Housing Policy and Provision to Civil Servants in Oyo State: Issues and Challenges

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Abstract
Primary and secondary data were utilized for this study. Primary data were collected through the administration of questionnaire to 363 civil servants in Oyo State from sample frame of 3,627; reconnaissance survey and the conduct of in-depth interviews with the Director and the Head of Works of the Housing Corporation as well as the Permanent Secretary of the Ministry of Lands and Housing. Secondary data were extracted from government gazettes and documents, academic journals, relevant textbooks, and the internet. Data collected were analyzed using descriptive and inferential statistics. The findings of this study revealed that loans are not easily accessible to civil servants to build or purchase houses and the ones provided are inadequate. The ones available are keenly competitive. None of the civil servants have benefited from their contribution to housing funds. The study found that government houses are not well structured and the available facilities are deficient in quality. There is poor commitment of government to provision of houses for civil servants. The regression analysis conducted shows that the quantity of housing utility supplied does not affect the quality of housing as evident in the R square of 0.031 at F-value of 0.682 with P >0.05 significant level. Also, salary of civil servants does affect the quality of housing demanded as seen in R square of 0.111 at F-value of 0.934 with P >0.05 significant level. This study concluded that the commitment of government to provide houses for civil servants is not encouraging. None of the civil servants in Oyo State who contributed to National Housing Funds have benefitted from it and loans provided for housing by Oyo State Staff Housing Board is grossly inadequate.

Key Words: Housing, Housing Policy, Provision, Implementation, Challenges

1.0 Introduction
Housing is one of the essential issues in the world apparently because it is acknowledged as one of the most essential necessities of human life and is a major economic asset everywhere all over the world. It is a basic need of human shelter (Akeju, 2007). Housing provides the basis for stable communities and social inclusion. To a lay man, housing is considered to mean shelter. Man therefore needs shelter for protection from natural elements such as rain, sun; storm as well as human and animal intruders and for privacy. It is accepted that having a roof over one’s head is not the same as the provision of adequate shelter. Thus, housing is a social problem which constitutes a major concern to all human beings. Social problems arise from human needs, such as the need for food, clothing and the much talked about shelter. From the cradle to the
grave, housing touches every individual at all periods of his/her life span (Agbola, 2005). The need for shelter is the basis of housing problems which in turn may lead to a series of other related problems such as contagious and infectious diseases resulting from overcrowding and unhygienic housing conditions.

However, this is meant to meet the challenges posed to provision of housing to its citizenry. As a result of this, a number of programmes and policies have been articulated and introduced. Housing policies usually go together with housing programmes. Housing policies are like principles while housing programmes are like practice. It can be said that housing policies are like theory whereas housing programmes are practical, both aimed at solving the various housing problems bedevilling a particular country or society (Sanusi, 1998).

One of the key strategies adopted by Oyo State government, right from inception to provide adequate housing for its civil servants, is the establishment of the State's Housing Corporation as prescribed by the National Housing Policy. This is seen as a necessity if provision of housing would be realised. The housing corporation in Oyo State has been in existence from 1976 to date, a period that is long enough for any organisation's impact to be felt in the state where it is located. However, assets of the housing corporation was shared into two with the creation of Osun State Development Properties from the then 'old Oyo State Housing Corporation' as a result of the carving out of Osun State from the Old Oyo State. Nevertheless, the impact of the Government Housing Policy can be assessed in line with the structures put in place by Oyo State Government. The essence of housing is beyond just shelter in the ordinary sense but it is as important as life itself. Housing helps to prevent health problems that are caused by preventable diseases related to poor conditions of the environment in terms of cleanliness, poor sanitary conditions and hygienic habits of the people. Hence, it promotes good health. Housing is also meant for beautification and to make the environment comfortable and convenient for living. Therefore, it is expedient to make the environment attractive, well ordered, quiet and free from congestion and air, water, sound and land pollution.

Adeleye and Ogunshakin (2005) observed that housing is in a poor and deplorable state. This is evident both in terms of quantity and quality. It was identified that there is lack of comfort and essential infrastructure. What is evident are: congestion, unhygienic condition, high densities and absence of organisation. It follows that the foregoing condition is not conducive for healthy living. The poor condition of the housing in Nigeria has gone beyond the issue of having densely populated areas to development of slums amongst the inhabitants. As a result of this unpleasant situation, the effectiveness of the general populace including the civil servants
are affected. According to Maslow in his hierarchy of needs, housing is referred to as a physiological need that is essential to the general well-being of human existence. Consequently, great attention is paid in most developing countries by academics, professionals and decision makers alike to housing problems and to the design of housing policies to combat that problem (Dewar, 1979). This is because housing shortage is the main reason for developing national housing policies (UN, 1996).

2.0 Literature Review

Good housing is essential for human dignity and self-fulfilment. It provides physical framework in which man's socio-economic and cultural resources are related, enriched and integrated. Housing is important because it provides one of the basic needs of the society which is shelter (Borne, 2007). Housing embraces all the social services and utilities that go to make a community or neighborhood a livable environment (NHP, 1991). Prior to colonial rule in Nigeria, houses were built or constructed essentially to provide simple shelter from rain, excessive heat or cold (Agbola, 2005). However, housing, more than this, is now regarded as a symbol of socio-economic status and a part of the traditional system of social security (Koenigsberger, 1970). Secondly, housing has been regarded as the foundation of healthy social well-being (Aaron, 1972).

