

An Appraisal of The Roles of Government in Housing Delivery and Maintenance in Awka Metropolis, Anambra State, Nigeria

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Abstract- Housing has been universally recognized as one of the most essential necessities of human life and is a major economic asset in every nation. The aim of the research was to appraise the roles of government agencies in housing delivery and maintenance in Awka Metropolis, Anambra State, Nigeria. Specific objectives of the study were to identify the different types of arrangements in use in Awka metropolis; to examine the roles of government agencies in housing delivering in Awka metropolis and to identify the problems/ challenges faced by government agencies in housing provision and proffer solutions. The study adopted the survey research design which facilitated adequate reach to all respondents. The fifty (50) senior staff members of Anambra State Housing Development Corporation formed the sample of the study. Structured questionnaire and face-to-face interview with staff members of ASHDC constituted data collection instruments. Frequencies, percentages and mean were employed in analyzing the collected data and Chi-Square (χ^2) was employed in testing the hypothesis. Results from the study revealed that arrangements used in housing delivery in the metropolis include utility reforms, civil works and service contracts, management, operation and maintenance, leases, concessions, BOT, DBO, joint venture and full privatization of the housing sector. Findings from the study also revealed that the roles of government agencies in housing delivery in Awka metropolis include provision of land for housing construction; wafers, incentives and single digit interest on loans from the Central Bank of Nigeria; provision of housing loans to individuals and investors; extension of basic amenities to estates, layouts and neighbourhoods among others. Results also revealed that the challenges faced by government agencies in housing provision in Awka metropolis include delayed detailed land use and site development plans, high cost of construction and building materials. Major recommendation of the study states that the core (incremental) housing should be introduced into the Public-Private Partnership housing provision scheme. This would ensure that government agencies provide adequate and affordable housing units especially to low-

income earners which they can upgrade as their economic status improves.

Keywords: Housing; Government; Housing Provision; Housing Strategies; Awka Metropolis

I. INTRODUCTION

Housing has been universally recognized as one of the most essential necessities of human life and is a major economic asset in every nation. Adequate housing provides the foundation for stable communities and social inclusion (Oladapo, 2016). Gilbertson, (2018) observed that there is a significant association between housing conditions and physical and mental health of an individual. People's right to shelter is thus a basic one and the provision of decent housing to all requiring them should be the hallmark of ever civilized society and one of the criteria for gauging development.

Housing delivery is a highly contentious and politicized issue that is of great concern to administrators, scholars and the public in Nigeria. In the last few decades, the influx of people into urban areas, the natural population increase and inadequate responses by the government have contributed to the worsening housing situation in this country, to the extent that economic development and the welfare of the citizens are adversely affected (Akinmoladan and Oluwoye, 2017; Ademilyi and Raji, 2018). These problems have become more critical in the cities, where huge housing supply deficits, dilapidated housing conditions, high cost of housing as well as proliferation of slums and squatter settlements exist (Daramola, 2016).

As a result, a large majority of urban residents, particularly the low-income earners who constitute

about 50% of Nigeria's 140 million people (Oxford Police Management, 2014) are forced to live in conditions that constitute an affront to human dignity (Alkali, 2015).

The provision of adequate housing and its maintenance in Nigeria and other developing nations alike still remains one of the most intractable challenges facing human and national development. Previous attempts by all stakeholders including government agencies, planners in solving the housing problems have yielded little or no success.

Propelled by the patriotic quest of addressing Nigeria's acute housing problem, the Federal Government came up with a National Policy on Housing and Urban Development in 2002. The policy has since then triggered milestone reforms in the nation's housing industry aimed at repositioning it for efficient and effective housing delivery and maintenance. Government through its agencies like the Federal Housing Authority and the various states housing boards have embarked on diverse measures in ensuring that the citizens of Nigeria have access to affordable and conducive housing. This paper considers the roles of these government agencies like Anambra State Housing Development Corporation (ASHDC) in housing delivery and maintenance in Awka Metropolis, Anambra State, Nigeria.

