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National housing policy and the level of government implementation for sustainable housing provision in Obio/Akpor Local Government Area, Rivers State

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Abstract

One of the major problem facing cities in most developing countries of the world is housing shortage occasioned by increasing urban growth. Policies and legislations are tools government employed through a process of policy implementation to make provision for its availability. This study examined the National Housing Policy and the Level of Government Implementation for Sustainable Housing Provision in Obio/Akpor Local Government Area, Rivers State. The study adopted the Mixed Method Research Approach and employed the triangulation research design. Purposive sampling technique was used to select sampled respondents and the communities under investigation. One hundred (100) respondents was arrived at with the aid of Taro Yamane formula. Qualitative and quantitative data were collected concurrently and analyzed using univariate summary statistic and content analysis revalidation technique. The study revealed that, there exist extant national housing policy which is known to the general public, and the level of government implementation of this policy is low which has resulted to a greater level of housing shortage found in the study area. Based on this findings, the study thus recommended that the extant national housing policy be reviewed by the legislative arms of government to meet the current trend of housing demands in the country; That government should take proactive steps to fasten the implementation of this policy so as to tackle the issues of housing shortage and the problems associated thereof in the study area; there should be public participation and active involvement in the review process; and private-partner participation in implementation so as to meet the overriding demand of housing accommodation to the public.

Keywords: Housing; Implementation; Sustainable Housing; Policy

1. Introduction

The National Policy on housing of the Federal Government of Nigeria as seen in the proposed plan of 1981 – 1989 National Housing Programme was intended to provide 350 low, medium and high income housing units in each of the then nineteen states of the Federation by the Federal Housing Authority (Jackson, Elti & Edu, 2019). This was in addition to the national low-income housing units embarked upon by the Government in all states of the Federation. The 1991 National Housing Policy, which succeeded the 1981/82 National Housing programme was the first comprehensive with utmost major response by Government to ease some difficulties and/or challenges encountered by citizens with respect to the operations of the land use Act, as it affects land ownership, as well as meet the need of Nigerians for quantitative housing through mortgage financing (Adershina & Idaeho, 2015). The 2002 policy later resulted into the Nigerian National Housing Policy (NHP) of 2004 and 2006).

However, the 2012 Housing Policy is considered a good policy but despite its laudable programmes, it remains so on paper as it has not yielded the desired practical results or effects on the common citizens. Despite that the objectives of the policy were rigorously pursued, Nigeria has still not been able to meet its housing needs and remains trapped in the menace of homelessness, slum dwelling, overcrowding, squatting, dilapidated houses, shanty towns, poor refuse

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disposal system, breakout of highly contagious infections and other related problems associated with indecent environment. Thus, the evolution and development of Nigeria's housing policies shows the Government's recognition of the essential nature of the rights to shelter, although the efforts of the Government are yet to be translated into positive results in terms of housing development/provision for the average Nigerian, as the ultimate goal should be focused on housing availability and affordability (Adeshine & Idenho, 2015).

There has been a phenomenal increase in human population especially of city dwellers without a corresponding increase in housing accommodation which have consequently led to acute shortage of habitable dwelling units in Nigeria for the past decades. The resultant effects have been deplorable environment, overcrowding, inadequate and poor infrastructure, homelessness, high occupancy rate, poor living conditions, increased rate of poverty and its concomitant social vices (Ademiluyi & Rayi, 2008).

Obviously, the provision of adequate housing for everyone as opined by Ubale, Martin & Wee (2013) requires actions not only by Governments, but by all sectors of the society including the private sectors, non-Governmental organizations, communities and local authorities, as well as partner organizations and entities of the international community. However, in more recent time, it is observed that the outcome of government efforts in addressing the housing challenges in many developing countries such as Nigeria is not well understood. According to the 1991 Nigerian National Housing, Federal Republic of Nigeria lack adequate monitoring and evaluation of housing policy implementation; and this have contributed to failure of public housing programmes. This assertion was corroborated by Obashoro-John (2002) who noted that proper programme evaluation was rarely done in Nigeria, and as a result, it is very difficult to assess the real outcome of programmes in the country.