Housing is bound up with concepts such as structure, privacy, location, environmental amenity and investment (Aribigbola, 2000). Housing, which satisfies these concepts, can be considered adequate. In consonance with the above, the Draft National Housing Policy of 2004 has defined housing as “the process of providing a large number of residential buildings on a permanent basis with adequate physical infrastructure and social services in planned, decent and safe neighborhoods to meet the basic and special needs of the population”. Housing affects the health, productivity and well-being of a person. It has effect on the labour force of a country and consequently, the performance of the national economy.

The political legitimacy which housing acquires comes through policy and programmes. This political legitimacy granted to housing determines to a significant extent the ease of housing provision. As noted by Abiodun (1985) that the provision of housing in a given territory may be associated with specific policies or with a lack of them. Thus policy has important implications for both supply and demand factors influencing housing (World Bank, 1975). The bank observed that countries with a poorly conceived overall policy framework cannot expect to deal effectively with their housing problems. The right to housing is recognised by Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural
Rights. The Rio Declaration of 1992 sees the provision of housing for all as a basic programme option for promoting sustainable human settlement development. The Declaration affirms that access to safe and healthy shelter is essential to a person's physical, psychological, social and economic well-being and should be a fundamental part of national and international action. A policy on housing therefore is a political process to guarantee this right.

The housing situation in Nigeria is characterized by some inadequacies, which are qualitative and quantitative in nature (NHP, 1991). Jiboye (2010) considered the qualitative problem as the major challenge of urban housing projects due to lack of adequate, relevant factors or parameters which combine to determine tenants housing satisfaction (Onibokun, 1973). However, in Nigeria housing problem is closely associated with availability and accessibility of land (UN, 1976). Yet, land has been widely recognized as a major input into housing and housing provision. F.M.W.H. (1992) sees land as the platform as well as the most essential component of all shelter programs. FGN (1985) described land as the cornerstone of housing delivery. According to UN (1976), in most countries with a market economy, efforts to implement housing and urban development programs are hindered by the skyrocketing costs of urban land. To a very large extent, land has been a major stumbling block to prospective homeowners in Nigeria, particularly the low-income group (FMWH, 1986) and has further aggravated housing availability problem. Unavailability of land is not peculiar to Africa alone. In South Asia for instance, land is also figured as a major problem. Thus, Yeh, et al. (1979) concluded that in South Asia, as in many developing regions, the main problem in housing the urban poor is usually not the construction of dwellings, but rather the availability of land and the planning and regulation of its use. This is particularly true in large urban areas where land is at a premium.

A review of past policies and programmes of both public and private sectors reveals that effective solution to housing problems are yet to be found (Ughamadu, 1994). Over the years, the policy and programmes of all levels of government have not been able to solve housing problems in Nigeria. The result is thus manifested in growing over-crowding in houses and increasing pressure on infrastructure facilities and rapidly deteriorating environment. Housing policy can be viewed as a component of social policy, other areas being health care, education, employment, retirement, as well as policies for the socially disadvantaged.

The Land Use Decree was promulgated to protect the "right of all Nigerians to use and enjoy land in Nigeria and to facilitate public access to land for development" (FGN, 1979). Thus, urban land policy that guarantees access to land for individuals and government will not only
ensure availability of land for housing, but also guarantee public planning and control to achieve planned growth, healthy environment and public safety. Furthermore, it will reduce transaction costs, encourage mortgage financing and enhance housing affordability. This is the ideal, but the land naturalization efforts in Nigeria through Land Use Decree are far from achieving these. This is why all housing policies after its promulgation in 1978 have called for its reform based on identified flaws in its intent and implementation (FGN, 1991; FGN, 2002; FGN, 2006).

Finance is considered the most important factor of housing production. Adequate finance is therefore the first requirement for the successful and effective housing delivery. Without a well-organised and efficient housing finance mechanism, the goal of housing development policy will be largely unattainable (Agbola, 1998). Therefore adequate finance is central to adequate housing supply in all nations of the world (Jinadu, 2004). Hence, the pivot to a Housing Policy is hinged on sustainable finance (NHP, 2006). According to Abiodun (2000) the history of housing finance in Nigeria has been an appalling one. However, the committee set up to produce a draft of National Housing Policy acknowledged finance as constituting the centre piece, among other major pillars, of housing delivery (Abiodun, 1999). According to Adegoke, (2005), the Federal Government in 2004 came to the same conclusion when they asserted that it is impossible to mobilize substantial long-term funds for financing housing system. Therefore the fundamental centre-piece of a National Housing Policy is housing finance. This accounts for the reason behind the establishment of the Federal Mortgage Bank (F.M.B.) by the Government saddled with the mandate to mobilize domestic and foreign funds into the housing finance subsector. However, it is expedient for government to note that one of the major points at which most effective intervention could be made to stimulate housing production is the area of finance.

