

An Assessment of Government Involvements in Housing Delivery in Oyo States, Nigeria

Owolabi, Babatunde Oluwaseyi

Department of Urban and Regional Planning, Federal University of Technology Akure, Nigeria

Abstract: This study assesses of government involvement in housing delivery. It focuses on two selected study housing estate Owode and Ajoda new town estates within Ibadan the Oyo State capital city. The survey carried out included personal interviews with some officers of the Oyo State Housing Corporation, to access their impact in housing delivery in the state. Administrative and institutional issues such as housing finance, allocation of housing units and physical planning aspect. The summary obtained revealed that the household size ranging between 1 and 5, which connotes that some of the houses are over populated as most of the flats are either two or three bedrooms apartments. The houses are bought from the corporation which some of the respondents at Ajoda estate claim to be expensive as compared to that of Owode which was said to be cheap. Housing tenure at both estates is strictly owner-occupier basis but as the case may be some are rental tenure, this rental tenure is a product of individuals who could not live on the estate and thus lease/rent to willing individuals. The estates are not fully provided with utilities/facilities, the available ones are in bad states. Each household adopt their various means of disposing refuse, there is no general open dump or waste collection authority to service the estates, however the case may be, the estates are in clean and hygienic state. The study therefore recommends financing low-cost housing, reduction of public houses price, public private partnership and site and services scheme.

Keywords: Assessment, Government, Involvement, Housing, Delivery, Oyo State, Nigeria.

1. Introduction

The need for housing is of interest to mankind. That is why housing is part of the UNCHS (2003), which endowed every citizens of every nation with the right to housing (shelter). The International Convention of Economic, Social and Cultural right also endorse this as part of basic human need.

The house is an economic resource providing space for production and access to income earning opportunities. According to Rapoport (1969), houses are the direct expression of changing values, images, perceptions, and ways of life as well as of certain constancies. The house is thus an institution, not just a structure created for a complex set of purposes (Agbola, 1989).

Housing, literally is defined as Buildings or other shelters in which people live, a place to live, a dwelling etc and to Nations a critical component in social and economic fabric. Housing has been universally accepted as the second most important essential need of man after food. According to (Omole, 2001) among the three necessities of life is housing, others being food and clothing.

Nations (1977) defined housing as “the physical environment in which the family, the society’s basic unit must develop”. W.H.O (2004) described it as “the physical structure that man uses for shelter and the environs of that structure including all necessary services, facilities, utilities, equipment and devices needed or desired for the physical and mental and social well-being of the family and individuals”. Therefore, Housing in all ramifications is more than mere shelter since it embraces all the social services and utilities that make a community or neighbourhoods a live able environment.

Onibokun A. G. (1985a), defined it as a unit of the environment; it has a profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community. To most groups housing means shelter but to others it means more as it serves as one of the best indicators of a person’s standard of living and his or her place in the society (Nubi, 2008). It is a priority for the attainment of living standard and it is important to both rural and urban areas. Despite man’s unprecedented progress in housing, industry, education, science and technology, the aim of creating simple and adequate shelter for

himself remains by and large a mirage. This is more compounded by the population boom and the massive movement of population to urban centres majorly in developing countries.

This unprecedented urbanization in the developing countries results into the shortage in the provision of adequate housing. Over the last three (3) decades, Nigeria like several developing countries has emphasized public housing schemes, but with little success. The problems of housing in Nigeria are enormous and complex. In most urban centres, the problem is not only restricted to quantity of available housing units and environment but manifested in growing overcrowding in homes, neighbourhoods and communities. These attribute make demand for housing to know no bound as population growth and urbanization are increase very rapidly and the gap between housing need and supply becomes widen. Cultural factors such as preferences and values or social status, taste and financial resources, also influence a home physical characteristics. In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Encarta, 2007).

In spite of the commendable efforts of all the tiers of government and the corporation, there are still lots to be done for these set of people that are still not accessible to adequate housing.

1.1. Statement of the Problem

Providing housing for a significant proportion of the Nigerian population has remain a mirage by prospective government, virtually on all occasion government's attempt at dealing with issue of housing Nigerians has failed especially through engaging in direct construction of houses. Many of these projects through direct construction were never completed and have only littered the country with numerous uncompleted housing estates. Even if the houses on these estates were completed, it would quickly be seen that they could hardly house more than a fraction of those needing housing accommodation (Mabogunje, 2004).

However, the housing problems is not lack of policies and programmes, successive governments formulated programmes and made huge budgetary allocation both at the state and federal level. The problems lies with execution, implementation and continuity of intention, coupled with an unstable political environment (Agbola, 1989).

In ameliorating this situation, a lot of strategies have been pursued by the successive government in Nigeria. In Oyo state for instance, housing problems were tackled by the federal, state and local government and less effort from the private real estate developers. The Federal Ministry of Works and Housing constructed some low cost houses in selected part of the state, the state ministry of lands and housing on its own part also has some residential houses to her credit. The major player in housing construction however, in the state remains the Oyo state housing corporation whose low residential houses are all over Ibadan and other part of the state.

1.2. Justification for the Study

Housing as we all know is cardinal to all human endeavours; it promotes productivity, guarantees better health of the citizens and generates employment amongst others. For man to contribute meaningfully to the economy of the nation, he must have shelter over his head and that of his family (Izunazo, 2004). According to Jakande (2004), housing is the most fundamental, basic and crucial necessity of human life.

Going by the importance of housing to a nation, it will therefore, require a sustainable housing programme that can stand the test of time by any government to meet housing needs of the citizen.

This project is inspired by the availability of text books, journals and unpublished thesis on housing problems and government strategies in order to make a decent accommodation available to the low income group. The state government and the housing corporation over the years have built over four hundred (400) low cost houses in various part of the state. However, the estate has been entangled by series of problems ranging from rigid design standard, poor location to inadequate infrastructural facilities, utilities and services, and inadequate allocation of these low cost houses.

In a bid to understanding this situation, the state government effort through the ministry of lands and housing and the Oyo state housing corporation involvement in housing would be discussed.

1.3. Aim and Objectives of the Study

1.3.1. Aim of the Study

The aim of the study is to observe the involvement of government in the supply and development of housing units to all and sundry through the provision of decent, safe and healthy housing environment.

1.3.2. Objectives of the Study

To achieving this aim, the following objectives are to be followed:

- To create an environment where the general populace will have access to at least a house.
- Assess the role of government agency responsible for the estates, i.e. Oyo state Housing Corporation.
- Assess the beneficiaries' perception of the performance and impact of the government in housing delivery.
- To identify the problems faced by the government in the development, allocation of housing units.
- To make recommendations for solving the identified problems.

1.4. Research Questions and Hypotheses

1.4.1. Research Questions

To achieving this aim and objectives, the following research questions would be put to test. They include:

- How resources would be mobilized to facilitate the development and provision of infrastructure and housing units.
- How many citizens have access to affordable housing and how many are willing?
- What is the level of housing needs among the people?
- What are the problems associated with government mass housing scheme?

