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Citizens' Perception of Public Housing Delivery in Gombe Metropolis

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Abstract. This research attempts to analyse people's perceptions of public housing delivery in the Gombe local government area of Gombe state. The research's basis emphasised housing supply as one of the most critical cardinal requirements of every person. Many Nigerian administrations have frequently shown an interest in providing homes for citizens. However, an examination of the government's previous efforts reveals that the success rate of the different public housing programs was low. Rapid urban growth and faster socio-economic development have exacerbated the scarcity of dwelling units, resulting in overcrowding, high rent, and slum and squatter settlements, all of which are evident aspects of metropolitan centres across the country. The previous administration's pervasive activity to construct mass housing did not provide results.

On the other hand, the actions of the public and commercial sectors in housing construction have resulted in significant progress. Over the years, Nigeria's housing policies have encouraged employers of labour in the public and private sectors to provide accommodation for their employees. Because the research instrument utilised was a questionnaire, the research technique used in this study was quantitative. There were 1,668 questionnaires distributed, and 1,319 were potentially recovered. Because the respondents were homogenous, the research procedures used were essential random sampling. The Gombe local government of Gombe State was chosen due to its distinctiveness and position in the state's financial operations. According to the study's findings, civil employees are the primary beneficiaries of public housing in the study region. Gender problems were also shown to play a significant impact in deciding access to public housing supply. The study also found that, due to the high cost of imported building materials and political and organisational obstacles, public housing agencies have delivered an insufficient number of low-quality, unaffordable housing units in the past. The research recommends that, even though the urbanisation process in Nigeria is irreversible, rather than allowing it to deteriorate into a developmental crisis, it must be transformed into possibilities for growth and development.

Keywords: public housing; individual; government; housing needs; housing delivery.

INTRODUCTION

Housing provision for residents is one of the primary functions of any responsible government, with housing as one of the basic needs of people expected to be adequate [19]. Although housing is the most contentious social service provided by government authorities in Nigeria, housing was a pillar of satisfaction. It was regarded 'as a factor of health and quality of life [3]. Housing is one of humanity's three fundamental necessities. Its performance should fulfil both technical requirements and general user pleasure [14]. Home influences the lives of both people and the country; its function in bringing

about human convenience via nature and society is thus of significant importance [14]. Residents' opinions of their area and living circumstances have an impact on their housing happiness. This indicates a low level of discontent and a high degree of agreement between intended and actual conditions and tenants' daily housing needs being met [13]. Housing delivery has been viewed as insufficient by the general people in many developing nations as a vital requirement [8]. Many Nigerian administrations have frequently shown an interest in providing homes for citizens. However, an examination of the government's previous efforts reveals that the success rate of the dif-

ferent public housing programs was low [10]. The previous administration's pervasive effort for the mass home building did not provide the desired results. The rush of people into urban areas, the high birth rate, and insufficient responses by relevant authorities have contributed to the country's housing providing deteriorating to the point that economic development and citizen welfare have suffered [19]. Housing and related infrastructure are the most critical infrastructural elements required for national economic growth and stability. In general, public housing is always in demand for the urban poor and the general public. The inflow of individuals to metropolitan areas to pursue accessible possibilities has resulted in public housing. Different sectors are receiving special attention, but housing provisioning requires more care, as the situation may be. As a result, [19] maintained a need to return to using local building materials and technologies to house our citizens, particularly the urban poor. As previously stated, the provision of mass housing to the general public generated a lot of debate and reaction from various stakeholders, all of which were related to many issues such as land availability, bureaucratic access to land, contractor default, and cost of building materials.