The 2006 National Housing Policy aimed at ensuring that all Nigerians own or have access to decent, safe and healthy housing accommodation at affordable cost. (NHP, 2006). According to Agbola (2007), this policy is targeted at fine tuning the deficiencies of previous policies in order to achieve its objectives. The following are the objectives:

(a) Develop and sustain the political will of government for the provision of housing for all Nigerians;
(b) Provide adequate incentives and an enabling environment for greater private sector (formal or informal) participation in the provision of housing;
(c) Strengthen all existing public institutions involved in housing delivery at the federal level;
(d) Encourage and promote active participation of other tiers of government in housing delivery;
(e) Create necessary and appropriate institutional framework for housing delivery;
(f) Strengthen the institutional framework to facilitate effective housing delivery;  
(g) Develop and promote measures that will mobilize long term sustainable and cheap funding for the housing sector;  
(h) Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing construction cost;  
(i) Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery;  
(j) Develop and promote the use of appropriate technology in housing construction and materials production;  
(k) Make land for housing development easily accessible and affordable;  
(l) Develop and promote a national housing market;  
(m) Enact laws and make regulations to prevent and control fire incidents in Nigeria; and  
(n) Improve the quality of rural housing and rural housing and rural infrastructure.

In order to achieve these objectives of the 2006 National Housing Policy, all the tiers of government are empowered to carry out specific functions.

The federal government shall initiate, define and coordinate the policy options and instruments for achieving the objectives in the housing sector while the actual implementation shall be undertaken by appropriate agencies at Federal, State and local government levels.

The state governments are expected to perform these functions:

(a) it shall formulate its own housing policy and programmes within the overall framework and in the spirit of national policy;  
(b) establish appropriate agencies and utilize state housing corporations to execute, develop and manage housing programmes on commercial basis;  
(c) establish a state committee of the National Housing Facilitations Council as provided for in the Employees Housing Scheme (Special Provision) Act (Cap. 107) for the purpose of implementing the provisions of the Acts;  
(d) promote and facilitate the development of site and services scheme;  
(e) play an active role in the identification, production and use of building materials from local resources in order to ensure availability of inexpensive building materials for housing development;  
(f) carry out re-development and upgrading of existing blighted residential areas either alone or in collaboration with Federal or International bodies or the private sector;  
(g) promote the formation of housing co-operatives, or housing associations, thrifts and credit societies and building societies; and  
(h) strengthen the existing Planning Authorities and establish same in all Local government areas where there are none and collaborate with the Federal Government in such areas.

In view of this, government proffered a housing policy document to bring to realization the supply of adequate and decent housing for the entire citizenry including the civil servants It is more than a document that talks about the importance of housing but it gives guide lines towards instituting a desirable framework to achieve its set objectives. This shows that
government has sound policies. However, the commitment towards this implementation has always been an area of challenge.

In Oyo State, the implementation of policies has been identified as a serious challenge. The civil servants do not have easy access to loans to build their houses. Government’s commitment to the provision of loans for civil servants is weak and insincere. The civil servants therefore, find it difficult to trust government; hence, they do not fully cooperate with government. Looking at the houses provided by government, the quality of housing utilities is not satisfactory. Majority of civil servants leave the service for rented apartments and not their personal houses because loans obtained during active service are peanuts. All these combined, have frustrated the adequate implementation of housing policy.

3.0 Theoretical Framework

This paper adopted Motivational Theory and Housing and Other Goods Theory in order to put into context its line of analysis. Abraham Maslow (1954), using the motivational theory on the hierarchy of needs, postulated that it is essential for the employers to identify the needs that are more important to their employees. This will enable them to meet and satisfy several unsatisfied and unfulfilled desires and needs of employees that exist. It is a set process that arouses, directs and maintains human behaviour towards achieving set objectives. (Bent, Seaman and Ingram, 1999). The five hierarchies of needs are:

Physiological Needs: These are required to sustain life. They include: air, water, nourishment, sleep and housing/shelter. According to Maslow’s theory, if such needs are not satisfied, then one’s motivation will arise from the quest to satisfy them. Higher needs such as social and esteem needs are not felt until the basic ones have been satisfied. Housing, as one of the physiological needs, shows that housing goes along with air because shelters need to be well ventilated. In the actual sense of it, one may not enjoy good sleep if the state of housing is poor.

Safety: Once physiological needs are met, one’s attention turns to safety and security in order to be free from the threat of physical and emotional harm. Such needs might be fulfilled by: living in a safe area, medical insurance, job security and financial reserves.

Social Needs: Once a person has met the lower level physiological and safety needs, higher level needs become important, the first of which are social needs. Social needs are those related to
interaction with other people and may include: needs for friends, need for belonging and need to give and receive love.

**Esteem Needs:** Once a person feels a sense of "belonging", the need to feel important arises. Esteem needs may be classified as internal or external. Internal esteem needs are those related to self-esteem such as self-respect and achievement. External esteem needs are those such as social status and recognition. Some esteem needs are: self-respect, achievement, attention, recognition and reputation. Maslow later refined his model to include a level between esteem needs and self-actualization: the need for knowledge and aesthetics.

**Cognitive Needs:** This refers to knowledge. It involves seeking of information and meaning to issues.

Aesthetic Needs: It involves the desire to be appreciated and search for beauty, balance, form and comfort.

**Self-Actualization:** This is the summit of Maslow’s hierarchy of needs. It is the quest of reaching one’s full potential as a person. Unlike lower level needs, this need is never fully satisfied as one grows psychologically. There are always new opportunities to continue to grow. Self-actualized people tend to have needs such as: truth, justice, wisdom and meaning. Self-actualized persons have frequent occurrences of peak experiences, which are energized moments of profound happiness and harmony. According to Maslow, only a small percentage of the population reaches the level of self-actualization.