1.4.2. Research Hypothesis

To achieving the aims and objective of the study, the following hypothesis will be tested;

Ho: There is no significant relationship between the type of housing units and the level of income.

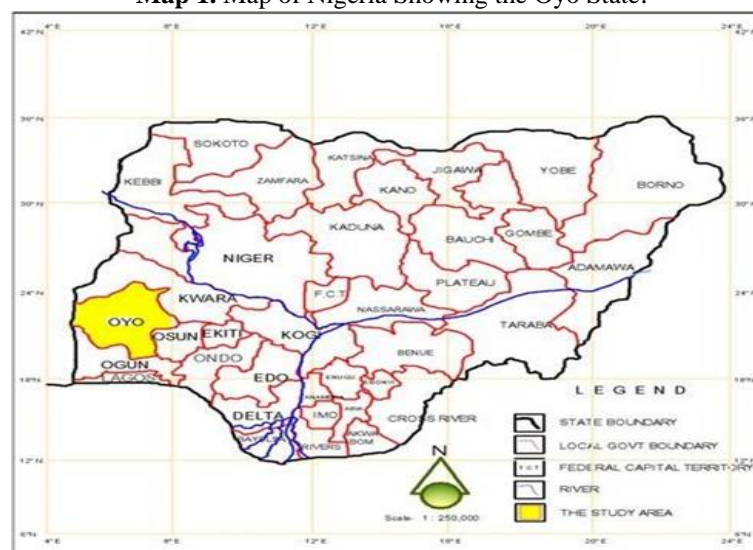
Hi: There is a significant relationship between the type of housing units and the level of income.

The hypothesis would be tested using chi-square test.

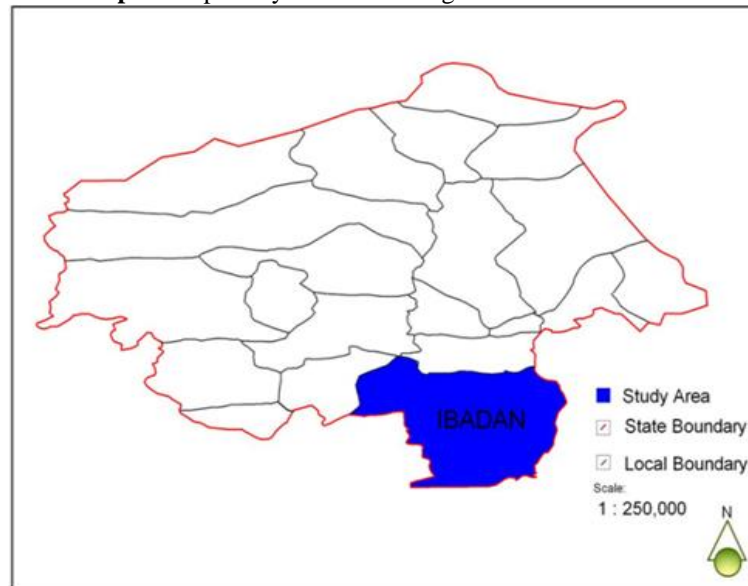
1.5. Background of the Study Area

The study area for this research is Ibadan, Oyo State; the state was established on the 3rd of February 1976.

Map 1. Map of Nigeria Showing the Oyo State.



Source: Ministry of Lands, Housing and Physical Planning, Ibadan 2017.

Map 2: Map of Oyo State showing the location of Ibadan

Source: Ministry of Lands, Housing and Physical Planning, Ibadan 2017.

1.5.1. Geographical and Physical Settings

Ibadan (Yoruba: Ìbàdàn or fully Ìlú Èbá-Òdàn, the town at the junction of the savannah and the forest) is the capital city of Oyo State and the third largest metropolitan area in Nigeria, after Lagos and Kano, with a population of 1,338,659 according to the 2006 census. Ibadan is also the largest metropolitan geographical area. At Nigerian independence, Ibadan was the largest and most populous city in the country and the third in Africa after Cairo and Johannesburg.

Ibadan is located in south-western Nigeria, 128 km inland northeast of Lagos and 530 km southwest of Abuja, the federal capital, and is a prominent transit point between the coastal region and the areas to the north. Ibadan had been the centre of administration of the old Western Region since the days of the British colonial rule, and parts of the city's ancient protective walls still stand to this day. The principal inhabitants of the city are the Yoruba people, most of whom are Christian.

Ibadan is located in south western Nigeria about 120 km east of the border with the Republic of Benin in the forest zone close to the boundary between the forest and the Savanna. The city ranges in elevation from 150 m in the valley area, to 275 m above sea level on the major north-south ridge which crosses the central part of the city. The city has a coordinates of longitude 7° 23' 47" N and latitude 3° 55' 0" E

2. Literature Review and Conceptual Framework

2.1. Literature Review

Adeniyi (1985), writing on housing in Nigeria, national Development emphasized that housing is a basic need for mankind and that investment in housing has a prominent role to play in the economic and social development of a nation. He noted that the attitude of the government to invest in housing is far from positive and greatly inadequate in relation to the housing needs of the nation. He therefore, calls for a more positive intervention by the government in the provision of adequate housing for the citizen. He noted that the magnitude of the housing problems varies from country to country and city to city.

Berghali (1984), noted that hardly could any nation afford to subsidize low-income shelter extensively enough to meet the scale needed. Housing by its nature stands at the very core of all human activities which is generally recognized as important aspect of the environment as parts of man's environment affect his health, welfare, comfort and dignity more directly than the home in which he seeks shelter and security Aluko (2002).

Onibokun P. (1985b) cited that housing in Nigeria is plagued by four (4) main problems namely: Quantitative, Qualitative, Psychological and Socio-Economic problems. He stated further that there are shortages of houses, hence subsequent problems of overcrowding in rooms, over utilization of available facilities and rapid deterioration of available facilities and physical structure of these houses. He noted that natural increase in the country demands additional dwelling units to house the increasing population.

He added that the rural-urban migration which has assumed greater proportions during the last two decades has aggravated the housing needs in the urban centres. Finally, he opined that high cost of land acquisition, expensive costs of building materials are all serious problems of housing in Nigeria.

2.2. Current Housing Delivery Approach

In 2003, the federal government also established the Federal Ministry of Housing and Urban Development, and Proposed a Housing Reform, in view of the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available. But most of them were high-priced. [Mabogunje \(2004\)](#), opined that a number of other legislation needs to be amended substantially to bring their provisions in line with the new housing regime. The touchstone in such reviews is to reduce red-tape and ensure that various legislations are compatible with demands of a free and robust market economy. The period 2003 – 2004 witness a Housing policy that recognized the private sector on the driving seat of housing delivery in the country, the key features of this policy include the placement of the private sector in a pivotal position, for the delivery of affordable houses, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; and review and amendment of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers. Others are the development of a secondary mortgage market, involving the Federal Mortgage Bank of Nigeria (FMBN) and the establishment of a new mortgage regime, under the Nigerian Housing Fund (NHF), to facilitate more favourable mortgage terms; and a five-year tax holiday for developers ([Thisdayonline, 2009](#)).