1.1 Statement of the Research Problem

Housing finance constitutes one of the major pillars of housing delivery and maintenance system. Indeed, without a well-organized and efficient housing finance mechanism, the goal of a housing development and maintenance policy will be largely unattainable. Housing finance has been recognised as an important, almost indispensable factor in the housing delivery and maintenance system. This is because only the very few in any nation can afford to pay cash for a house or pay cash for a major renovation of the house. Most other people must have to finance their house building and maintenance through loans, personal savings, assistance from relatives or friends and gifts. With the intervention of government through its agencies in housing delivery and maintenance, efforts are geared towards the enhancement of the productivity of the housing sector, increase housing affordability and improve access to basic infrastructure and social

services. Although several strategies have been adopted in addressing housing provision challenges in Nigeria, the extent to which government is responding to its changing role and the emphasis on intervention in housing provisions have not been adequately addressed especially in Awka Metropolis.

As a result, residents, particularly the low-income earners are forced to live in conditions that constitute an affront to human dignity. The influx of people into Awka metropolis, the natural population increase and inadequate response by the government have contributed to the worsening housing situation in the metropolis to the extent that economic development and the welfare of the citizens are adversely affected. These problems have become more critical in the study area, where huge housing supply deficits, dilapidated housing conditions, high cost of housing as well as settlements exists. Ikekpeazu (2014) stressed that in order to attain the desired outcome for private partnership, the perception of the housing sector as a vast arena of social problems and a drain on the economy must change. Housing must be seen as an important economic sector with crucial linkages to the overall economy of a nation. The housing sector is a key component of the economy. It is typically the largest single form of fixed capital investment, in most economics. Based on these facts, the researcher seeks to appraise the roles of government in housing, delivery and maintenance in Awka metropolis. Specific objectives for the study include to identify the different types of Public Private Partnership arrangements in use; to examine the roles of government agencies in Public Private Partnership in housing delivering and to identify the problems/challenges faced by government agencies in Public Private Partnership in housing provision.

II. REVIEW OF RELATED LITERATURE

2.1 Concept of Housing

Housing is defined as the process of providing safe, comfortable, attractive, functional, affordable and identifiable shelter in a proper setting within a neighbourhood, supported by continuous maintenance of the built environment for the daily living activities of individuals/families within the community while reflecting their socio-economic, cultural aspirations and preferences (National Housing Policy, 2012). The

World Health Organization (WHO) describes “housing as residential environment which includes the physical structure used for shelter, all necessary services, facilities, equipment and devices needed or desired for the physical and mental health and social wellbeing of the family and individuals”. A house also provides the physical framework in which human, social, economic, and cultural resources are realized, enriched, and integrated. In the traditional African society, in particular, housing is, in fact, one of the greatly cherished material properties (Ademiluyi and Raji, 2018). Housing has been a driver of economic growth throughout the world and there is no reason why it cannot do the same in Africa (Giddings, 2017). Failure to look into issues in the delivery of affordable housing and improved urban service delivery will not only lead to the creation of slums and worsen the standard of living for the majority of Africa’s urban dwellers, it will also deter the region’s plans to create the broad-based economic growth required to lower poverty (Giddings, 2017).

2.2 The Urban Housing Scene in Nigeria

Urbanization in Africa has not yet brought the economic development and degree of prosperity that might have been expected (Giddings, 2017). Inadequate education and physical infrastructure, combined with poor governance, have constrained the efficient use of productive resources, and the industrial development that might have come with it (UN-HABITAT, 2014). Housing is a key component of urban development. Improved housing is not only a desirable goal in its own right, but it also contributes to economic growth, social development, improved governance and enhanced security and stability (Giddings, 2017). The crisis in the housing sector of the developing world has various dimensions, which range from absolute housing units shortages, to the emergence and proliferation of the slums/squatter settlements, the rising cost of housing rent, and the growing inability of the average citizen to own their own houses or procure decent accommodation of their taste in the housing market (Ademiluyi and Raji, 2018).

Ibem (2014) opined that one of the major problems developing countries are faced with, is the issue of

inadequate provision of housing and infrastructure for the growing urban population. According to Giddings (2017), African governments’ efforts to provide shelter for the increasing urban population hasn’t yielded much result, very little new housing is actually being built or improved by the formal sector and most of it that is built remains unaffordable to the great majority of the poor. Since the urban areas is regarded as the engine of growth which propels national economic development (Akhmat and Bochun, 2016). The effects and problems generating from this population growth have obviously constituted critical challenges to sustainable housing and urban development (Jiboye, 2014). Giddings (2017) estimates that Zambia has 74% of urban dwellers living in slums; in Nigeria, 80%; in Sudan, 85.7%; in Tanzania, 92.1%; in Madagascar 92.9%; and in Ethiopia, a staggering 99.4%. The Kibera slum in Nairobi has more than half a million people packed into 225 hectares (2,000 people per hectare)