Maslow’s theory has some implications and applications to Government Housing Policy. There is the compelling need of proper implementation of Government Housing Policy since housing is categorized as one of the physiological needs of the workers for them to be motivated. This precedes any other forms of needs in this hierarchy if civil servants are to operate at an optimal level. In other words, it implies that civil servants need to be properly sheltered and then move up to the provision of necessary security. Policy makers ought to understand the intricacies of the flow of the hierarchy and must be able to recognize the needs level at which the civil servants are operating, and use those needs as pivotal elements to motivation in order for the policies to be well formulated. Human beings may have different needs, however, Maslow’s hierarchy of needs theory could be considered appropriate in validating the need for proper implementation of the policy.
Another important theory relevant to housing provision is the "housing and other goods theory". This theory states that there is always a trade-off between spending on housing and spending on other items of preference of a household. This theory follows from the neo-classical theory of consumer choice. According to Jameson, et al (2004), the outcome of such a trade-off is determined by a result of the interaction between an individual's preferences (tastes) and their budget constraints. The housing and other goods theory is a model of consumer choice in housing. The budget constraint means what a consumer can purchase is constrained by income. It measures the rate at which one consumer can trade off one good for another, and the relative prices of the two goods. Budget constraints are determined by both the income of the consumers, and the relative prices.

The budget constraint will change where there is a change in the price of housing relative to other goods. Such a change will alter the budget constraint. Given the depicted sets of preferences and set of budget constrained choices, this individual will choose units of housing consumption and/or units of other goods. This represents the combination of housing and other goods of highest preference (satisfaction) that is available to the individual that is within its budget constraint.

The relevance of this model to this research work is to present an argument that the choice between housing and other goods depends on the preferences, income availability and price of housing relative to the prices of other goods. Thus if any of these three influences alters, then the chosen quantity of housing to be consumed will also change. In other words, if housing consumes too high a proportion of income, household will be forced to consume less of other goods of necessity, since a certain minimum of housing must always be consumed by a household. Therefore, it is necessary for policy makers to consider the choice of consumers when proffering or implementing housing policy.

4.0 An Empirical Data of Housing for Civil Servants in Oyo State, Nigeria Scope of the Study

The researchers conducted an empirical study among civil servants in Oyo State. The population of the study comprised officers of the Oyo State Housing Corporation and civil servants in the senior cadre. The study population comprised 2,756 members of staff from grade levels 7 to 12; 798 members of staff from grade levels 13 to 15; and 73 members of staff from grade level 16 to 17, all totalling 3,627 members of staff from grade levels 7 to 17. A total of 363 copies of questionnaire were administered to civil servants at the main secretariat of
the state. This was taken as a representative group of the population. The respondents were stratified into: GL 7 to 12 (273); GL 13 to 15 (80); and GL 16 to 17 (10). The researchers also carried out personal interview with the General Manager and the Head of Works of the Housing Corporation of Oyo State, the Permanent Secretary of the Ministry of Lands and Housing and a few civil servants. The interview method was employed to reinforce the questionnaire method and to clarify issues on challenges of housing policy and provision as well as the role the government plays to ensure that the goal of the housing policy is accomplished. The researcher made visits to Ajoda New Town, Bodija Estate, Orita Basorun Estate, Olubadan Estate, Owode Estate and Kilometer 22 Ejioku Estate for the purpose of observing the houses and assessing the utilities available. The data collected through primary and secondary sources were analysed using statistical techniques such as frequency distribution, percentages and inferential statistics.

**Objectives of the Study**

The objectives of this study were to

(a) examine the Oyo State Government’s policy on housing for civil servants;
(b) assess the quality and adequacy of houses provided by the State Government; and
(c) Analyse the challenges facing the Government in the implementation of housing policy in the study area.

**Discussion of Findings**

**Hypothesis 1**

There is no significant relationship between the quality and quantity of housing utilities supplied.

Regression analytical tool was used to ascertain the significance of quality housing to quantity of housing supplied. Independent variables, namely: bathroom, water, electricity, toilet, while the dependent variable used was quantity of utility supplied. The regression analysis conducted shows that there is no significant relationship between quality of housing and quantity of utility supplied as evident in R square of 0.031 at F-value of 0.682 with P >0.05 significant level (see tables 1 to 3). It showed that quantity of housing supplied does not affect the quality of housing, due to the afore-mentioned variables. This implies that construction of housing units did affect the quality of the housing units. In other words, construction of more housing units will not reduce the quality of the constructed housing units.
Table 1: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.175(a)</td>
<td>0.031</td>
<td>-.014</td>
<td>0.81810</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), bathroom, water, electricity, toilet.

Table 2: ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>1.827</td>
<td>4</td>
<td>0.457</td>
<td>0.682</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>57.558</td>
<td>86</td>
<td>0.669</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>59.385</td>
<td>90</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), bathroom, water, electricity, toilet.

b. Dependent Variable: Utility supplied.

Table 3: Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>B</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.280</td>
<td>0.501</td>
<td>2.557</td>
</tr>
<tr>
<td></td>
<td>Water</td>
<td>-0.111</td>
<td>0.243</td>
<td>-0.052</td>
</tr>
<tr>
<td></td>
<td>Electricity</td>
<td>0.174</td>
<td>0.195</td>
<td>0.107</td>
</tr>
<tr>
<td></td>
<td>Toilet</td>
<td>0.013</td>
<td>0.503</td>
<td>0.004</td>
</tr>
<tr>
<td></td>
<td>Bathroom</td>
<td>0.313</td>
<td>0.660</td>
<td>0.081</td>
</tr>
</tbody>
</table>


Source: Fieldwork December, 2011.
Hypothesis 2

There is no significant relationship between the quality of housing demanded and income of civil servants.