In developing countries such as Nigeria, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Encarta, 2007). Thus, as Nigeria is perhaps, the fastest urbanizing country in the African continent, one of the most pressing problems has been non availability of affordable housing occasioned by non-implementation of the national housing policy which aimed at addressing housing shortages in the country. As more and more Nigerian's make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be greatly addressed (Encarta, 2007). This scenario is widely experienced in Obio/Akpor LGA where the number of urban dwellers outcome the available housing units hence creating series of challenges to inhabitants. Hence this study assessed national housing policy and the level of government implementation for sustainable housing provision.

2. Linked Literature

2.1. National Housing Policy Objectives and Government Implementation

The recorded history of government formal intervention into the housing sector in Nigeria date back to the colonial administration especially between 1928-1979 which can be described as the period of evolution and development of Nigeria Housing policies and programmes in Nigeria (Bello, 2019). After the outbreak of the bubonic plaque of 1928 in Lagos, that necessitated the establishment of the Lagos Executive Development Board (LEDB), Bello (2019) noted this signifies the ushering of Nigerian public housing programmes intervention, which was during the colonial era. The policies are modest with the ultimate aim of addressing the housing problem at a National scale (Omange & Udegbe, 2000). The construction of senior civil servant quarters at the capital city of Lagos and regional headquarters like Kaduna, Ibadan, and Enugu are some of the practical efforts made at the same time.

The policy intervention at that period includes:

- Promulgation of legislations to maintain construction standard, planning of housing areas and sanitation.
- Public housing provision through the regional and states housing corporations and agencies.
- Provision of housing subsidy and rent control
- Land reform through promulgation of the land use decree of 1978

Meanwhile within the 1990-1999, an ambitious housing period was launched by the then Military Government in 1991 with a slogan "Housing for All Nigerians by the year 2000 AD". The goal was for all Nigerians to have access to decent housing at affordable cost before the end of the year 2000 AD (Bello, 2019). The housing needs in the country as at the launch of the policy stand at about 8 million units including projection in meeting the policy target in both rural and urban centers in response to United Nations advocacy which calls for housing for all by the year 2000 AD (Bello (2019). This is through adequate involvement of the private sector in infrastructural provision and to serve as the main vehicle for organization and delivery of housing products and services (Yakubu, 2004; Aribigbola, 2008). The policy estimated

that about 700,000 housing units are to be built each year if housing deficit is to be addressed of which about 60% of the houses are to be built in urban centers.

The policy restructured the financial routing of accessing housing loans by way of creating a two tier financial structure, which is the Federal Mortgage Bank of Nigeria as the apex and supervisory institution and primary mortgage institutions as primary leader. However, in 2007, the Federal Mortgage Bank of Nigeria (FMBN) conceded supervisory functions to Central Bank of Nigeria (CBN) (Yakubu, 2004). The FMBN nevertheless was empowered through decree No. 82 of 1993 to collect, manage and administer contributions to the National Housing Funds (NHF) from registered individuals and companies. The National Housing Fund is the product of the 1992 Housing Policy of the Federal Government of Nigeria. According to the Nigeria Economist (1992) Decree No 3 of 1992, which was packed against the backdrop of the National Housing Policy (NHP), is a legal instrument for mandating individuals and Governments to pool resources into the NHF. The policy establishing the NHF emanated from recognition of the severe housing problems in most of the Nigeria's cities (Aribigbola, 2008).

Therefore, the policy took cognizance of both the qualitative (severe housing shortages) and qualitative (existence of substandard housing) nature of the problem. The 1992 Decree more or less pursed the original objective outlined in the National Housing policy (1980); the main objectives of which were;

- To ensure that the provision of housing units are based on realistic standards
- To give priority to housing programmes designed to benefit the low income group; and
- To encourage every household to own its own house through the provision of more credit or fund (this specific objective more or less crystallized into the NHF).

The inability of the earlier housing policies and programmes to adequately resolve the backlog of housing problem crystallized the 2004 and 2006 housing policies in Nigeria (Aribigbola, 2008). The main policy thrust is on institutional reform, capacity building, and increased financial mobilization to the housing sector, local building material production and adequate access to land for buildings. In order to achieve the policy objectives 22 strategies were specified in section 2.3 of the policy (Bello, 2019). The policy emphasizes private sector participation in housing finance and investment to address the housing needs of Nigerians. The most recent policy is the 2012 National Housing Policy (NHP) which emanates from the recognition of the various impediments to housing policy and programme implementation in the past and an attempt to proffer long lasting solutions (Bello, 2019). The effectiveness of the policy measure is already manifesting in the level of its implementation in the provision of housing finance as brought about by the recent mortgage finance reforms.