The proportion of the Nigerian population living in urban centers has therefore increased phenomenally over the years; while only 7% of Nigerians lived in urban centers in the 1930s, and 10 percent in 1950, by 1970, 1980 and 1990, 20 percent, 27 percent and 35% lived in the cities respectively (Jiboye, 2014). Over 40% of Nigerians now live in urban centers of varying sizes (Okupe, 2014). Olotuah (2014) estimated that about 2.3 million urban housing units are below standard, only 33% of houses are considered to be physically sound, and 44% and 19% require minor and major repairs respectively to bring them to normative and structural standards. It is the right of every individual to have decent housing yet a greater number of Nigerians live in poor housing conditions. The reality of this development is that the urban house forms in Nigeria is occupied by extended family living with many inconveniences, while spatial congestion and infrastructures overloads cause problems in living comfort (Jiboye, 2014). According to Jiboye (2014), the issue of inadequate housing can be attributed to rapid urbanization and lack of policy implementation witnessed in major cities across the country which is the case of the study area, Imo State.

2.3 Review of Past Public Housing Delivery Strategies in Nigeria

The early years of colonial administration in Nigeria saw government involvement in the construction of official residences for expatriates and senior indigenous staff in Government Reserved Areas (GRAs) through the Public Works Department (PWD) (Omole, 2014). The outbreak of bubonic plague in Lagos in the 1920s led to the first slum clearance and settlement upgrading programme by the Lagos Executive Development Board (LEDB) (Aribigbola, 2018). Agbola and Jinadu (2014) indicated that between 1973 and 1995 about 36 other cases of slum clearance were reported in urban areas in Nigeria, including the widely publicized demolition of Maroko, Lagos, in 1990. Although the aim of slum clearance was to upgrade blighted areas in the cities (Nwaka, 2015), Agbola and Jinadu (2014) contended that the strategy failed to provide decent and affordable housing to Nigerians. This was due to the non-availability of land in locations that were acceptable to displaced persons as well as the lack of adequate funds to resettle them (UN-HABITAT, 2014).

In 1958, two years before independence, the defunct regional governments, namely, Western, Eastern, Northern and Mid-Western Regions, established Housing Corporations to construct and manage housing estates as well as grant soft loans to individuals wishing to build their own houses. Regrettably, these agencies were unable to extend their services to the low-income group due to the lack of commitment to low-cost housing (Federal Republic of Nigeria, 1991). By establishing the Federal Housing Authority (FHA), Federal Ministry of Environment Housing and Urban Development (FMEHUD), Ministry of Works and Housing, State Housing Corporations and Federal Mortgage Bank of Nigeria (FMGN) in the 1970s, Nigeria was set to witness massive government involvement in housing construction. The first government-assisted self-help housing programme took off in the then newly created states of Bauchi, Benue, Gongola, Imo, Niger, Ogun and Ondo as well as in Lagos in the mid-1970s. With the assistance of the World Bank, the scheme succeeded in providing serviced plots, soft loans and technical assistance to few low-income earners toward owning houses in the eight states' capitals, but it could

not be extended to other states for logistic and funding constraints on the part of the government (UN-HABITAT, 2006a).

Further attempts to address the housing needs of Nigerians resulted in the launching of the National Low-Cost Housing Scheme in 1975. In the Third National Development Plan (1975–1980), for instance, about 2.6 billion Naira (US \$2.6 billion) was earmarked for the construction of 202,000 housing units across the country. About 24% of the 202,000 housing units were constructed at the expiration of that development plan (Mustapha, 2014), while many of the uncompleted housing units were abandoned. Consequently, the dream of homeownership by many Nigerians could not be realized through that scheme (Akinmoladun and Oluwoye, 2017).

The failure of the National Low-Cost Housing Scheme led to the initiation of the National Site-and-Services Programme. The programme was intended to make serviced plots available to housing developers without many encumbrances (UN-HABITAT, 2006a). Under the supervision of the Ministry of Works and Housing, Federal Housing Authority (FHA) and other related agencies, the programme recorded initial success in seven states, namely, Lagos, Kano, Imo, Kwara, Ondo, Rivers and Imo, as well as in the Federal Capital Territory of Abuja. However, Ajanlekoko (2014) noted that between 1986 and 1991 about 85 million Naira (US\$21.25 million) was spent in providing 20,000 serviced plots in 20 states of the federation. The majority of beneficiaries were the middle- and high-income earners who could afford the high cost and who met the requirements for allocation of the serviced plots (Oruwari, 2016).