2.2.1. Affordable Housing Scheme

There are several affordable housing schemes that are either fully funded by government or in partnership with the government under the Public Private Partnership (PPP;) scheme. In some cases selected developers were given some kind of concession by government with the aim of providing affordable housing for instance, in the Federal Capital Territory. Such efforts were further complemented with the Private Finance Initiative (PFI). [Jibrin \(2004\)](#), further argued that while the quality of the existing stock is also under a heavy scrutiny in term design and desired functions including acceptable livable neighborhood, 87% of the existing stocks are backlogs which are stocks that do not meet the minimum quality requirement.

2.2.2. Sites and Service Scheme

The pressure for this came from the international lending community and in particular the World Bank. Given the rising figures of ‘spontaneous or squatter settlements’, in cities all over the third world, in the face of tight planning control, regular demolitions, and high-cost construction programmes, the World Bank argued for a new approach to urban development which incorporated various forms of aided self-help the two ‘packages’ which received the most support were sites and services scheme, and upgrading schemes.

Essentially, the first provided low-income beneficiaries with serviced plots including tenure security and help to build their own houses; the second approach helped house-owners in existing squatter areas obtains tenure to their land, and to improve their dwellings. Many of these sites exist all over the country essentially provided by the government. And, in spite of the fact that they may help to improve tenure security, the programme is capital-intensive in nature and the initial target population, low-income, usually do not benefit from them. [Aluko \(2002\)](#), opined that the cost attached to each plot is usually beyond the reach of the urban poor.

2.3. Conceptual Framework

The use of concepts as an explanatory tool in a research work is very essential, in order to ensure a proper explanation and give a defined direction. Theories of housing, housing markets, urban spatial structure and residential location are concerned with housing distribution within the urban area.

2.3.1. The Enabler Concept

Housing enablement or enabling strategy to housing is a concept that favours the government assuring the role of “supporter” in contrast to “provider” in housing sector. The government is to concentrate on managing the legal, regulatory and financial framework in such a way as to create an environment for the people and the private sector to provide housing.

The investment and development activity in human settlement takes place outside government control, as a way of encouraging voluntary organization, small contractors, non-governmental organization and household in housing delivery.

2.3.2. Housing Market Dynamics

Housing investment is undertaken by public agents financed by government or from private savings. Investment in housing involves the purchase of land, construction of dwellings and provision of associated physical and social services. The housing markets dynamics refer to the interplay of demand and supply variables that occur within the various housing markets, through the activities of certain actors to generate changes in the housing stock.

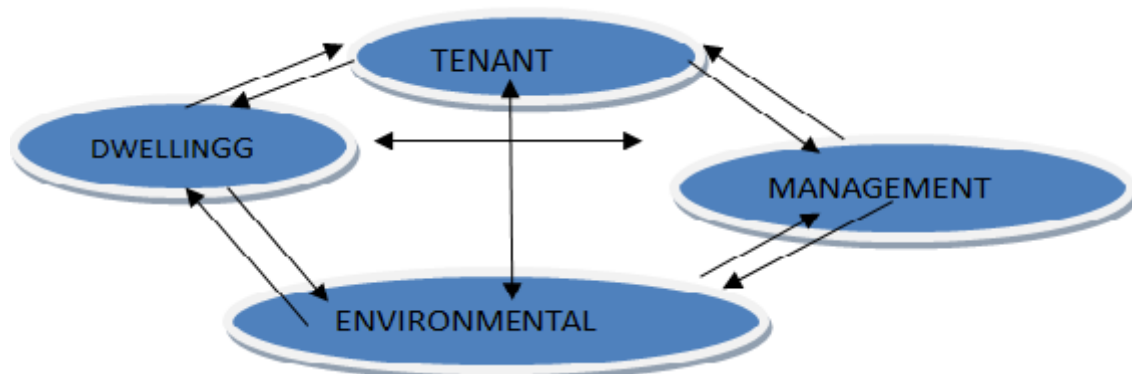
The distribution of income affects the affordability of housing for different income groups, such as high unemployment rate, falling per capital income after housing delivery and housing affordability.

2.3.3. The Habitability Concept

This model was developed to assess people's satisfaction with housing. The habitability of housing is influenced not only by the engineering elements, but also social, behavioural, cultural and other elements on the entire societal and environmental system.

The concept reveals that housing is more than a shelter; it refers to types of tenant-dwelling environmental interaction system. Habitability as defined is portrayed as a human concept which involves four (4) interacting sub-system.

Figure 1. Concept of Habitability



Source: Future Planning for Housing and Urban Regeneration-Global Trend [Mabogunje \(2004\)](#).

- i. The tenant sub-system
- ii. Dwelling sub-system
- iii. Environmental sub-system
- iv. Management sub-system

The adequacy of a housing unit, as determined by the facilities and other such housing amenities and qualities within the house will influence the extent to which the inhabitants are satisfied with the unit.

3. Research Methodology

The term methodology explains the specification of the procedure used in collecting and analyzing data so as to solve hypothetical problems arising in the research such that the difference between the cost of obtaining various levels of accuracy and the expected value of the information associated with each level of accuracy is minimized. It is the background against which the reader assesses the findings and makes conclusions. It shows the specific methods employed at arriving at valid and reliable results relative to the purpose of the research. Research methodology describes the procedures followed in realizing the goals and objectives of the research. It refers to the procedural framework within which the research is conducted. The purpose of this chapter is to present the systematic approach or scientific method used in the research work. It aims at providing the reader with an outline of how the research is carried out.

To effectively carryout this study, there is a need for an appropriate research plan. This entails ensuring the availability of adequate resources and materials, organized and analyzed in a sequential manner, in order to come out with useful results.

The research work is designed to assess government involvement in housing delivery in both Ajoda and Owode estates. In order to make the research work meaningful, there is a need to visit the government related agencies charged with housing provision and the estates in question, so as to get readily available information. The research works will make use of both primary and secondary data.

3.1. Data Required

To achieving the aims of the study, on-field investigation would be used. The following data would be required:

3.1.1. Data Required from Government Ministries and Parastatals.

Under this section, data on the total area of land, how many units are constructed, how many people are being housed in each estate, types of accommodation built, cost of selling the housing unit, problems encountered putting the units for sale, how many units are being sold, are there basic facilities in the various estate, what are the facilities provided would be asked and investigated.

3.1.2. Data Required from the Beneficiaries

Data here are based on socio-economic characteristics of the people, cost of purchasing the estates, type of housing units, views and perception of the dwellers on the affordability, security of the estate.

3.2. Sources of Data

Data would be collected using the following method of data collection. They are Primary and Secondary data method.