Authors [5] observed that Nigeria's housing policies have, over time, pushed employers of labour in both the public and commercial sectors to provide accommodation for their workers as a purposeful method. As a result, housing provision in Nigeria is a complex process that involves a lot of back and forth between policymakers. A review of earlier efforts indicated that the various national housing programs had a good amount of success. However, rapid urban expansion, along with a rapid rate of socio-economic progress, has exacerbated the scarcity of housing units, resulting in traffic congestion, high rent, slum and illegal resident settlements, all of which are prominent features of urban centres around the country. The size of the housing scarcity has several approximations and pointers. They all indicate massive shortfalls in total housing demand, as described. According to the Federal Ministry of Works and Housing, the country's overall shelter requirements in urban and rural regions would be around 17 million units by 2009 [4].

Nigeria will require N51 trillion to fund the housing deficit of 17 million housing units [19]. According to a relevant study based on the salary and wage structure of federal public servants in

Nigeria, no public servant in the country below grade level 13 in the Federal civil service and salary grade level 16 in the Gombe State civil service can afford a property costing N5 m on a 15-year mortgage at 8% if he devotes 50% of his annual salary to housing [19]. At a mortgage rate of 25%, a permanent secretary in the federal civil service or his equivalent may afford a comparable home. This demonstrates that, in the absence of any help and cost-effective solutions, suitable housing is out of reach for the vast majority of law-abiding Nigerians.

Various government administrations in Nigeria have made various efforts to address the country's housing shortage [2]. In addition, various levels of government are also putting more significant effort into reducing housing shortages in the country. As a result, governments have launched many programs and initiatives to provide appropriate housing for Nigerians. However, one of the primary challenges is the lack of cheap housing [1].

Figure 1 From 1962 to 2015, the estimated and built number of housing units in various public housing programs is shown below. It indicated that 618,498 housing units were scheduled for development throughout the country's different public housing programs [19].

However, only 85,812 housing units were built, or approximately 14 % of the intended housing units. This level of success demonstrates that many of the federal government's public housing programs launched during that period failed to meet the goal number of housing units. As a result of this failure, an estimated 75 % of Nigeria's 60 million urban population lives in slums. No less than 700,000 housing units are required yearly to address the country's deplorable housing condition [17].

The Federal Government of Nigeria's home distribution programs has been hampered by various challenges ranging from political to social to economic. However, many state governments have launched programs to address the country's housing shortages [16] regarding cheap housing delivery, the [20]. According to a study on Nigeria, previous public housing policies and programs in the nation were targeted at providing low-income earners with access to good homes at a reasonable cost. Accordingly, the 2002 New National Housing and Urban Development Policy stated that no Nigerian should be expected to spend more than 20% of his or her monthly salary on housing [19].