As is true for many developing countries, government involvement in public housing provisions should ensure equity and affordability (Olotuah, 2014). However, in the last few decades, the Nigerian government agencies have provided an insufficient number of low-quality and expensive housing units for few middle- and high-income earners (Kabir, 2014) and, thus, did not benefit a good proportion of the low-income people in the country (Oruwari, 2016). The challenges of poor funding, bureaucracy, the politicisation of housing programmes and the lack of proper organisation and transparency in the

management of housing programmes accounted for the minimal successes recorded by the housing schemes (Mustapha, 2014).

2.4 Previous Studies

On the role of government agencies in housing provisions, the housing sector has traditionally been viewed as collaborations between interdependent actors in the public, private and third sectors (Sengupta and Tipple, 2017). Therefore, the enablement approach to housing posits that the public sector should act as the enabler or facilitator of the housing process by providing an enabling environment for optimum performance of the other actors (Ogu, 2014; Mukhija, 2014). This implies the facilitation of access to land, finance, infrastructure and basic services, the removal of restrictive legislations, the introduction of realistic building and land-use regulations as well as the strengthening of the institutional framework that engenders multi-sectoral participation in housing delivery (UN-HABITAT, 2006a).

Therefore, research studies (Kinyungu, 2014; UN-HABITAT, 2006b) have demonstrated that public agencies have played some aspects of the enabler's role in initiating housing provision schemes, providing an appropriate policy framework and incentives as well as the provision of basic services in PPP housing schemes. In Malaysia, Zimbabwe and Malawi, for example, Ong and Lenard (2014) and Manda (2017) have shown how governments used incentives such as faster plan approvals, lower land premiums, infrastructure cost subsidization, the relaxation of housing standards and concession from financial contributions to utility authorities as well as tax relief to encourage private sector involvement in low-income housing.

Further evidences (Manda, 2017; Abdul Aziz, 2017) have also shown that factors such as (1) public sector assistance in the supply of land,(2) strong and competent third sector organisations for community mobilisation and mediatory functions, (3) entrenchment of the principle of popular participation, (4) the presence of favourable macro-level economic, political and socio-cultural climates, (5) the availability of potentials for cost recovery and the margin of profit for private sector partners as well as (6) the identification of shared objectives in the PPPs

have all contributed to the success of PPP housing projects in various countries. This suggests that the outcome of PPP housing provisions may be influenced by the composition and objectives of the PPPs, the roles of the partners and the contextual and intervening variables within the operational environment of the PPPs.

III. MATERIALS AND METHODS

3.1 Area of Study – Awka Metropolis

Awka Metropolis being a fusion of both Awka South and Awka Norths LGAs is located at latitudes 8.2069°N to 8.3587°N and longitudes 7.0678°E to 7.2145°E (Figure-1). The city is located at 199.1 kilometres (123.7 mi), by road, directly north of Port Harcourt in the centre of the densely-populated Igbo heartland in South-East Nigeria (Ndokuba, 2021).

The West-East Federal highway links Lagos, Benin City, Asaba, Onitsha, and Enugu to Awka and several local roads link it to other important towns such as Oko, Ekwulobia, Agulu, Enugwu-Ukwu, Abagana and Nnewi.

Strategically, Awka is located midway between two major cities in Northern Igboland, Onitsha and Enugu, which has played a significant role in its choice as an administrative center for the colonial authorities and today as a base for the Anambra State government.

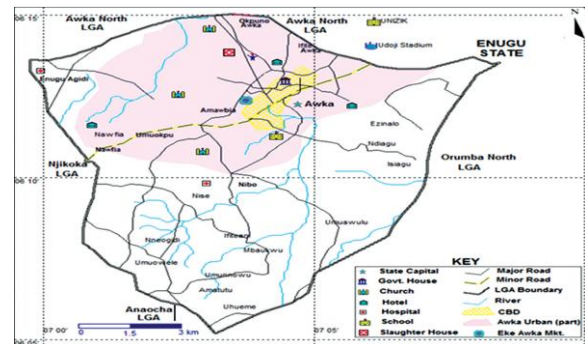


Figure 1: Awka Metropolis

Source: Okafor, Okafor and Oguea (2019)

Awka metropolis comprises seven Igbo groups sharing common blood lineage, divided into the following two sections: the Ifite section and the senior section. They collectively comprises four groups: Ayom-na-Okpala, Nkwelle, Amachalla and Ifite-Oka.