2.2. The Effect of National Housing Policy on Housing Provision /Delivery

Housing needs for low income earners in Nigeria has reached an alarming stage. On the supply side, numerous government policies have earlier aimed at disabling the massive shortage through housing reforms programmes (Jane, *et al,* 2006). Despite these proceedings, efforts in housing provision remain an illusion to an average Nigerian. Government's drive toward housing for all as contained in the National Housing Policy, which aims to provide affordable housing for all, has so far not been achieved and no serious efforts are being made toward implementation as it continues to be an illusion and frustration to the larger population (Adejuno, 2018). From time to time, Government often make continuous discrete policy and programme to address housing problems in Nigeria, but there seems to be no review mechanism that reports on the performance of these policies. Such reviewed may necessitate reappraisal for continuous improvement and lessons learned transferred to other areas.

Housing provision, delivery and affordability defined the capacity in making households meet their periodic mortgage needs without jeopardizing their health to reducing other basic fairly need (Agbola, 2005). Government efforts towards the provision of housing are contained in the National Housing Policy. This policy intends to solve the problems of Nigeria's housing needs. Its main aim includes land and settlement development policy, housing finance, building material and construction cost, low income housing and monitoring and evaluation (Adeyumo, 2018). This policy also provide that Government should hands off direct construction of housing units for civil servants but rather encourage them through enabling policy mandate to own their own house (Iheme, Effiong & Ekung, 2015). The National Housing policy documents has some bold steps towards facing shelter challenges but lacks implementation strategies strictly in accordance with local and economic situations. Like the previous housing policies, the current National Housing Policy may not attain its goal for housing for all. This is due to the fact that the NHF which is expected to disburse funds is not yet committed to its primary assignment which is making funds available for onward lending to the public for housing development, hence housing development becomes awkward and the problems of housing shortages keep increasing.

This call for the investigation of National Housing Policy and the Level of Government Implementation for Sustainable Housing Provision in Obio/Akpor Local Government Area, Rivers State.

3. Study Area

Obio/Akpor is one of the area councils that make up the Port Harcourt Metropolis, and one of the twenty three local Government areas in Rivers State. It is an economic beehive centre in the Niger Delta area of Nigeria. The Local Government area covers 260km^2 and a population of 464,789 Persons (National Population Commission, NPC 2006), and a projected population of 1,443, 937 persons in 2024. It came into being on the 5th day of May, 1989 and has its headquarters at Rumuodamaya. The 1975 Port Harcourt City Master plan which covered both Port Harcourt City Area Council and Obio/Akpor shows that Obio/Akpor Area Council has a total of 260km^2 landmass out of which about 45 (17.3km^2) of it is wetland area (Oyegun, 2003).

Obio/Akpor Area Council is bounded by Port Harcourt City Local Government Area in the South, Oyigbo in the East, Ikwerre in the North, and Emohua Local Government Areas in the West (See Fig. 1). It is located within latitudes 4^{0}5'11" and 5^{0}15'45" North and longitudes 6°22'25" and 8°05'12" East (Oyegun, 2003).
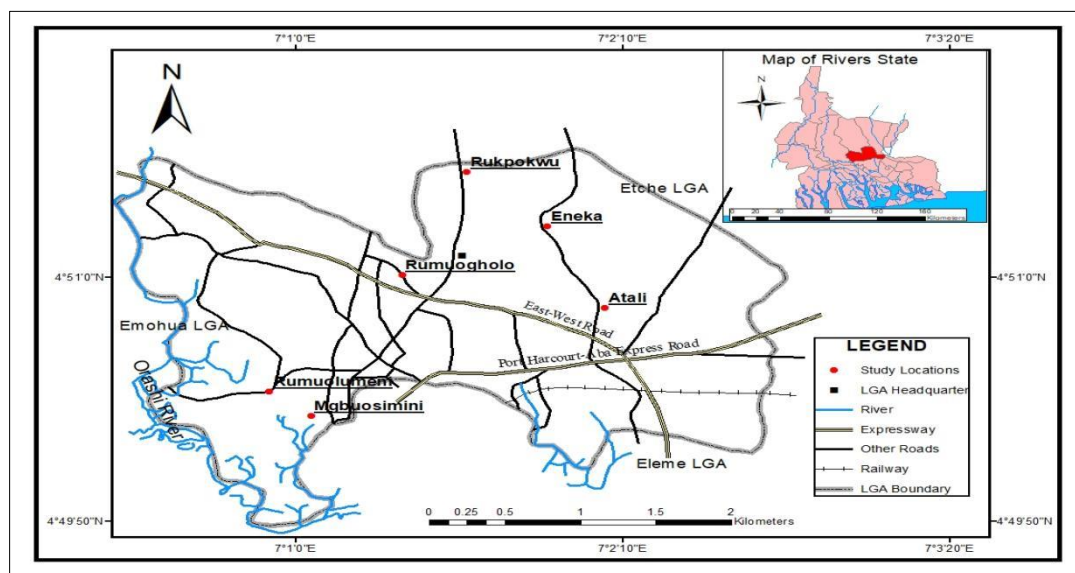
Source: GIS Lab., URP Department, Rivers State University.