Regression analytical tool was used to ascertain the significance of quality housing to the salary of civil servants. Independent variables, namely: waste facility disposal, utility supplied, electricity, room size, police post, water, toilet/bathroom, school, estate fire service, sitting dining arrangement, furnishing, while the dependent variable used was salary of civil servants. The regression analysis conducted shows that there is significant relationship between quality of housing and salary of civil servants as evident in R square of 0.111 at F-value of 0.934 with P >0.05 significant level (see tables 4 to 6). It showed that salary of civil servants did affect the quality of housing, due to the afore-mentioned variables. It means that the salary earned by civil servants does affect housing quality. In other words, the more the salary earned the better the quality of housing demanded and vice-versa.

Table 4: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.334(a)</td>
<td>0.111</td>
<td>-0.008</td>
<td>0.60436</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), waste facility disposal, utility supplied, electricity, room size, police post, water, toilet/bathroom, school, estate fire service, sitting dining arrangement, furnishing.

Table 5: ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>3.752</td>
<td>11</td>
<td>0.341</td>
<td>0.934</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>29.950</td>
<td>82</td>
<td>0.365</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>33.702</td>
<td>93</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), waste facility disposal, utility supplied, electricity, room size, police post, water, toilet/bathroom, school, estate fire service, sitting dining arrangement, furnishing.

c. Dependent Variable: salary earned.
### Table 6: Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>B</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>1.108</td>
<td>0.291</td>
<td>3.803</td>
<td>0.000</td>
</tr>
<tr>
<td>Room size</td>
<td>0.260</td>
<td>0.131</td>
<td>0.343</td>
<td>1.990</td>
</tr>
<tr>
<td>Sitting dinning</td>
<td>-0.203</td>
<td>0.206</td>
<td>-0.304</td>
<td>-0.984</td>
</tr>
<tr>
<td>Arrangement</td>
<td>-0.163</td>
<td>0.172</td>
<td>-0.231</td>
<td>-0.948</td>
</tr>
<tr>
<td>Toilet/bathroom</td>
<td>0.152</td>
<td>0.221</td>
<td>0.224</td>
<td>0.688</td>
</tr>
<tr>
<td>Furnishing</td>
<td>-0.025</td>
<td>0.117</td>
<td>-0.034</td>
<td>-0.211</td>
</tr>
<tr>
<td>Utility supplied</td>
<td>0.138</td>
<td>0.154</td>
<td>0.141</td>
<td>0.891</td>
</tr>
<tr>
<td>Water</td>
<td>-0.193</td>
<td>0.157</td>
<td>-0.178</td>
<td>-1.231</td>
</tr>
<tr>
<td>Electricity</td>
<td>0.020</td>
<td>0.222</td>
<td>0.017</td>
<td>0.090</td>
</tr>
<tr>
<td>Estate fire service</td>
<td>0.094</td>
<td>0.194</td>
<td>0.087</td>
<td>0.482</td>
</tr>
<tr>
<td>Police post</td>
<td>0.247</td>
<td>0.173</td>
<td>0.236</td>
<td>1.423</td>
</tr>
<tr>
<td>School</td>
<td>-0.154</td>
<td>0.187</td>
<td>-0.137</td>
<td>-0.824</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Salary earned

**Source:** Fieldwork December, 2011.

**Discussion of Findings**

In a bid to achieve the goal of the Government Housing Policy, Oyo State Housing Corporation was created to supervise construction of houses, maintain, and ensure that houses conform to the planning standard in the State. The first housing estate is Bodija Estate having about 3,000 housing units out of which 488 were directly built by the Corporation and allocated to interested civil servants and members of the public. About 80% of these houses were allocated to civil servants at the inception of the program (O.Y.S.G, 2011). However, majority of these civil servants have sold their houses to interested buyers. The estate is serviced with adequate infrastructural facilities like road, water and electricity. Presently, no plot of land is
worth less than N2m while no building is less than N10m in this area. This is connected to the fact that land is an asset that appreciates in value over time.

On Basorun Estate, the Corporation provides sites and serviced the 1,035 residential and 47 commercial plots which had been allocated with good roads and electricity. The Corporation also built and allocated 250 houses on Olubadan Estate, Ibadan while 288 residential plots were equally allotted. The estate is serviced with earth roads and electricity. Owode Estate is one of the largest industrial/residential estates of the Corporation in Ibadan. About 280 units of one to three bedrooms built by the Federal Government in 1979 and 1983 were allocated on owner-occupier basis through balloting. Apart from the Federal Government Houses, the Corporation also built 18 units of 3-bedroom houses. It was observed that the interest of government in providing houses for civil servants began to dwindle with the advent of the politicians in governance. A number of houses constructed and meant for the citizens including the civil servants were allocated to political officers. This has adversely affected the aim of the formulated policy.

However, in a bid to ensure effective actualization of the policy on housing for civil servants the government formed the Staff Board on Housing to give loans to aspiring civil servants. The amount of loans given depends on the grade level of the civil servant. The amount approved by government was reviewed by Alao-Akala the former Executive Governor of the state in 2009; this was reviewed to N500,000-N600,000 for civil servants from grade 1-8 about 40% increase which is still not enough to buy a decent land as well as lay a solid foundation for construction. In 2007, another 50 units of houses were built on Owode Estate out of which about 32 units are fully completed while others are at different stages of completion. This set of new houses would soon be allocated as deposits are being collected from prospective applicants. There is no building there that costs less than N4m (O.Y.S.G. 2011).