3.2.1. Primary Data

Primary data would be collected from the ministry of lands and housing, Oyo state Housing Corporation and the beneficiaries of the various housing schemes. This will ensure the analysis of the impacts and affordability of the houses on the beneficiaries.

Primary data would be collected using questionnaires and through in depth interviews. Two types of questionnaires were prepared:

The First would be institutional questionnaire i.e. it would be directed at the state Housing Corporation, to source for information on their affordability, security, habitability, modus operandi, cost of development, sources of finance and possible constraints of the estates.

The Second would be home interview/socio-economic survey directed to the residents of the estates. The instrument sourced for data on perception of the beneficiaries in terms of safety, affordability, habitability, conveniences on the estates.

(i) Personal Observation

Personal observation would be carried out to assess and to have a clear picture of what could not be asked but observed, it would be needed for where sense of judgment is applicable to identify the type of income of the family.

(ii) Oral Interview

Oral interview for the research work would be conducted on the agency responsible for the estates (Oyo State Housing Corporation), as well as some residents of the estates to get salient information on the housing provision and its effectiveness.

(iii) Photographs

This is the taking of photographs to give visual impression of the existing situation within the study area, which will give a better presentation of the areas, buildings and facilities.

3.2.2. Secondary Data

Secondary data refers to statistical materials which is not originated by the researcher himself but obtained from someone else's report or records. The data from the research work include published

materials such as textbooks, maps, seminar papers, journals etc. For the purpose of this project, information would be gotten from the housing corporation.

3.3. Population of the Study

Ajoda and Owode estate owned by the Oyo State Housing Corporation has combined low cost houses of 222 units, with Ajoda new town having the highest number of units (118) and Owode estate (104). Available records put the population of the inhabitants of the low cost houses at Eight hundred and sixty-five (865) dwellers, with Owode Housing Estate having the highest number.

3.3.1. Rationale for the Selection of Owode and Ajoda New Town Estate.

In selecting the two (2) estates among the numerous estates in the city, certain factor was considered, which influenced the choice of both estates. This factor essentially is based on the interest of the state government in the development of low cost housing units on the estates, and other attention being made on the estates such as grading and asphalt laying on the estate roads. Also, the estates are majorly for low income earners which form the pool of people who needed accommodated most. This factors form the main reasons while the two estates are choosing ahead of others.

However, the following government estates exist within the city:

Table 3.1. Oyo State Housing Corp Estates.

Estates	Owners/Managers
i. Ajoda New Town	Oyo State Housing Corp.
ii. Bashorun Estate	Oyo State Housing Corp.
iii. Bodija Estate	Oyo State Housing Corp.
iv. Ejioku/Klm 22	Oyo State Housing Corp.
vii. Olubadan Estate	Oyo State Housing Corp.
x. Owode Estate	Oyo State Housing Corp.

Source: Author

3.4. Sampling Techniques and Sample Size

A sample is a representation of a larger whole. As the proportions in most researches are quite large, in most cases such as enumeration in terms of money, time and labour will be substantial. This is applicable to the administration of questionnaire in the study area. The questionnaires would be administered on the residents of the estates and the agency controlling the estates.

3.4.1. Two Groups are Studied for the Purpose of the Research

- The Government Agency (Oyo State Housing Corporation)
- The residents of both estates (Ajoda New Town and Owode Estates).

3.5. Sample Techniques

A systematic random sampling of houses was used; this involve picking of housing units at random among the 118 housing units at Ajoda New Town Estate and the 104 housing units at Owode Estate. The sample selections regarding residents occupying the estates are sampled randomly i.e. picking of houses at interval using even number (2nd, 4th, 6th houses etc. were selected).

A total of One hundred and One (111) questionnaires were administered at both estates i.e. fifty-nine (59) at Ajoda and Owode fifty-two (52) which represent fifty percent (50%) of the houses at both estates. Out of the 118 houses at Ajoda estate, thirty-six (36) of which are unoccupied and two (2) at Owode estate.

In the survey of public housing agencies, staff members involved in the design and implementation of the corporation's housing projects was the target population. They include the two each for the listed professions; architects, town planners, estate valuers, engineers and quantity surveyor. This category of staff was identified by the human resource departments of the corporation and 10 members of staff were selected for the administration of questionnaire at the corporation.

3.6. Data Collection Procedure

The procedure involved in the administration of the questionnaire are done by personal visitation to the field, they are administered and collected immediately after they have been answered. Those who could not read due to their low level of education were assisted and questions not understood made clearer

by personnel interpretations to them. Questionnaires were randomly distributed among the respondents and personal interviews also conducted.

3.7. Data Analysis Procedure

Information collected was analysed using statistical package for social science (SPSS) to obtain frequencies, percentages, ratios where applicable. The Hypothesis was also tested using the chi-square (χ^2) test.

4. Discussion of Findings

4.1. Occupation and Household Size of Respondents

This analysis implies that the estates were built to accommodate much of the state civil servant being the ones in government. At Ajoda estate, there are more self-employed workers this being the fact that most of them being artisans, they have easy access to Iwo road area of the state where their goods and shops are (table 4.1). The household size of both estates is within 3-5 which comprises the father, mother and the children. From the analysis above, less than 3 has a percentage of 11.5%, 3-5 (63.5%), 6-9 (25.0%) at Owode estate. At Ajoda. The situation is a bit similar with less than 3 having 20.3%, 3-5 has 57.6% and 22% for 6-9.

Table 4.1. Household Size

Estate	Less than 3	3-5	6-9	10 above	Total
Owode Estate	11.5	63.5	25	-	100
Ajoda Estate	20.3	57.6	22	-	100

Source: Author's Field Survey 2017

4.2. Housing Acquisition and Habitability by Beneficiaries

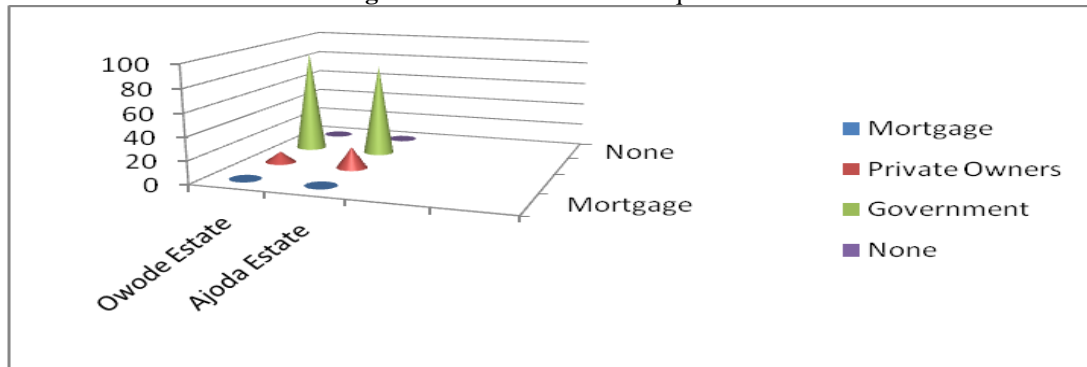
This section of the questionnaire, analyses the mode and method of acquisition of the buildings, ownership structure, design of the structure and the affordability/habitability of the estates.