The Ezinator section consists of three groups, namely Amikwo, Ezi-Oka and Agulu. Each of these groups has a number of villages, altogether spanning 33 in Awka (About Awka, 2023).

The city lies below 300 metres above sea in a valley on the plains of the Mamu River. Two ridges or cuestas, both lying in a north–south direction, form the major topographical features of the area. The ridges reach the highest point at Agulu just outside the Capital Territory. About six kilometers east of this, the minor cuesta peaks about 150 metres above sea level at Ifite–Awka. Awka is sited in a fertile tropical valley but most of the original Rain forest has been lost due to clearing for farming and human settlement. A few examples of the original rain forest remain at places like the Ime Oka shrine. Wooded savannah grassland predominates primarily to the north and east of the city. South of the town on the slopes of the Awka-Orlu Uplands are some examples of soil erosion and gullying.

Awka is in the tropical rainforest zone of Nigeria and experiences two distinct seasons: the southwestern monsoon winds from the Atlantic Ocean and the northeastern dry winds from across the Sahara Desert. The temperature in Awka is generally 27–30 °C between June and December but rises to 32–34 °C between January and April, with the last few months of the dry season marked by intense heat. The economy of Awka city revolves primarily around government since many state and federal institutions are located there.

3.2 Sources of Data

Data for this study will be gotten from both primary and secondary sources. The primary data will be sourced from the market survey, questionnaire instrument, test results, oral interview and personal observation. The 50 selected full staff members of Anambra State Housing Development Corporation constituted the sample size for this study. The primary source will constitute the bulk of the data used for this study. Secondary data will be obtained from web pages, journal articles, textbooks, periodicals, and government gazette. Collected data were analysed using frequencies, percentages and mean.

IV. FINDINGS AND DISCUSSIONS

In this chapter, the collected data were presented, analyzed and discussed in tables in accordance with the study objectives. Also, the personal traits of the respondents were presented, analyzed and discussed.

4.1 Personal Traits of the Respondents

In this subsection, the personal traits of the respondents were presented and discussed.

Table 4.1 shows that majority (62%) of the respondents were males while 38% were females. Table 4.1 also indicated that majority (70%) of the respondents were in the age bracket of 26-50 years; 20% were in the age bracket of 51 years and above while 10% were in the age bracket of 18-25 years. This result implies that respondents were knowledgeable on the topic and fit for providing useful information on the study.

Table 4.1 further revealed that majority (60%) of the respondents obtained a master’s degree; 20% obtained a bachelor’s degree; 16% obtained WAEC certificate while 4% obtained a Doctor of Philosophy degree. This result therefore suggest that majority of the respondents were literates and therefore fit for the study.

Table 4.1 also revealed that majority (60) of the respondents was married; 30% were singles; 6% were either widows or widowers while 4% were divorced.

Table 4.1 reveals that majority (51%) of the respondents have worked in the corporation between 16-20 years; 18% indicated 0-5 years’ 13% indicated 6-10 years while 9% each indicated 11-15 years and 21 years and above respectively. This result further gives credence to the fact that the respondents have worked in the corporation for a relatively long period of time and therefore are knowledgeable and fit for providing useful information for the study.

Table 4.1: Personal traits of the Respondents
(N = 50)

Variables	Frequency	Percentage
Gender		
Male	31	62
Female	19	38

Age		
18-25	5	10
26-50	35	70
51+	10	20
Qualification		
WAEC	8	16
Bachelor's degree	10	20
Msc/MBA	30	60
Ph.D	2	4
Marital Status		
Single	15	30
Married	30	60
Widow(er)	3	6
Divorced	2	4
Years of working in the Corporation		
0-5	8	18
6-10	6	13
11-15	5	9
16-20	26	51
21 and above	5	9

Source: Researcher's Survey, 2024

4.2 Identification of Government Agency Roles in Housing Delivery in Awka Metropolis

Table 4.2 shows the different types of Public Private Partnership arrangements in use in housing delivery in Awka Metropolis, Anambra State. The result of the analysis shows that utility reforms, civil works and service contracts, management, operation and maintenance, leases, concessions, BOT, DBO, joint venture and full privatization of the housing sector constitute the different types of Public Private Partnership arrangements employed for housing delivery in the study area. This finding is in tandem with the findings of Ajanlekoko (2014) and Rufai (2018) who stated that there exist different types of Public Private Partnership arrangements for housing delivery. They further stated that these arrangements include concessions, joint venture among others.