In Ajoda New Town, the units of houses consist of 2 and 3 bedrooms; they have all been allocated and paid for at N3.5m each. The service plots are also allocated while a large junk of vacant land for industrial, commercial and residential purposes are still available for allocation. It is saddened to note that less than 10% of this estate has been developed (Adegoke, 2005). This has affected the demand of housing amongst the civil servants. The corporation could not ascertain the number of civil servants that applied for these houses but claimed that the available units of houses on ground cannot meet up with the demand for it.

At Kilometer 22, Iwo Road Estate, Ibadan, was mapped out in the early 1990’s. Here, the Corporation has about 250 residential plots already demarcated and allocated while a large
number of plots are still available for allocation. However, since its inception the State Government is yet to construct a single housing unit on it; though the Senator Ajumobi led administration has proposed to construct about 200 housing units for civil servants within the next two years of his government. At Ojongbodu Estate, Oyo, the Corporation built 50 low cost houses and all were already allocated. Also, 77 residential plots had been allocated on the same estate. At Ojongbodu Estate, Oyo, the Corporation built 50 low cost houses and all were already allocated. Also, 77 residential plots had been allocated on the same estate. The Corporations Estate at Ajilete, Ogbomoso was not left out. About 50 units of low cost houses were built and allocated while more than 206 residential plots had been demarcated and allocated (O.Y.S.G., 2011).

During the administration of former President Olusegun Obasanjo in 2005, mandated all States in the federation to construct 500 housing units each for civil servants using local building materials within a space of two years but Oyo State is yet to construct a single building in line with this provision. This shows lack of commitment of government towards actualizing the goal of Housing Policy for the civil servants. According to Oyo State Housing Corporation, the government set out to construct 200 housing units in 2007 but was only able to achieve 62 housing units which represent 31% of the set goal. The partnership of both the Federal and State led to deduction of a certain percentage of money from the salary of civil servants that were willing to contribute to National Housing Fund and in return get a loan for construction of their personal houses. However, this was not to be because the contributors are yet to benefit from it; hence, this led to refusal of the interested civil servants to continue with such contribution thereby hindering the intended goal of the programme. As a result of this, the civil servants are not willing to cooperate again with the government.

The policy can be seen as government's commitment to welfare of civil servants and sustainable development; however, neglect of use of local materials and technology deficiency is evident in executed programs. This is an aspect where government needs to look into in order to boost the local economy, improve the housing quality and provide a more viable and State developed Housing Policy. Table 7 shows breakdown of plot analysis of different Estates Owned by the State Government and number of housing units constructed within 2003-2011.
## Table 7  Plot Analysis of different Estates Owned by the State Government

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bodija</td>
<td>Ibadan</td>
<td>215.74</td>
<td>3,000</td>
<td>45</td>
<td>-</td>
<td>6</td>
<td>3,051</td>
<td>-</td>
</tr>
<tr>
<td>2.</td>
<td>Orita Basorun</td>
<td>Ibadan</td>
<td>250.75</td>
<td>1,035</td>
<td>47</td>
<td>-</td>
<td>-</td>
<td>1,090</td>
<td>62 (2005)</td>
</tr>
<tr>
<td>3.</td>
<td>Owode</td>
<td>Ibadan</td>
<td>510.32</td>
<td>1,250</td>
<td>33</td>
<td>87</td>
<td>28</td>
<td>1,398</td>
<td>78 (2007-9)</td>
</tr>
<tr>
<td>4.</td>
<td>Olubadan</td>
<td>Ibadan</td>
<td>346.30</td>
<td>607</td>
<td>25</td>
<td>28</td>
<td>12</td>
<td>672</td>
<td>-</td>
</tr>
<tr>
<td>5.</td>
<td>Bode Thomas</td>
<td>Oyo</td>
<td>875.25</td>
<td>3,075</td>
<td>66</td>
<td>52</td>
<td>33</td>
<td>3,226</td>
<td>-</td>
</tr>
<tr>
<td>6.</td>
<td>Ajoda New Town</td>
<td>Ajoda Ibadan-Ife Road</td>
<td>7,250</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>7,250 (2003)</td>
</tr>
<tr>
<td>7.</td>
<td>Ojongbodu</td>
<td>Oyo</td>
<td>526.79</td>
<td>1,538</td>
<td>42</td>
<td>71</td>
<td>35</td>
<td>1,686</td>
<td>-</td>
</tr>
<tr>
<td>8.</td>
<td>Ajilete</td>
<td>Ogbomoso</td>
<td>360.18</td>
<td>955</td>
<td>54</td>
<td>50</td>
<td>26</td>
<td>1,085</td>
<td>-</td>
</tr>
<tr>
<td>9.</td>
<td>Km 22 Ejioku</td>
<td>Iwo Road</td>
<td>410.25</td>
<td>810</td>
<td>83</td>
<td>49</td>
<td>21</td>
<td>963</td>
<td>-</td>
</tr>
</tbody>
</table>

Other non-active estates are currently located at Iseyin, Okaka, Okeho, Iganna, Shaki, Ago-Are and Igbo-ora.

