



URBAN AND REGIONAL PLANNING REVIEW

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Articles

Transport as a Determining Factor of Health Care Facility Utilization in Ife Region	- Olajuyin L. O. and Adeyinka S.A.	1
City Planning, City Growth and Food Security: The Inevitable Trinity in the Nigerian Food Equation	O.O. Akinbamijo	10
Time-Cost Modelling of Public Sector Residential Projects in Nigeria	Ojo Stephen Okunlola and Adeyemi Yekeen	17
The Urban Villagers: An Analysis of Slum and Squatter Settlements in Metropolitan Lagos	M. E. Agunbiade and O. A. Olajide	22
Planning Implications of Petrol Filling Station Locations in Ibadan	Seun Raji and Leke Oduwaye	33
The Role of Women in Housing Construction in Nigeria: The Case of Ogbomoso	O. A. Olunloyo	46
Dynamics of Poverty Alleviation and Local Economic Development in Nigeria: Physical Planning Perspectives	Adebayo A. Emmnauel and Taibat O. Lawanson	53
Effects of Industrial Pollution on the Socio-Economic Life Style of Residents in Warri, Nigeria	A. A. Abegunde	59
Housing, Population Growth and Poverty: The Implications on Lagos Mega City	Ola Aluko	71
Airports Users' Assessment of ASECNA'S Performance in French West African Countries	A.O. Odumosu and P. Kabou	79
Flood Abatement on Lagos City Streets: A Survey of Street Planning and Design Parameters for Effective Drainage	J. N. Obiefuna	87
The Environmental Impact of Rural-Urban Migration in Nigeria	E. Aluko and Tunde Agbola	96
Socio-Economic Effects of Traffic Delay in Ibadan, Nigeria	S. O. Fadare and C. A. Wojuade	100
Appraisal of the factors Affecting Effective Implementation of the National Housing Policy	Akinsola O. E., Adenuga O. A., Iyagba R. O. A.	108

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TABLE OF CONTENTS

Editorial Board.....	ii
Notes to Contributors.....	iii
Table of Contents.....	iv
Articles	
Transport as a Determining Factor of Health Care Facility Utilization in Ife Region Olajuyin, L.O. and Adeyinka, S.A	1
City Planning, City Growth and Food Security: The Inevitable Trinity in the Nigerian Food Equation O.O. Akinbamiyo	10
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“Appraisal of the Factors Affecting Effective Implementation of the National Housing Policy”

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Abstract

The study started by stating the importance of housing by narrating the historical background; the attendant cost of housing delivery, and appraised the factors affecting effective implementation of the National Housing Programme of 1991. The causative factors of inadequate housing provision such as imbalance in housing distribution, high cost of building materials and land use system were examined. The method adopted was based on probabilistic sampling analysis of data, and tested hypotheses. The finding revealed the unpreparedness of government in the execution of the programme. The various problems and constraints of the contractors who handled the projects were highlighted by the survey as fund, unsuitable contractual arrangement, materials diversion etc. The research recommended setting up of monitoring and evaluation committee for similar future undertakings, the substitution of local raw materials to reduce cost, elimination of bureaucracy in governance to reduce delay and payment of mobilization fee on production of certified performance bond.

Keywords: Housing, National Development, Government Policy on Housing and Shelter

Introduction

From the pre-independence period, the colonial administration had put in place some organisation to realize the objectives of its housing policies which were initially directed at the provision of staff quarters in government residential areas (GRA) particularly for expatriates and later for indigenous top Civil Servants. In the mid-fifties however, the Lagos Executive Development Board (LEDB) which was established in 1928 to adequately prepare a comprehensive planning of Lagos got involved in public housing estates while the Nigerian Building Society (NBS) set up in 1956 had the function of mobilizing funds for mortgage loans particularly for medium and high income earners. It is long after Independence that Federal government attention began to be directed to housing programme for low income earners. To be precise, the National Council on Housing established in 1971 embarked upon the national housing programme in 1972 (which fell within the framework of Second National Development Plan) with a plan for 59,000 housing units. In 1973, the Federal Housing Authority was established to coordinate the national housing programme. The third National Development plan (1975 – 1980) targeted 202,000 housing units (Chika et al., 2005). In fact Adeleye (1973) explained that the federal housing schemes embarked upon during the third national development plan was aimed at providing houses for all income