Figure 1 Study Area showing communities

4. Methodology

The study adopted the Mixed Method Research Approach and employed the triangulation research design. While Mixed Method Research (MMR) is a research approach that enables the researcher to collect both qualitative data and quantitative data from sampled respondents, the triangulation research design combines both data to validate findings and increase confidence in results. In this study, the mixed method research was employed because both quantitative and qualitative data was collected concurrently and results triangulated. Five communities and its residents that have Federal Housing Estates in the study area was purposively selected and studied. The five communities include; Rumueme Federal Housing Estate, Rumubekwe Federal Housing Estate, Bori Camp, Air Force Base Rumuomasi, and Naval Base Ekemini.

 Two (2) key informants each from Federal Ministry of Lands and Housing, Federal Ministry of Urban Development and Physical Planning (table 2); and Property developers was purposively selected for sample making a total of six (6) key informants that was interviewed for the study. The population of the selected communities was projected using the exponential projection model given as $P_n = P_o (1+r)^n$ from 1991 to 2024 to be 14,0213 persons, with an annual growth rate of 6.5%. (NPC, 2006: 2018).

To determine the sample size, the total number of household from the five communities chosen for study was ascertained to be **23369** with an average household size of 6 persons per household. To further determine the number

of household heads to be sampled, the Taro Yamane's formula given as; $n = \dfrac{N}{1\ N(e)^2}$ (Yamane, 1967), was applied

with a 10% level of precision, and this give 100. The 100 so ascertain was the total number of household sampled (table, 1) which represent the sample size for the study. The systematic sampling technique was used to distribute the questionnaires across the sampled communities.

Table 1 Population and Sample Size

S/N	Sample Communities	1991 Pop.	2024 Projected	Household Size (6)	% of Pop.	No. of Questionnaire
1.	Federal Housing Estate, Rumueme	3021	24137	4023	17.2	17
2.	Federal Housing Estate, Rumubekwe	2006	16028	2671	11.4	11
3.	Bori Camp	10, 168	81240	13540	57.9	58
4.	Air Force Base, Rumuomasi	1,906	15229	2538	10.9	11
5.	Naval Base Ekenmini	448	3579	597	2.6	3
	Total	17549	140213	23369	100	100

Source: Researchers' Survey,
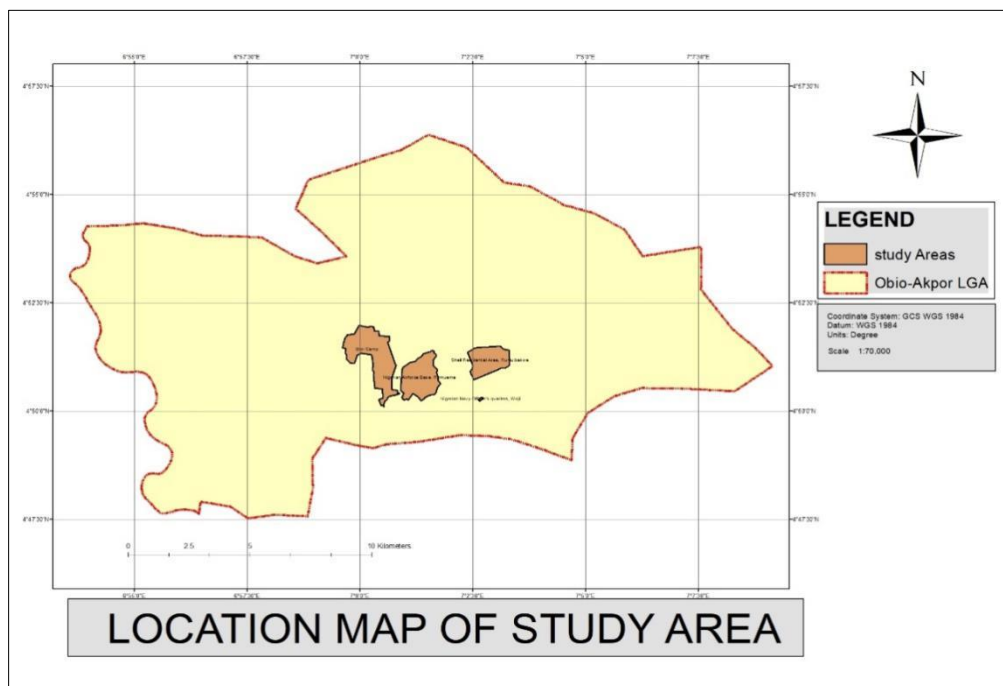
Source: GIS Lab., URP Department, Rivers State University