**Source:** Oyo State Housing Corporation, 2011.

Oyo State government faced some daunting challenges in the implementation of housing policy for civil servants. These challenges are analyzed thus. Land is a factor of production. It goes with other factors like capital, labour, and entrepreneurial competence. Due to the nature of land, lot of things are considered in order for it to be optimally utilised (Microsoft Encarta, 2009). The Ministry of Lands and Housing is generally concerned about looking for suitable land that the Government can acquire for developmental purpose and also ensure that necessary compensation are paid to deserving persons. Generally, it is presumed that there is land everywhere but it may not be so because in Nigerian culture it is discovered that land belongs to families (Agbola, 2007). However, this led to the enactment of the land use decree of 1978 saying government can acquire any land for public use and parties in question will be compensated. Though lot of people are complaining about it, hence there is need to review it in line with recent developments. This has become a little difficult for the government to achieve.
because the citizens have devised a method to 'go round' the land use decree of 1978; for instance a citizen may buy land in year 2003 but the document signed will read 1977, this has made housing policy implementation tasking.

In terms of allocating land for construction the ministry considers first the availability of the land, then the accessibility and how the compensation should be paid to owners of lands to be acquired. These three are important; however, the area of adequately compensating owners is where the problem lies. This could as well be the reason why owners of land resist the government from acquiring their lands. In the words of the Director of Estate, Town Planning and Survey with the Head of Works Oyo State Housing Corporation some land owners have collected back their lands from government and some have gone to court seeking the court injunction to claim back their lands 'legally’. This litigation is ongoing with Ajoda New Town. This has hindered the State Government from ensuring further development on this estate. Hence, this has led to the abandoning of a few structures in the estate as shown in Photograph 4.

Lands and Housing Ministry and the Housing Corporation in Oyo State have staffs of various professions such as Town planning, Architecture, Quantity Survey, Estate Valuers, and Administrators etc. And quite a number of them are registered members of their professional bodies. This has helped to propel the Ministry forward in areas of supervision and execution of projects. This is evident with the construction of Housing Corporation office located in Bodija by the staff of the corporation without the involvement of outsiders. However, there is shortage of capable human resources in the Ministry thereby resulting in the slow pace of work carried out by the Ministry towards the implementation of the policy.

Ajoda New Town is located along Ibadan-Ife road. It was first opened by the then military government under Brigadier Jemibewon (now retired). This brought about a duplication of office because of the creation of Ajoda New Town Development Corporation; this was considered as a duplication of the Oyo State Housing Corporation. Hence, work was stalled on this site. Even though the government had good intentions by distributing lands to teachers and civil servants, only three houses and an office were built. This shows the poor start to the implementation of the programmes. Quite a number of policies are also affected at the commencement of their implementation. However, the administration of Colonel Usman (now retired) tried to correct this malady by merging Ajoda New Town Development Corporation with Oyo State Housing Corporation. One of the challenges affecting implementation of Government Housing Policy is not having well defined roles for constituted authorities. For instance, the Oyo State Housing Corporation says they are concerned about the public but in time past they were the ones who
designed estates like Bodija Estate for civil servants and now they are talking of building houses for civil servants again under the new administration of Senator Ajimobi the Executive Governor of Oyo State. Government needs to bring a clear demarcation of roles played by these institutions.

The poor Inter-Governmental Relations was seen during the administration of Chief Bola Ige when he demolished houses built by the Federal Government during the Shagari administration, claiming that the land on which the structures were built on belongs to the State and not the Federal. This shows hostility between the tiers of government; hence hindering the actualisation of the policy.

The Ministry of Lands and Housing allocates the land and contacts the Ministry of Works to construct the houses. This is also a challenge because it would have been better for such matters to be handed over to the Housing Corporation. It was in the year 2011 that the housing corporation was granted autonomy. Initially, they were under the Ministry of Lands and Housing; they received budget through this ministry. However, the story is different now: this can be seen as a right step in the right direction.

The housing corporation receives annual grant from the state government. As at the year 2008 the grant was N250 million but the corporation spent the sum of N400 million. And the corporation pays N10 million back to the purse of government annually. It means that the corporation still owes the government the sum of about N110 million as at 2012. One cannot but emphasise the need for adequate funding of this body but when such a body is in debt it is evident that they may not be able to function properly as we have it in this case. Therefore, there is need for the state government to pump in more funds to the corporation and other institutions associated with provision of housing for civil servants.

The Federal Government of Nigeria in a bid to ensure the promotion of local products said local materials should be used for construction of houses as stipulated in National Housing Policy of 2006 (O.Y.S.G., 2011). During the civilian regime of President Olusegun Obasanjo all the 36 states were directed to build 500 housing units each using laterite brick (local brick). However, the researcher was informed that Oyo State did not build any of such houses and that in the whole of south west: Ekiti State was the only state that started the project though they are yet to finish it. This reflects the level of commitment of governments to the provision of houses be it for the public or civil servants in particular. Individuals have also been encouraged to use local materials which sound cheaper because of the word ‘local’, but the cost of the machine to make a local brick is not less than N5 million. And the question is can a civil servant afford it?
Government gives grant every month for housing. Loans are given to civil servants based on the time of application. Civil servants between grade level 1-6 are loaned N500,000; grade level 7-8 are loaned N600,000; grade level 9-10 are loaned N800,000; while grade level 11 and above gets a loan of 1 million (O.Y.S.G. 2011). And before these loans are obtained the intending civil servant must present Certificate of Occupancy (C. of O.) which cost about N150,000 to obtain. If a civil servant of grade level 8 hoping to get a loan of N600,000 spends N150,000 to obtain C. of O. then he/she will be left with N450,000 which may not even buy a decent land in Ibadan metropolis or any other prominent city in the State. This is a far cry to what the government housing policy intends to achieve. This accounts for why civil servants collect such loans to divert to other needs rather than what the loan is meant for.