groups and achieve a housing situation in which an average worker would not have to pay more than 20% of his monthly income on rent. But a survey conducted throughout the country by Reinhart Magazine under financial options for mass housing and capital projects in 1993 shows that an average low income Nigerian who constitutes more than 85 percent of the population pay between 38.9% to 55.60 percent, of their total monthly package on rent. This shows that between 1975 – 1985, the prime objective of making house cheaper and affordable to an average Nigerian has not been met as planned. Yusuf (2003) put the total housing units demand at between 12 million and 14 million for a population of 120 million. Windapo (2004) revealed that 54.5% of the urban dwellers live in unaffordable rental housing, while only 45.5% lives in affordable rental housing. She furthered that only 22% of urban dwellers lives in a high quality, in terms of maintenance needs, while 78% lives between low and medium quality housing units. The survey also indicates that 40% of the urban dwellers lacks basic infrastructures facilities such as electricity, water supply, drainage and gutters, refuse storage etc. When 60% has just between 2 and 4 of the above infrastructural facilities. These findings show that these various housing programme and policies has not yielded the desired results. The failure of these laudable housing programme engenders the need for the appraisal of the

1991 Housing Policy as executed under the National Housing Programme.

Statement of the Problems

- The provision of housing units according to Yusuf (1990) is grossly inadequate in Nigeria when demand for it is considered in the light of the United Nations Organisation's General Assembly declaration of 24th October 1970. and the increasing trend of population growth.
- The problem of high cost of building materials has been associated among other factors as stalling the individual quest to build at an affordable cost irrespective of various Government policies to bring this cost within reach such as zero tariffs and bulk purchases. (Ometan,2002).
- The various Governments in Nigeria since independence has at one time or the other embarked upon one form of housing provision and delivery, and all except few like GRA's, LEDB/LSDPC etc appeared actually succeeded. The problems therefore need to be appraised in order to proffer suitable solution and avoid colossal waste of Tax payer's money on moribund public ventures.

Aim

The aim of the research derives from the problems discussed above and it intends to undertake an appraisal of the Federal Government Housing Policy of 1991 with respect to the problems that affect its effective implementation process.

Objective

The main aim of this study would be realized through the following objectives:-

- To determine whether ineffective management of the housing policy has effect on the provision and delivery of housing by government.
- To identify whether fund is a major constraint hindering the effective implementation of the programme.
- To determine the level of awareness of the public and degree of achievability of the 1994 housing programme.
- To identify the preferred mode of contractual arrangement acceptable to developers in the National Housing Programme.

Hypotheses:

In view of the background for this study, the following hypotheses are propounded for testing:-

Hypothesis 1: That ineffective management is the bane of gross inadequacy in provision and delivery of housing by government.

Hypothesis 2: That the problem of funds has been one of the major constraint to successful execution of various mass housing scheme.

Significance of the Study

It is envisaged that the study will provide solution to the inherent problems associated with mass housing scheme and this is expected to provide a pedestal for affordable housing schemes for low-income earners.

Literature Review

The magnitude of the housing problems confronting Nigeria has over the years acquired such dimension that threatens to overwhelm and undermine the very fabric of the urban society. New housing are urgently needed to replace the dilapidated stock and cope with the increasing demands of rapid urbanization and expanding population projected at about 130 million by the year 2000. (Lufadeju,2004). Adesanya(1993)and Omole (2004) said the trend that have resulted in spiraling construction cost are consequent upon rising cost of building materials which in turn are consequent upon the dwindling value of the Nigerian Currency. The tendency to see the problem in terms of the high cost of building materials and the solution in terms of local raw materials substitution may be erroneous. He posited that the housing problem has to be understood as part of the large problem of underdeveloped economy that is inefficient and unproductive economy, inappropriate technology, inadequate transportation and infrastructure facilities.

Marcel (1992) went further to list the problems confronting housing provision in Nigeria as: -

- Problems of inadequacy of housing units distribution
- High cost of building materials
- Inappropriate technology
- In availability of mortgage funds and housing loans
- The land use system
- Infrastructures development
- Rural to urban migration

Inadequate Distribution of Housing Units

The available number of housing units in Nigeria is grossly inadequate when compared with her population size by international and health standards.(Omole,2004). This problem is obvious and more serious in Urban Nigeria from the Federal office of statistics data on social statistics in Nigeria in (1985) and Windapo (2004) put the average number of persons per room in urban Nigeria is estimated to be 2.34 in 1976, and 2.38 in 1979 which are far higher than the value of one person per room recommended by World Health Organisation and United Nation.