Figure 2 Map of Study Area

Table 2 Key Informants Population

S/N	Key informants	No. of Officials
1.	Federal Ministry of lands and Housing	2
2.	Federal Ministry of urban development and physical planning	2
3.	Property developers	2
	Total	6

Source: Researchers' Survey, 2024

Data were obtained from both primary and secondary sources. Questionnaires were used to collect data from residents of the sampled communities, while checklists was used to obtained useful information from key informants. Univariate summary statistic was used to abstract and analyzed data collected from the sampled respondents via questionnaire administration, while the content analysis was applied to analyse data from key informants.

5. Results and discussion

5.1. Policy Objectives of the Nigeria National Housing Policy

The study sought to examine the policy objectives of the Nigeria National Housing Policy as a basis for the development and provisions of housing to solve housing shortage in the study area. The analysis of data from key informants earmarked for this study reveals such policy objectives to include:

- Institutional framework for national, state and local housing authority,
- Housing Provision via increase housing stock, affordable and low cost housing,
- Housing delivery and management through public-private partnerships and community participation,
- Special housing needs for special needs groups and low income housing,
- Housing financing via Mortgage financing and housing microfinance
- Housing quality and standard through housing standard and sustainable building materials.

The policy objectives as revealed by this study showed that government has lots of responsibility in the provision of housing to tackle the issue of housing challenges in the country. The willingness of government to solving the housing problem is necessitated by the provision of this policy which serves as guiding principles for the legitimate processes and action oriented programmes for the provision of housing units across the country. One implication of the data presented from the key informants is that government is saddled with the responsibility of providing quality and affordable housing units for it citizens via its federal, state and local authorities.

5.2. Respondents' Understanding of the Objectives of the Nigeria National Housing Policy

Data from respondents' understanding of the objectives of the Nigeria National Housing Policy was generated and analyzed and the results triangulated with the responses obtained from key informants and the results presented in table 3. The analysis revealed that 19.6% of the sampled respondents said the policy suggests for legislations for the construction, provision and maintenance of housing units at national, state and local government, 18.6% said the policy advocates for housing provision via increase housing stock, affordable and low cost housing, 16.5% said the policy stresses on housing delivery and management through public-private partnerships and community participation. 15.5% said the policy demands for special housing needs for special needs groups and low income housing, including housing financing via mortgage financing and housing microfinance respectively, 14.4% of the respondents said the policy advocated for housing quality and standards via housing standard and sustainable building materials. This of course suggests to the facts that the respondents are abreast with the National Housing Policy provided by government through legislations and various institutional framework for the provision of housing units to solve the problem of housing shortage in Nigeria.

Table 3 Distribution of Respondents' Understanding of the Objectives of the Nigeria National Housing Policy

S/N	Options	F	%
1.	Legislations for the construction and provision of housing units (Institutional framework for national, state and local housing authority)	19	19.6
2.	Housing Provision via increase housing stock, affordable and low cost housing	18	18.6
3.	Housing delivery and management through public-private partnerships and community participation.	16	16.5
4.	Special housing needs for special needs groups and low income housing	15	15.5
5.	Housing financing via Mortgage financing and housing microfinance	15	15.5
6.	Housing quality and standard through housing standard and sustainable building materials	14	14.4
	Total	97	100

