (2017), the activities revolving around the implementation of policies should be open to scrutiny and review by other administrative and legislative authorities as well as the courts. Supervision ensures that the principles embedded in policy implementation are honored by the public authorities. In order to make accountability and control possible, policy implementers are expected to document the steps and procedures taken in their records, including the requests and applications, the evidence, minutes, information concerning the delivery of various policies (Odu, 2011). Indeed, to effectively implement policies, the implementing agency needs resources in adequate and timely manner though this is not the case in Nigeria which has resulted in the failure of housing public policies in Nigeria (Nweke, 2016; Ikelegbe, 2016).

CONCLUSION

Conclusively, therefore, stakeholders are unawareness of Nigeria Government Policies on Public Housing Projects in Nigeria. The level of implementing the Nigeria Government Policies on Public Housing Projects in Nigeria were very low in both stakeholders and residents, which means that the Nigeria Government Policies on Public Housing Projects were not implemented and there are challenges militating against effective implementation of Government Policies on Public Housing Project in Nigeria.

RECOMMENDATIONS

Based on the findings of the study, the following recommendations were made:

1. The Nigeria Government through Ministry of Housing Corporation and Federal Mortgage Bank of Nigeria should organize orientation or awareness to the residential building occupants on Nigeria Government Policies on Public Housing Projects in Nigeria.
2. The Government should setup some committees or task force to implement the Nigeria Government Policies on Public Housing Projects on the residential building occupants and the stakeholders in Nigeria.
3. The Government should train and retrain the unskilled men and women (unskilled professional) at the top of the affairs so that there will be effective implementation of Nigeria Government Policies on Public Housing Projects in Nigeria.
4. There should be proper provision of finance and housing subsidy on public housing from the federal government of Nigeria through Federal Mortgage Bank of Nigeria, in order to implement the government policies.

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