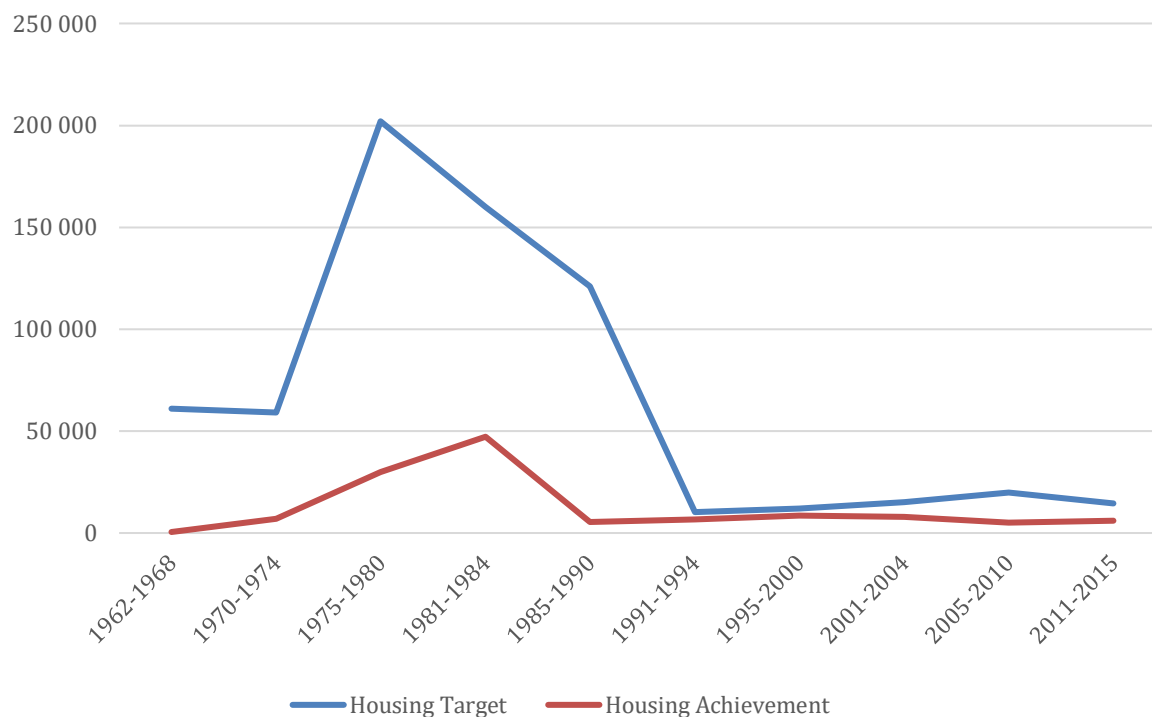


Figure 1 – Housing target and achievement in Nigeria (1960–2015)

Although there has been tremendous progress in creating and implementing public housing programs in recent decades, numerous issues continue to impede progress in developing countries, particularly for low-income and other vulnerable populations. The problems of providing public housing in Nigeria are summarised here.

1. Inadequately priced land
2. Inadequate land tenure system
3. Inadequately priced land
4. Making use of local building materials and technology
5. Inefficient design
6. Use of local construction and technology
7. Design that is inefficient
8. The contractor's lack of commitment
9. Inadequate building security
10. Inexorable inflation

Since independence, the difficulties above have hampered the targeted supply of public housing. Furthermore, the government has recently intervened through the Nigerian Mortgage Bank by taking into account the contribution of government servants to the social housing program. Au-

thors [7] said that to improve the housing industry, governments launched the National Housing Policy in 1991. The National Housing Policy was designed to increase private sector engagement in the housing industry, ensure adequate housing supply, and encourage people to purchase their homes by making loans available to low-income earners through the National Housing Fund. However, the primary shortcoming of the National Housing Fund program is that it does not help the intended low-income people.

METHODOLOGY

The research instrument utilised was a questionnaire. There were 1,825 questionnaires distributed, and 1,319 were potentially recovered. Because the respondents were homogenous, primary random sampling was used in the research. The Gombe local government of Gombe State was chosen due to its distinctiveness and location on the state map.

The number of questionnaires recovered was 1319, representing 72 %; 579 were rejected for various reasons, including omissions in the questionnaire completion, incorrect information, double striking, and many more. As a result, a total of 740 questionnaires were legitimate.

RESULTS AND DISCUSSION

The outcome is given in tabular style so that all of the information may be readily understood.

Table 1 – Questionnaires Distribution

Questionnaire Distributed	Questionnaire Retrieved	Percentage
1,825	1,319	72

Table 1 indicates the total number of questionnaires distributed as well as those recovered during the field operation.

Table 2 – Gender of Respondent

Gender	Number	Percentage
Female	222	30
Male	518	70
Total	740	100

Table 2 illustrates the gender distribution of the respondents, with males accounting for 518 of the 740 respondents, accounting for 70% of the public housing occupants in the study area. Conversely, females are account for 30% of the residents of low-cost housing estates.