Source: Researchers' Survey, 2024

5.3. Extent of Government Implementation of the Policy in the Study Area

The study also investigated the extent of government implementation of this policy in the study area. Thus, the survey data analyzed revealed that government has shown certain levels of commitments in the implementation of the policy in the study area through the provision of housing units for public/civil servant as 28.9% of the sampled respondents reveals. 25.8% of the total sampled respondents said the government has implemented the national housing policy through access to mortgage finance and housing microfinance for housing development, 23.7% said government has also implemented the policy through public-private partnerships and 21.6% said the promulgation of land use act of 1978 to ensure land availability for housing development is another measure of implementation of the Federal Government National Housing Policy in Nigeria as shown in table 4.

Table 4 Distribution of Responses on the Extent of Government Implementation of the National Housing Policy

S/N	Options	F	%
1.	Provision of housing units for public/civil servants	28	28.9
2.	Access to mortgage finance and housing microfinance for housing development	25	25.8
3.	Housing delivery and management through public-private partnerships	23	23.7
4.	Promulgation of land use decree to ensure land availability for housing development	21	21.6
	Total	97	100

Source: Researchers' Survey, 2024

However, the implications of the data as shown in table 4 suggests to that fact that government has started the implementation of this policy through the provision of housing units for public and civil servants. The survey showed massive provision of housing units for public/civil servant at Federal Housing Estate, Rumueme, Federal Housing Estate Rumubekwe, Federal Housing Estate Bori Camp, Air force Base Housing Estate, and Naval Base Housing Estate at Ekemini is an indication of the level of implementation of government actions on the national housing policy. The provision of ease access to mortgage finance and housing microfinance to roll out the burden of financing housing development is another measure. Government has also shown interest in housing delivery and management through public-private partnerships. This can be seen all over the state as different private housing investors are making provisions for housing availability through private sector development of housing units to the general public.

5.4. Respondents' Rating of the Level of Government Implementation of the National Housing Policy in the Study Area

The study also considered the respondents' rating of the level of government implementation of the National Housing Policy. Thus, the analysis as presented in table 5 shows the various rating of the respondents as 26.6% said it is low, 24.7% said very low, 20.6% said it is extremely very low. 16.5% of the sampled respondents said the level of government implementation of the national housing policy is high, while 11.3% said very high as shown in table 5.

Table 5 Distribution of Respondents Rating of the Level of Government Implementation of the national housing Policy in the Study Area

S/N	Options	F	%
1.	Low	26	26.6
2.	Very low	24	24.7
3.	Extremely very low	20	20.6
4.	High	16	16.5
5.	Very High	11	11.3
	Total	97	100

Source: Researchers Survey, 2024

Nevertheless, the implication of the rating of the level of government implication of the National Housing Policy as noted by the respondents showed that the level of implementation is low. This suggests to the fact that government has not

done enough to tackle the issue of housing shortages in the country despite the policy measures put in place, hence aggravating the menaces associated with housing demand and housing shortages in the country.

6. Conclusion

Housing is one of the basic needs of human which should not be jeopardized with by any reasonable and committed government. One among the several problems of growing cities today is shortage of housing accommodations to take care of the increasing urban population. Housing shortage becomes a major threat to both government and the private individual and it is one of the responsibilities of government to provide. Thus government do this through legitimate processes that involved policy formulations and regulations. This study examined the policy objectives of the National Housing Policy and the level of government implementation for sustainable housing provision in Obio/Akpor local government area, Rivers State.

The study has shown that there are policy objectives of the national housing policy that guides housing provision in the country. It has also revealed the level of government implementation of the policy to combat housing shortage, and more importantly the study have shown that the citizens are aware that there exist the national housing policy and the role of government to implement such policy so as to tackle housing needs in the country. However, the study have revealed that, though there are extant national housing policies, the level of government implementation is abysmally low, and this has resulted to a greater level of housing shortage found in the study area.

Recommendations

From the findings of this study, it is therefore recommended as follows:

- That the extant national housing policy be reviewed to meet the current trend of housing demands in the country;
- That government should take it as a priority to fasten the implementation of this policy so as to tackle the issues of housing shortage and the problems associated with it in the study area;
- . There should be public participation and active involvement in the review process; and private-partner participation in implementation so as to meet the overriding demand of housing accommodation to the public.
- Government should continually invest in the provision of affordable housing units across the state to ease the menace associated with housing deficit in the state.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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