According to Alamu (2011) lack of continuity of programmes is an area that has bedevilled governance in Africa especially in Nigeria. A government comes into power and ignores what he met on ground all in the name of 'new developmental projects'. Ajoda New Town has also suffered as a result of this. Subsequent governments that came into power in Oyo State did little or nothing about the estate except for the construction (commissioning) of 120 housing units by Lam Adesina in the year 2003. Once an administration leaves office everything is left that way. Hence, policy is left 'hanging'; awaiting implementation.

The Government Housing Policy does encourage this most especially now that the national government has introduced the privatization policy. This Oyo State Housing Corporation was involved in 1997-1998. However, it did not materialise. This is because the private organisation in conjunction with the housing corporation sold forms to civil servants and the public and later the private organisation took the money and left. Some of the buyers of such forms are embittered with the Housing Corporation. And yet nothing was done. It shows that corruption is another factor affecting the implementation of the government housing policy.

Presently the housing corporation has gone into partnership with a cooperative organisation. But the challenged faced now is that the private organisation wants to sell a two bed room flat for the sum of N6 million but the Corporation feels it is beyond the reach of the civil servants. And the corporation wants to be very careful in order not to fall into wrong hands again.

Corruption is no doubt a major challenge affecting the Government and implementation of policies. Government officials find it difficult to carry out their duties without demanding bribe. There are also other factors that were identified as challenges facing the implementation of the Government Housing Policy; the availability of land, bureaucracy and politics. This has led to
delay in the implementation of the policies. Due to what was observed as political reasons development of estates have been deterred from developing. The process of owning a house could be tedious and tiring; at the end of the day the applicant may not get the house even after much money has been spent due to bureaucratic bottlenecks.

The Oyo State Housing Corporation still embarks on supervision of these estates. It ensures that the estates are kept in line with the master plan. As a result of this, the corporation embarked on demolition of illegal structures on 2\textsuperscript{nd} of December, 2010 (O.Y.S.G., 2011). However, these expected roles have not been fully done because quite a number of the roads are either not tarred or not motorable especially in the case of their new estates like Km 22, Ejioku Estate as shown in photograph 5. The estate has been in existence for over sixteen years yet it is saddened that the roads are bad and neglected by Oyo State Government.

5.0 Conclusion

Having assessed the Government Housing Policy and efforts made by the Oyo State Government towards housing provision it is obvious that the commitment of government to provide houses for civil servants is not encouraging. The houses provided do not meet with the desired quality envisaged by the workers; none of the civil servants in Oyo State that contributed to National Housing Funds have benefitted from it; loans provided for housing by Oyo State Staff Housing Board is grossly inadequate. Though it is expedient to commend the good intentions of the formulators of the housing policy, but unfortunately these intentions are yet to be achieved. Hence, there is need for urgent steps to be taken to bring about effective implementation of government housing goals in order to turn around the deplorable state of housing and its provision. In concluding this paper, a number of recommendations are made to help Oyo State government to resolve issues and overcome challenges it faces in providing houses to its workers as spelt out in housing policy. The recommendations are:

1. The State Government should increase the grants given to Oyo State Housing Corporation so that they can embark on consistent construction/provision of houses. And more grants should be provided for Oyo State Staff Housing Board so that civil servants can get substantial amount as loans to build their houses. Loans given to the civil servants should be reviewed every year because the inflation rate in Nigeria is galloping and unpredictable. A review of the loans would help the civil servants in owning their houses and also promote a sustainable housing development. Oyo State Government should make a policy that any civil servant that has spent up to five years in service should automatically be given loans for housing except at the discretion of the worker.
2. Government should make acquisition of land for public use attractive by paying due compensations on time to land owners. The Land Use Act of 1978 should also be reviewed as recommended by the National Housing Policy. This will help to reduce litigation on land matters.

3. Since Government alone cannot produce all houses needed, therefore, partnership with private organisations should be encouraged. The houses should be produced at relatively low prices in order to make it affordable for civil servants. However, findings show that previous Government interaction with private investors was full of corruption; therefore the Government should create a specified disciplinary body to oversee the dealings of Government with private investors. This will go a long way to curb the menace of corruption in the delivery of affordable housing to civil servant.

4. Government should promote the use of local materials. Property developers should use local materials for the construction of their houses to show to the society that these materials though relatively cheap are durable and functional. Government needs to embark on mass construction of houses using local materials and as well grant the manufacturers subsidy to encourage production of the materials. This will help to hasten provision of houses at reasonable and affordable cost to civil servants and the citizens.

5. As a matter of necessity Government must promote continuity in governance and implementation of policies. Continuity in governance will help the Nigerian economy to be revived because it will prevent wasteful spending; reduce abandoned projects and expedite actions on housing development.

The paper concludes that the commitment of Oyo State government to provide houses for civil servants as stipulated in the housing policy is not encouraging. The researcher discovered that none of the civil servants in the state that contributed to the National Housing Fund has benefitted from it and loans provided for housing by Oyo State Staff Housing Board is grossly inadequate.

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