4.2.1. Means of House Acquisition

From the analysis below, housing unit are bought from government agencies. At Owode estate, 90.4% of resident bought it from the government, 9.6% form private owners. The case is similar at Ajoda New Town where 81.4% of the respondents bought their house from the government, 18.6% from private owners. This implies that the houses in this estates are constructed by the government i.e. the first phase of the housing stock at Owode estate are constructed by the Federal government before they are being transferred to the state housing corporation.

No respondent ticked mortgage loan, this could be as a result of poor housing loan programmes in the country as most government or mortgage banks are undercapitalized or granting of loans to political appointees and not the low income groups who needed it the most.

Figure. 2. Means of House Acquisition



Source: Author's Field Survey 2017

4.2.2. House Ownership

Essentially, house ownership at both estates is on owner occupier bases, from the table below, 91.1% and 94.6% falls into the owner occupier type at Owode and Ajoda estate respectively. However,

8.9% and 5.4% are on rental type at both estates, these housing units are rented out to prospective household by the original owners who could not live in the estates.

Table 4.2. House Ownership

Estate	Rental	Leasehold	Owner Occupier	Total
Owode	8.9	0	91.1	100
Ajoda	5.4	0	94.6	100

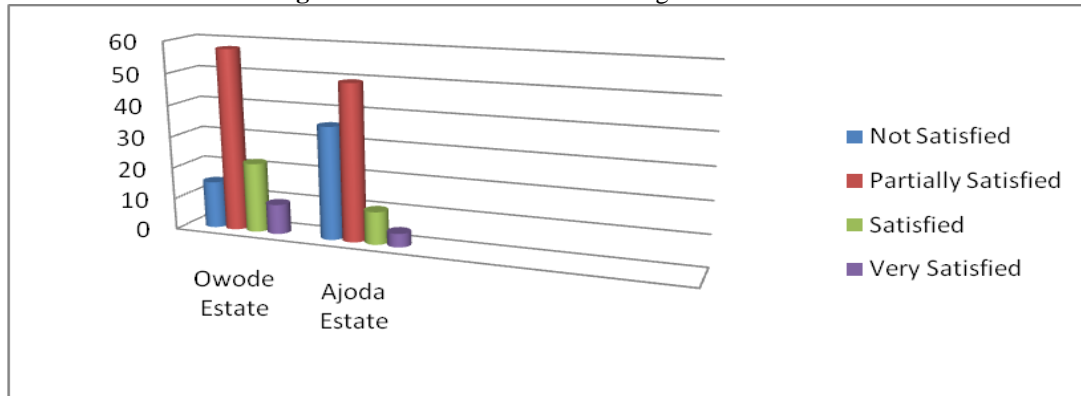
Source: Author's Field Survey 2017

4.2.3. Satisfaction with the Design of the House

At both estates in Fig. 3, all the houses are bungalows with two (2) or three (3) bedroom either detached or attached structures. As the case may be, the design of the houses influences the desire to live in this estate. From the analysis carried out at Owode estate, 14.9% are not satisfied with the design, 57.7% are partially satisfied, 22.1% are satisfied with the design and the rest 9.5% are very satisfied. At Ajoda New Town, 35.8% are not satisfied, 49.5% are partially satisfied, 10.4% are satisfied and 4.3% are very satisfied.

The reason for none satisfaction of the residents, include room sizes and the number of rooms available in each flat considered to be too small. Other respondents are satisfied because there is no alternative other than to live in the buildings, as cost of securing a new accommodation is quite expensive.

Figure 3. Satisfaction with the Design of the House

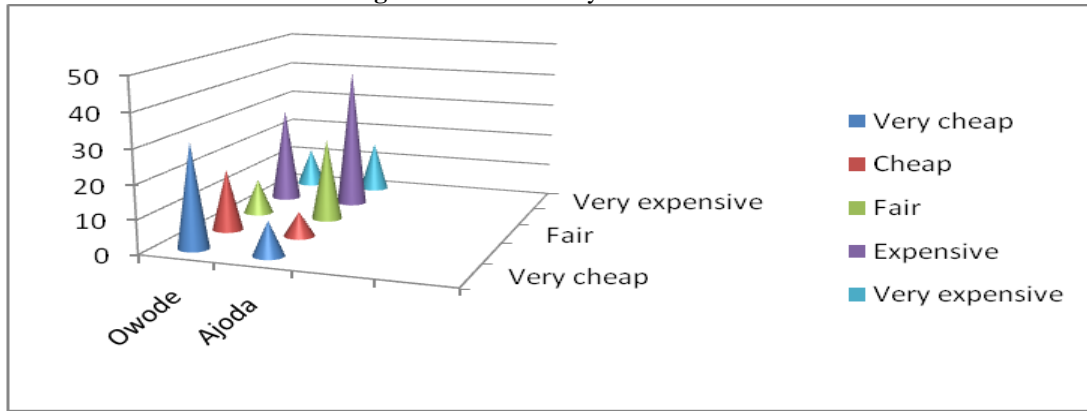


Source: Author's Field Survey 2017

4.2.4. Affordability of the Houses

From the reconnaissance survey conducted to both estates in Fig. 4, it can be deduced that cost of the low cost houses at Owode estate is strictly based on each individual family to pay for the houses as their exist a sharp contradiction of opinions. From the analysis above, 25% said it is very cheap, 12% said it is cheap, 6% of the respondent chose fair, 22% said it is expensive while another 6% chose very expensive. From Ajoda estate, the result was skewed in too expensive, no percentage was recorded for very cheap, while cheap got just 5%. There exists an increase in the percentage of fair (14%), while high number of the respondent chose expensive (48%) and very expensive got 10%. From this result, the low cost houses at Owode are less cheaply compared to that of Ajoda because the houses at Owode are much more older than that of Ajoda and also the houses are bought from the federal government before being handed over to the state housing corporation.