Table 4.2: Response on Government Roles in Housing Delivery (N=50)

S/N	Public Partnership Arrangements	Private Partnership Arrangements	Frequency	Percentage
1	Utility reforms		43	86
2	Civil works and service contracts		41	82

3	Management, operation and maintenance	49	98
4	Leases	42	84
5	Concessions, Build Operate Transfer, Design Build Operate etc	48	96
6	Joint ventures	42	84
7	Full privatization of the housing sector	47	94

Source: Researcher's Survey, 2024

4.3 Roles of Government Agencies in Housing Delivery in Awka Metropolis

Table 4.3 reveals the roles of government agencies in housing delivery in Awka metropolis. Majority (94%) of the respondents indicated provision of land for housing construction; 84% indicated wafers, incentives and single digit interest on loans from the Central Bank of Nigeria; 76% indicated provision of housing loans to individuals and investors; 96% indicated extension of basic amenities to estates, layouts and neighbourhoods; 64% indicated effective implementation of housing delivery schemes and strategies'; 82% indicated ensuring equity in profit disbursement; 94% indicated removal of bureaucratic bottlenecks; 80% indicated proper prosecution of corrupt government officials and 96% indicated the reduction in the cost of land registration. This result conforms to the findings of Sanusi (2015) and Borzel and Risse (2014) who averred that financial arrangements and management constituted the major role of government agencies in Public Private Partnership in housing delivery systems.

Table 4.3: Response on the Roles of Government Agencies in Housing Delivery in Awka Metropolis (N = 50)

S/N	Options	Frequency	Percentage
1	Provision of land for housing construction	47	94
2	Tax wafers, incentives and single digit interest on loans	42	84

	from the Central Bank of Nigeria (CBN)		
3	Provision of housing loans to private individuals and investors	38	76
4	Extension of basic amenities to estates, layouts and neighbourhoods	48	96
5	Effective implementation of housing delivery schemes and strategies	32	64
6	Ensuring equity in profit disbursement	41	82
7	Removal of bureaucratic bottlenecks	47	94
8	Proper prosecution of corrupt government officials	40	80
9	Reduction in the cost of land registration	48	96

Source: Researcher's Survey, 2024

4.4 Problems/Challenges faced by Government Agencies in Housing Delivery in Awka Metropolis

Table 4.4 reveals the challenges faced by government agencies in Public Private Partnership in housing provision in Awka Metropolis. From the analysis, results showed that all identified challenges were significant as they all recorded mean scores above the benchmark of 1.5. These challenges include delayed detailed land use and site development plans (m=2.96); high cost of construction and building materials (m=2.96); increasing demands due to rapid urbanization (m=2.94); delays by subcontractors (m=2.94); high infrastructure standards (m=2.94);

poor monitoring and supervision (m=2.92); negative effect on the affordability of the housing units (m=2.92); lack of technical professionals (m=2.72); financial constraints (m=2.82); inadequate planning (m=2.80); inconsistencies in government policies (m=2.78); poor participation of government (m=2.72) and risk of low returns on investment (m=2.12). This result corroborates with the findings of Abdullahi and Aziz (2016), Ibrahim and Kwankur (2016), Ajanlekoko (2014), Akeju (2017), Irem (2016) and Rufai (2018) who posited that challenges faced by government agencies in Public Private Partnership in housing provision range from institutional, financial, technical and administrative challenges. They include poor participation by the government, inadequate planning, financial constraints, lack of technical professionals, inconsistencies in government policies among others.