Akindoyeni (1988), Fashola (1993) Lufadeju (2004) enumerated the causes of inadequacy in distribution of housing units as;

- Poor management and improper planning
- Population Growth and poverty problem

And they proffered that to realize the objective of management definition as the art and science of planning organizing and directing the optimal utilization of human and other resources for the achievement of a predetermined set of objectives the following are pre-requisite:-

- There must be an objective or a set of objective – *in this case to provide shelter for every citizen of this country.*
- The objective must be real. *The need must be established and supported with qualitative data collections showing details of housing needs.*
- The manager must be able to determine, define the objectives.
- The characteristics of the objectives must be identified
- The resources required to achieve the objectives must be determined
- The process of utilizing these resources must be stated.

Land Use System

The problem of land availability is obvious for housing development. It is the basis for all development and a major source of wealth for all government and the people.

Olowande (1992) and Lufadeju (2004) said it is an incontrovertible fact that government alone can not provide housing to all Nigerians without the active participation of the private sector and one way to do this he furthered is to decentralize powers on land matter from higher to lower level of government.

ONI (1993) identified five constraints of land use decree as:-

- Lack of follow up action in promulgating supplementary legislation for effective implementation of the decree.
- Failure of the decree to spell out rights and powers of the Federal Government as trustee of land has seriously hampered Federal Government efforts to acquire suitable land from the state.
- Cumbersome procedure for obtaining certificate of occupancy.
- Failure of the decree to set up yardstick for determining compensation payable by Governments for improvements of acquired land.

Lufadeju (2004) opined that land use decree shou'd be included in the on-going reformation which has been done by the Federal Government of Nigeria which includes the followings:-

- Creation of the Federal Ministry of Housing and Urban Developments.
- Acceptance of the principle that government and its agencies will facilitates the process leading to mass provision of housing for Nigerians as against direct construction of houses.
- The developers and purchasers of houses will be assisted with funding at reasonable rates all over the country.
- Bringing together all Real Estate Developers all over the country under an umbrella known as Real Estate Developers Association of Nigeria (REDAN)
- Creating the Building Materials Producers Association of Nigeria.(BUMPAN)

Methodology of Research

Data fr the study were obtained from structured questionnaire served on a target population of fifty developers, 50 selected contractors and fifty applicants of the National Housing Programme. Out of the distributed questionnaires, 21 developers, 32 contractors and 27 applicants responded with returned questionnaire representing 53.33%. This level

of response is still considered reasonable for validity of the research survey.

Method of Analysis

The research acknowledged the fact that the analysis of data obtained needs to be made as simple as possible. Therefore the number of

respondent to a particular choice of answer is calculated as a percentage of respondents to such question while inferential statistics are used to test the set of hypotheses and verify the validity of the postulated hypotheses.

Analysis of Data and Discussions

Table 1: Awareness and Achievability of the 1994 Housing Policy

X (Y - Y)	Y	X - X	Y - Y	(Y - X) ²	(Y - Y) ²	(X -
Awareness	Achievability					
8	8	1	3.25	10.56	3.25	
11	2	4	-3.25	16	10.56	-13.00
2	4	-5	-1.25	25	1.56	16.25
0	7	7	2.25	49	5.06	-15.75
X = 7	Y = 5.25			91	27.74	-19.25

Degree of Correlation using 'r' = $S_{xy} / \sqrt{S_{xx} S_{yy}}$

$r^1 = -0.38$

From the result of the correlation, it is evident that there is low negative correlation between the respondent who were aware of the National

Housing Policy and those who believe the ideal of the National Housing Policy is achievable. This shows that the higher the number of people sampled becomes, the lower the optimism of achieving the ideals of the National Housing Policy that would be expressed.

Table 2: Relationship Between likely Reason for not achieving the ideals of the National Housing Policy and the Constraints hindering private development.

Factors	X Ranking	Y Ranking	d	d ²
Improper Planning	2	5	3	9
Inadequate funding	1	1	0	0
Lack of Commitment	3	3	0	0
Political Environment	4	4	0	0
Inadequate Manpower	5	6	1	1
Total			4	10

Source: Author field survey(2004).

Calculating the degree of ranked correlation from the formula $r^1 = 1 - 6 \sum d^2 / n(n^2 - 1)$
 Where r^1 = ranked correlation, D = different between the ranked factors

N = Population size, $r^1 = +0.5$ (calculated)

The result of the rank correlation shows that there is a direct positive correlation between the reasons given for inachievability of the ideals of the National Housing Policy and the constraints hindering private development. The

interpretation of this correlation implies that as the sample survey population doubles; the expected responses which listed fund, improper planning etc as appeared listed in the table above will be half of the population.

The relationship projection is expressed by the formula: $r^1 = 0.5N$

Where N = Population Sample,

r^1 = Expected responses