Figure 4. Affordability of the Houses

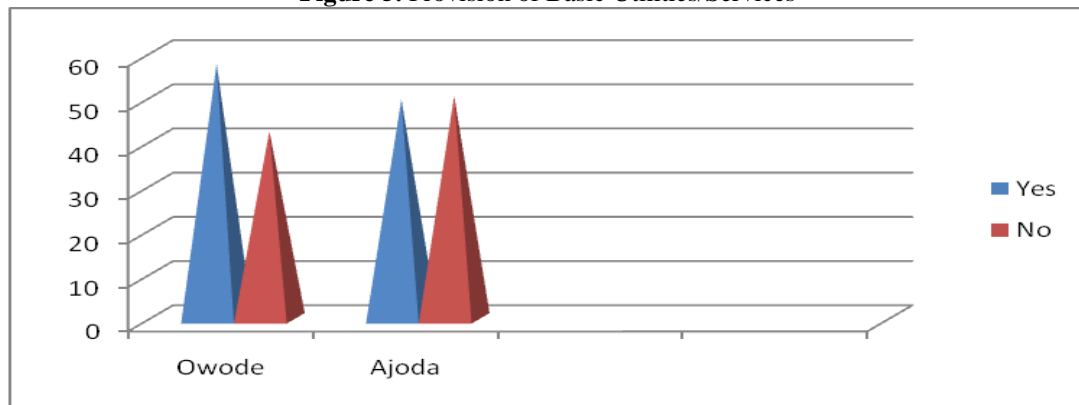


Source: Author's Field Survey 2017

4.2.5. Affordability of the Houses

From the result of the research conducted to the estates in figure 5, there exist some utilities which are deteriorated because of lack of maintenance. However, at the respondent at both estates confirmed that services and utilities are provided by the government, 60% at Owode said yes, 40% no. At Ajoda, it was tight scenario as both yes and no equal 50%. The utilities provided at proximity of the low cost houses at Ajoda were unused water supply reservoir and electricity. The available school within the estate was located metres away among the indigenous/villagers who were incorporated within the 80.6 Ha of land.

Figure 5. Provision of Basic Utilities/Services

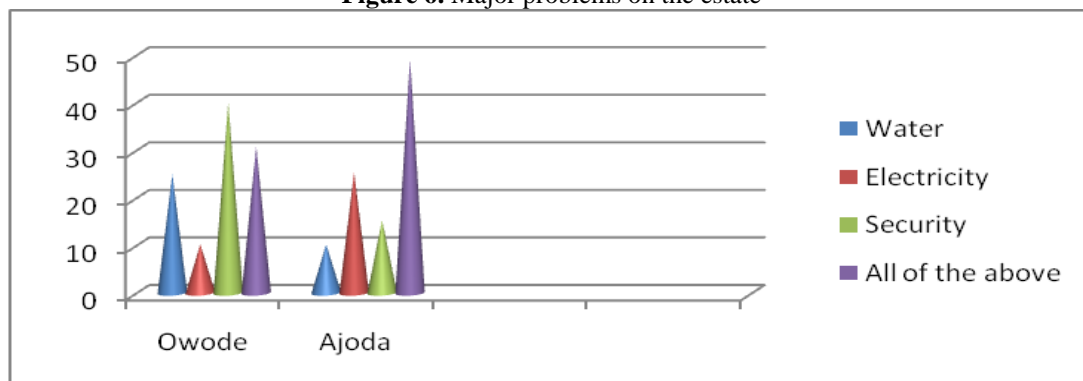


Source: Author's Field Survey 2017

4.2.6. Major Problems on the Estate

Water, electricity and security are the major problems experienced on these estates (see figure 6). At Ajoda estate, 49.2% of the respondent said all of the above problems are encountered, while others are water (10.2%), electricity (25.4%) and security (15.3%). The situation at Owode estate was not any different; problem of getting water is 25%, electricity 10.2%, security 40% and all of the above equal 30.8%. The problem of water supply is made more chaotic because of the non-functional and mismanaged reservoir at both estates.

Figure 6. Major problems on the estate

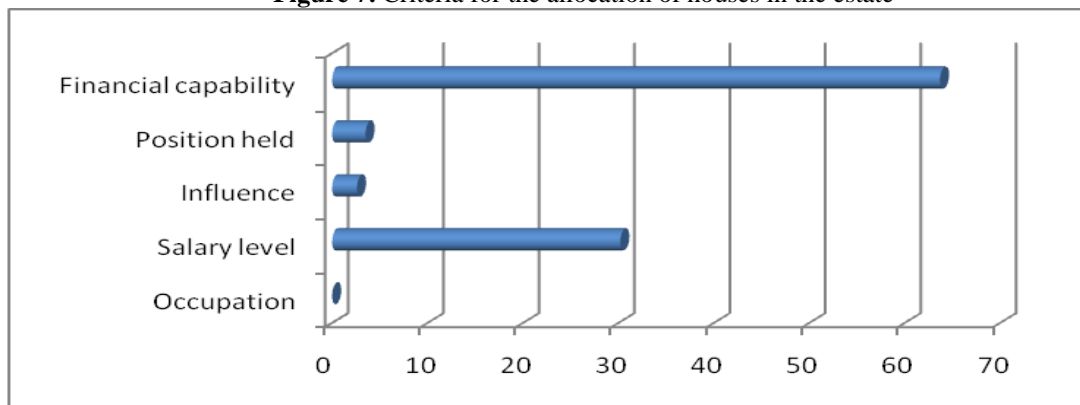


Source: Author's Field Survey 2017

4.3. Analysis of Housing Allocation, Affordability and Finance by The Corporation

Housing units are allocated to respective owners taking into account their ability and willingness to pay for the house to which they intend to have. From the analysis below, the occupation of prospective home owner is not a factor for allocation, from above, occupation equals 0%, salary level either the individual earns from government or private source is one of the factors considered it amounts to 29%. There also exist some owners who are granted allocation based on their influence either within the corporation or beyond, influence amounts to 2.5%, some of the staffs who live on either of the estates also got their dwelling units through position held at the corporation, and this equals 3.5%. However, allocation of dwelling units are done base on ability by individuals to pay for such dwelling, financial capability/affordability here means the willingness of household to pay at a given price. The financial capability equals 65%.

Figure 7. Criteria for the allocation of houses in the estate

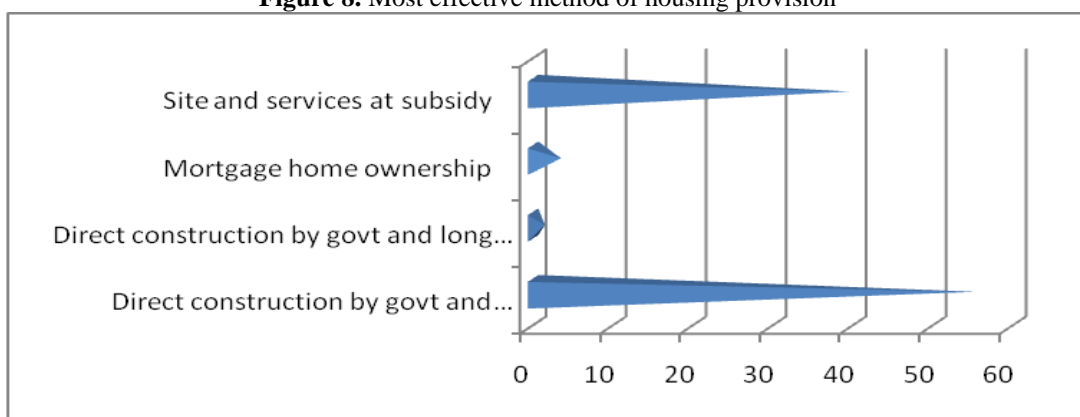


Source: Author's Field Survey 2017

4.3.1. Most Effective Method of Housing Provision

Construction of houses by government has being highlighted by the staffs as the best means of providing accommodation for the low income earners. From the analysis below, direct construction by government and outright sale of the houses is said to be the best strategy for housing provision, 56% of the staff are in favour of this strategy. Direct construction by government and long term rental allocation however is not selected as being an effective strategy (1%), mortgage home ownership (4%), Site and service scheme (39%) also was choosing to be an effective strategy.