Table 4.4: Response on challenges faced by government agencies in housing provision in Awka Metropolis (N = 50)

S/N	Challenges	Si g.	Ind f.	No t	Mea n	Rm k
1	Poor participation by the government	38	10	2	2.72	Sig.
2	Inadequate planning	42	6	2	2.80	Sig.
3	Financial constraints	44	3	3	2.82	Sig.
4	Poor monitoring and supervision	47	2	1	2.92	Sig.
5	High cost of construction and building materials	48	2	-	2.96	Sig.
6	Negative effect on the affordability of the	47	2	1	2.92	Sig.

	housing units					
7	Inconsistency in government policies	42	5	3	2.78	Sig.
8	Delayed detailed land use and site development plans	47	2	1	2.96	Sig.
9	Risk of low returns on investment	32	2	6	2.12	Sig.
10	Increasing demands due to rapid urbanization	47	3	-	2.94	Sig.
11	Lack of technical professionals	43	5	2	2.82	Sig.
12	Delays by subcontractors	47	3	-	2.94	Sig.
13	High infrastructure standards	47	3	-	2.94	Sig.

Keys: Sig. = Significant; Indf. = Indifferent; Not Sig. = Not Significant

Source: Researcher's Survey, 2024

V. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The following findings were observed from the study:

The study revealed that government arrangements used in housing delivery in the study area included utility reforms, civil works and service contracts, management, operation and maintenance, leases, concessions, BOT, DBO, joint venture and full privatization of the housing sector.

From the study, it was also revealed that the roles of government agencies in housing delivery in Awka

Metropolis include provision of land for housing construction; wafers, incentives and single digit interest on loans from the Central Bank of Nigeria; provision of housing loans to individuals and investors; extension of basic amenities to estates, layouts and neighbourhoods; effective implementation of housing delivery schemes and strategies'; ensuring equity in profit disbursement; removal of bureaucratic bottlenecks; proper prosecution of corrupt government officials and the reduction in the cost of land registration.

The study also revealed that the challenges faced by government agencies in housing provision in Awka Metropolis include delayed detailed land use and site development plans, high cost of construction and building materials; increasing demands due to rapid urbanization; delays by subcontractors; high infrastructure standards; poor monitoring and supervision; negative effect on the affordability of the housing units; lack of technical professionals; financial constraints; inadequate planning; inconsistencies in government policies; poor participation of government and risk of low returns on investment

5.2 Conclusion

The findings from this study have indicated that housing provisions in Awka Metropolis are basically aimed at reducing the level of public sector involvement in the design, implementation, funding and management of public housing provisions. This is in view of the declining government resources. Consequently, public agencies have taken advantage of government access to land to attract the financial resources, managerial competence and technical know-how of the private sector in providing housing for the citizens. These formal arrangements have thus far produced a relatively low quantity of affordable housing for the low-income people of Nigeria. For government agencies to make any significant impact in addressing the housing needs of a majority of Nigerians, more attention should be given to increasing the share of low-income housing to reflect the socio-economic context of urban areas in this country, in which the majority of people are low-income earners.

5.3 Recommendations

The following recommendations were put forward for adoption and Implementation in the study area:

1. Governments in Nigeria need to go beyond the provision of land and the policy framework to granting incentives (e.g., import duty wavers on imported building materials and construction equipment and tax relief) to commercial private housing developers involved in PPP housing provisions for low-income people as well as contributing to the provision of basic infrastructure. The introduction of realistic building regulations and the removal of restrictive legislations such as the Land Use Acts of 1978 should be considered. These may provide an enabling environment for the provision of low-cost housing under PPP arrangements.
2. Partners in PPP housing provisions may consider converting some percentages of their equity holdings and profits into the provision of low-income housing as part of their social responsibilities. The constraints in the procurement of building materials and housing finance can be addressed by encouraging the participation of the Building Materials Manufacturers and Suppliers Association of Nigeria (BMMSAN) and financial institutions in PPP housing provision schemes as key partners.
3. Core (incremental) housing should be introduced into the PPP housing provision schemes to enable low-income people to have access to basic housing units, which they can improve upon improvement of their economic status. Acquisition of the core housing should be based on long-term mortgage arrangements.
4. Other type of PPPs involving government agencies, philanthropic organizations and third sector organizations should be initiated to specifically cater to the housing needs of low-income people. Therefore, the establishment of an umbrella organization for all third sector organizations will facilitate this. Similarly, the establishment of the Social Housing Trust Fund (SHTF) for the mobilization of funds from multinational philanthropic organizations and others may provide financial resources for the

provision of housing for low-income people in Nigerian cities.

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