Table 3 – Educational Background of the Respondents

Qualifications	Number of Holders	%
Non-Formal	93	12.57
Secondary Education	180	24.32
Diploma	153	20.68
Degree	242	32.70
Master's Degree	57	7.70
PhD	15	2.03
Total	740	100.00

Figure 2 depicts the occupation of respondents, with business persons accounting for 185 (or 25% of dwelling occupants), farmers accounting for 59.2 (or 8%), artisans accounting for 88.8 (or 12%), and public servants accounting for 407 (or 55%).

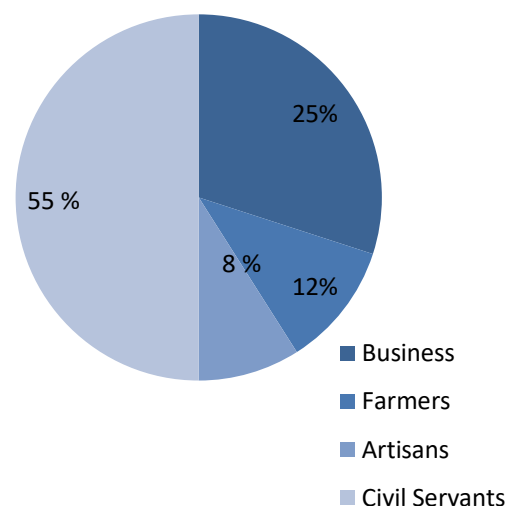


Figure 2 – Occupation of Respondents

Civil employees made up the most significant proportion of public housing occupants [15]. Despite this, those with established economic operations occupied decent houses in most metropolitan areas because of their economic strength, instead of peasant farmers and small-scale business people. In most regions, vulnerable individuals do not have access to public housing. This is because social housing schemes were not designed to cater to those with less privilege in society. The scarcity of this form of housing has made it impossible for many citizens to afford qualitative housing. The findings of this study indicated a gender disparity in access to public housing, which is consistent with the work of [6]. Relevant researches have revealed that public housing programs are desperately needed to solve the country's housing shortfall. The surveys attempted to assess locals' perceptions of the government's performance on the national housing supply. Housing concerns are complicated in many developing countries. Nigeria is not an exception, as stated in [18]. The country's local population's comfort and happiness from public housing raise the demand for more public housing.

People feel that the Federal Mortgage Bank of Nigeria and other public housing supply organisations are not providing enough public housing in terms of number, the efficiency of design, and quality [9]. However, the findings of this study indicated that the opinion of the occupants of these dwellings supports the point of a lack of design quality and some buildings. Regardless, residents' perceptions demonstrate that gov-

ernment efforts did not correspond to citizens' requirements. The findings of this survey indicated that the respondents' complaints about faults in the building's design are the most common difficulty they face, which is consistent with the findings of [21]. The respondent's general expectation was that public housing would be sufficient and efficient in all aspects. However, due to the condition of maintenance of most public housing in the research region, the investigation indicated that the dwellings in the study area lack durability.

CONCLUSIONS

This research investigated the national housing want, national housing proviso, and significant constraints in providing low-cost housing in Nigeria. This study identifies the problem of insufficient housing as a significant barrier to cities development and sustainable urban expansion. It emphasised that the urbanisation process in Nigeria is irreparable, rather than allowing it to degenerate into a developmental stumbling block. It

must be transformed into possibilities for growth and development. According to the findings, Nigerian governments have committed to solving the housing problem in various methods since the country's independence in 1960. However, due to the high cost of imported building materials and political and organisational obstacles, public housing agencies have delivered an insufficient number of low-quality, expensive housing units. Despite several efforts to provide appropriate housing, the article observes that impoverished urban inhabitants continue to be denied access to quality and cheap shelter. As a result, it is envisaged that the study's results and suggestions would have increased awareness of the difficulties and solutions to the building of affordable housing for Nigeria's urban poor. With the implementation of the many proposals mentioned above, Nigeria's housing problem might be effectively addressed if governments do the necessary, even though the federal government of Nigeria has earmarked N30.04 billion for a national housing program in the 2019 budget.

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