Figure 8. Most effective method of housing provision

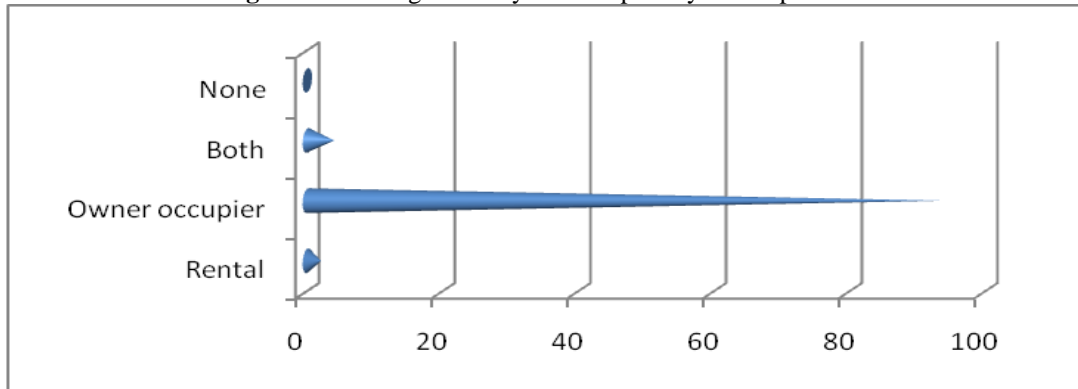


Source: Author's Field Survey 2017

4.3.2. Housing Tenure System Adopted by The Corporation

Result from the beneficiaries is not any different as shown below, as the staff further confirmed that the tenure system for houses is based on owner occupier basis. 95% of the staffs said it is based on owner occupier, 1% rental and another 4% said it is both rental and owner occupier. However, from explanation from the staffs, rental tenure arises from individuals who could not live in the estate and thus rent it out.

Figure 9. Housing tenure system adopted by the corporation

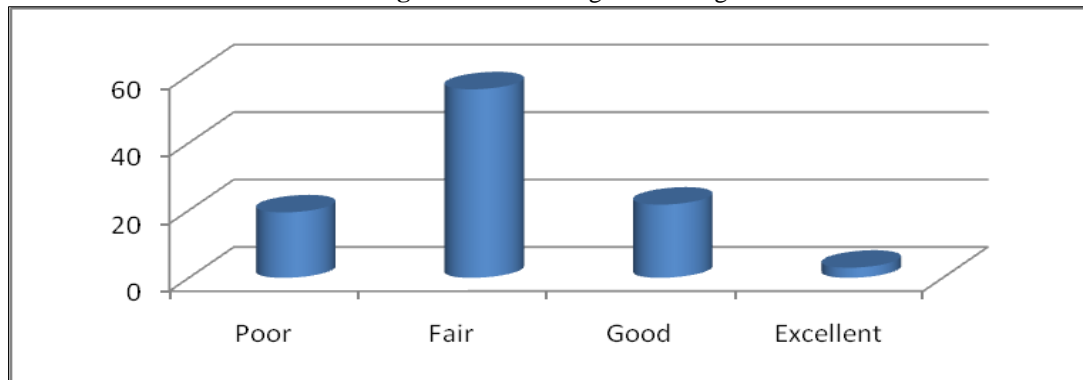


Source: Author's Field Survey 2017

4.3.3. Financing of Housing

Finance as being the bane of the corporation in the development of its estates, the government is more interested in other sector thereby leaving the housing sector to suffer in neglect (see figure 10). From the reconnaissance survey, financing of the corporation's project is regarded to be poor by 18%, this is obvious from the decadence of facilities at both estates, the untarred roads, fair by 60%, good by another 19% and excellent by 3%. However, in the developments of its estates and construction of houses the corporation has gone into partnership adopting the public private partnership (PPP) in the development of some newly constructed houses at Owode housing estate which has not being sold to the public.

Figure 10. Financing of Housing



Source: Author's Field Survey 2017

4.4. Hypothesis Validation

The use of cross tabulation was used in testing hypothesis while simultaneously generating the chi-square tests in table 4.3. SPSS was used in analyzing the primary data collected from the field. The level of significant is set at $\alpha=0.05$ and $\alpha=0.01$ for testing the hypothesis. The rule that operates with the interpretation of SPSS results states that if the asymptotic significant level (2-sided) value is greater than 0.05, indicates that there is no significant relationship between the tested variables. As against the rule that operates in the manual calculation which states that if the calculated value is greater than the table value at the set significant level then the H_0 would be rejected and if otherwise the reverse is the case.

Table 4.3. Range of Monthly Income Vs Number of Bedrooms

Range of Monthly Income		Measure	Number of Bedrooms in the house		Total
			2 rooms	3 rooms	
range of monthly income	#20001-#40000	Count	9	1	10
		% within range of monthly income	90.0%	10.0%	100.0%
		% of Total	15.3%	1.7%	16.9%
	#40001-#60000	Count	9	14	23
		% within range of monthly income	39.1%	60.9%	100.0%

	#60001-#80000	income			
		% of Total	15.3%	23.7%	39.0%
		Count	7	19	26
		% within range of monthly income	26.9%	73.1%	100.0%
		% of Total	11.9%	32.2%	44.1%
Total		Count	25	34	59
		% within range of monthly income	42.4%	57.6%	100.0%
		% of Total	42.4%	57.6%	100.0%

Source: Student's Fieldwork 2017.

Table 4.4. Chi-Square Test

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.930 ^a	2	.003
Likelihood Ratio	12.833	2	.002
Linear-by-Linear Association	9.801	1	.002
N of Valid Cases	59		
a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 4.24.			

Source: Student's Fieldwork 2017.

This testing establishes the respondents' view about the level of income with the number of rooms which can be afforded. This is an attempt to know maybe their impression concerning how the level of income influences the number of rooms acquired.

From the [table 4.3](#), 90% of those that earn between #20001-#40000 live in 2-bedroom apartment as against the 39.1% of those who earns #60001-#80000 and live in 2-bedroom apartment.

From the corresponding chi-square test, the asymptotic significant (2-sided) is 0.003 which is lower than 0.05, therefore the H_0 would be rejected. This confirms that there is a significant relationship between the level of income and the number of bedrooms which are acquired.

5. Summary of Findings

The field survey conducted was an essential source for this research as it made available required information and revealed certain facts. The survey carried out included personal interviews with some officers of the Oyo State Housing Corporation, to access their impact in housing delivery in the state. Administrative and institutional issues such as housing finance, allocation of housing units and physical planning aspect.

The summary obtained revealed that the respondents most of whom are married are mostly civil servants in any of the government ministries and agencies and the household size ranging between 1 and 5, which connotes that some of the houses are over populated as most of the flats are either two or three bedrooms apartments. The houses are bought from the corporation which some of the respondents at Ajoda estate claim to be expensive as compared to that of Owode which was said to be cheap. Housing tenure at both estates is strictly owner-occupier basis but as the case may be some are rental tenure, this rental tenure is a product of individuals who could not live on the estate and thus lease/rent to willing individuals. The security on both estates is discouraging as revealed by the respondent, the estate (Owode) form a hide-out for bandits who make use of phase 2 of the estate as their meeting points. The case is not different at Ajoda estate as some of the buildings are abandoned on security related issues.

The estates are not fully provided with utilities/facilities, the available ones are in bad states. Ajoda estate is less equipped with functional services the estate can only boast of a filling station, the traditional market at egbeda community which was incorporated into the estate. Owode on the other hand is well equipped with filling station, bank, church, mosque and schools. Recreational facilities are not provided in the estates, the available open space are over grown by weeds, the neighbourhood market and the water reservoir inclusive. Each household adopt their various means of disposing refuse, there is no general open dump or waste collection authority to service the estates, however the case may be, the estates are in clean and hygienic state.

Plate 1. A twin bungalow at Owode Estate



Source: Author's Field Survey 2017

Plate 2. A detached bungalow and row of houses at Ajoda New Town Estate



Source: Author's Field Survey 2017

Plate 3. A proposed site for neighbourhood market at Owode Estate and a non-functional water supply system at Ajoda New Town.



Source: Author's Field Survey 2017

Plate 4. A church and Mosque at Owode Estate.



Source: Author's Field Survey 2017

Plate 5. State of Road Owode and Ajoda Estate respectively.



Source: Author's Field Survey 2017

Plate 6. A secondary school at Owode Estate



Source: Author's Field Survey 2017

5.1. Government Agency

The state housing corporation has a significant staff strength which is helpful in the performance of their statutory function. From the survey conducted, staff strength of over fifty (50) professionals from various professions in the building industry is present in the corporation. As revealed by the residents of the estates, houses are bought from the government taking into consideration the financial capability and affordability of individuals to pay, it also considers the salary level of the prospective home owners. The process is open to the general public for acquisition and it is described to be affordable by the corporation.

In spite of all the efforts being put together by the corporation to ease the problem of accommodation in the state, some circumstances still raised their ugly heads. These served as impediments to the corporation to successfully perform its major functions. Some of the problems are listed below:

i. Lack of funds

The corporation is not well funded to carry out development and construction of houses, maintenance of the estates and as such has been incapacitated to building houses. Government is interested in other sectors of the economy and as such neglecting the housing sector. The corporation are now much involved in leasing of landed areas to the public and other planning functions such as development control, approval of building plans for proposed houses in the estates. Though the corporation still constructs houses, housing units are presently under construction at the phase 2 of the Owode estate.

ii. High cost of building materials

The rapid increase of cost of building materials such as cement, roofing sheets, blocks and paint etc. have been a great hindrance in the quantity of houses provided by the corporation year in year out.

6. Conclusion

Nigeria and the state are currently experiencing challenges in most sectors; education, oil industry, agriculture, sports among others. It is therefore not alarming or surprising that the involvement of government in housing delivery as shown that the body charge with the construction of these houses are underfunded to provide sufficient housing units which has the necessary facilities. The government can only achieve its aim in housing delivery if emphasis is laid on adequate funding of more low income housing developments and rehabilitation and upgrading of the existing housing stock, provision of social and physical amenities. The major problems in these estates are more of qualitative and bit of quantitative, the reason being that there exists the houses but no facilities which contribute towards providing people with the opportunity to live full human lives.

Coupled with this is to ensure that the houses are allocated to the income group to which they are planned for, some of the responses show that more middle income and high income earners are present in an estate which is meant to serve the low income group. Also, from the study it can be concluded that the cost of selling the houses are expensive compared to the salary or income of the people. A situation whereby the people pay through their noses can no longer be described as affordable housing. It can also be concluded that the management of these estates is not properly coordinated, this is obvious in the state of security and the estates been overgrown by weeds which further enhances the activities of bandits.

7. Recommendation

As noted in chapter two, there exists a system which is made up of four subsystems that interact and influence the level of satisfaction derived. These subsystems are man, dwelling units (the type and quality of the shelter), the environment (physical environment where the dwelling is located) and the management (institutional framework). A defect in any of this will definitely cause a defect in other areas, therefore in view of this, the government which the corporation is representing as the caretaker of the estate need to protect, provide and prevent the existing housing stock. To tackle the rising challenges, the following proposals should be considered.

a. Financing Low-cost Housing

In most of the states of the Federation, housing provision is usually the responsibility of agency that has been designated for such purposes like the Oyo State Housing Corporation among others. Therefore, government should take into cognizance housing which is one of the necessities of life, by ensuring that adequate funding is directed towards housing provision in every year budget, by taking into consideration identifiable sources of finance in the economy.

b. Reduction of Public Houses Price

The government should endeavour to subsidize the cost of providing houses for the poor masses so as to achieve the aim of public housing as welfare programme. One of the major problems associated with public housing is the exorbitant cost of the housing units, which is most times not affordable by the low income groups. Therefore, the need for government to subsidize housing units for the general public so that the masses can enjoy the housing provided.

c. Lack of Competence

Issues of lack of competence on the part of the low income housing should be addressed in terms of management of the estates, there should be an improvement through the rehabilitation of roads, and other facilities and utilities such as water supply, recreation, schools where necessary to upgrade the standard of the estates and avoid their degeneration.

d. Public Private Partnership

It has been discovered that to meet the demand for housing, the government alone cannot provide sufficient accommodation; therefore the involvement of the private sector should be encouraged to compliment the effort of the government.

e. Primary Mortgage Institution/Government loans

Primary mortgage institutions should be introduced to give out loans to both the corporation and individuals to build their own houses. This granting of loans would be with low interest rate and long gestation or maturity period. Government should also give out loans to her workers, these loans would be in terms of housing loans or the government should purchase a dwelling unit for her workers with the money paid back in instalment to the government purse or deducted from their monthly take home which will be for a reasonable period of time i.e. 15-20 years.

f. Site and Services Scheme

This scheme should be encouraged by the corporation and the corporation at large, the available land on the estates should be furnished with the essential facilities and the land thereafter sold or lease out to the public. This would ensure that the people build their houses to their own taste and satisfaction with specific type of house and standard well laid out and enforced thus relieving the government from construction of houses.

g. Research/Building Material Loans

The government should strengthen agencies which are meant to carry out research on building materials such as the Nigerian Building and Roads Research Institute (NBRRI). Also, developers should be encouraged to make use of local content in the building industry. Building material loans should be given to the housing corporation to assist them in the provision of houses.

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