A Study of the Problems of Public Sector Housing Schemes and How It Affects the Low-Income Class in Boron State, Nigeria

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Abstract: *Housing has been classified as a universally second most important human need after food. However because of its importance to man, it has become a scarce commodity, hence its problem have also been described as a universal experience that the whole world is being confronted with.*
Although the problem of housing has become a matter of national concern in Nigeria, each state seems to have their own peculiar housing problems as far as public sector participation in housing schemes is concerned. Of much interest to this study is the problem of housing among low income class in Borno State. They are the peasant farmers and the urban proletariat who lives in most inhabitable houses characterized by absence of social amenities as a result of their inability to afford descent housing accommodation. The primary objectives of this study is to examine and ascertain the problems of public sector housing schemes as it affects the low income class. Questionnaires were developed and distributed to the sampled population in six (6) local government areas in Borno State; they include Maiduguri Metropolitan, Biu, Bama, Gwoza, Monguno and Gubio which represents the three zones in the state. Findings shows that previous successive administration have not done enough toward the provision of low income housing, hence the low income class are placed at disadvantage position in terms of access to public housing schemes. The research made recommendations that may help address this housing problem such as the need to implement the National Housing Policy and to assist the low income class.

I.   Introduction

The development and progress of any given society depends largely on how well the basic needs of the people are guaranteed or satisfied. This cannot be possible unless practicable and effective policies are put in place to satisfy these basic needs.

One of human basic needs that have continued to attract universal attention is the need of house. Unlike shelter which seems narrower in definition, housing have been described by Abraham (1969) and the NHP (1990), as "more than just a shelter", this is because, it cut across all the social services and activities that go to make a community or neighbourhood a liveable environment. Thus, housing does not only satisfy human basic need, but also helps in the development of society in general.

However, unlike the provision of other basic human needs such as food and clothing, the provision of housing has become a problem to almost all society. Verghase, (1980) described it as "one of the universal experience that the whole world is being confronted with".

Although both private and public sector initiatives have continue to metamorphous at various levels with the aim of stemming the tides, the housing needs of the people especially among the low income class have remained a source of concern. No wonder, the problems of public sector housing have dominated other topics of national discourse in recent times. It has not only become a subject of discursion among the labour unions in Nigeria, but also among the professionals in housing sector, property developers, organisations, the media and the individuals with similar interest.

The reasons why problems of housing have become topical issues recently could not be unconnected to the fact that many successive governments in Nigeria had embarked on public housing schemes but has not yielded any appreciable result. The low income class have continued to suffer untold hardship especially those who are living in the urban centres, where cost of living is very high.

Although problems of housing generally has become a matter of national concern in Nigeria, many states seems to have their own peculiar type of housing problems as far as public sector housing scheme is concerned.

In Borno State, which is the area of concern to this study, the major problem of public sector housing scheme is that which relates to the provision of low-income housing. It is important to know that, since the creation of this state, a number of housing scheme were executed by successive government both at state and federal levels. However, out of these numbers of public housings schemes, none have been allocated specifically

to the low-income class. Thus, a visit to most of these housing estates/quarters will show that no low-income class is occupying even a single unit of these houses e.g. in the metropolis.

Some of these public housing schemes are known with different names given by their initiators. Among them is the State low cost housing scheme, Federal low cost housing scheme, Dikwa low cost housing scheme, Shagari low cost housing scheme, Pompomari estate, Molai quarters, Dalori quarters, Gombole housing estate and recently the 202 housing estate built by Governor Malla Kachalla. And recently 20, 303,505, 707 and 1000 housing estate by Governor Ali Modu sheriff as well as Legacy, Bakassi, Doctors and Gubio Road housing estate by The current governor Kashim Shettima. Among these housing schemes enumerated above, only the state low cost housing scheme and the 20 housing estate that were extended to other few local government areas, while the rest are concentrated in the state capital.

Despite this concentration of public housing scheme in the state particularly the metropolis (Maiduguri) many if not majority of people have continue to live in slum areas while others suffer problems of high cost of rent, over crowding, over utilization of infrastructural facilities, insecurity and etc. The most disturbing problem that have affected the lives of the low income class in recent times is the problem of "quit notice" adopted by many landlord to eject those who are not ready to accept rent increase.

Personal observation shows that, some of these housing related problems are partly not unconnected with the ever increasing population of the state as a result of not only rural-urban drift but also the influx of immigrants from the neighbouring Countries like Niger, Chad and Cameroon. Moreover, even Nigerians from other parts of the country have migrated to the state (Borno) because of the peaceful co-existence and free business climate enjoyed by the people of the state.

It most be understood that, the state low cost housing scheme like any other low cost housing schemes in the state are supposed to be affordable even to the low income class as the name implies. However, this has been the contrary in this state. Hence, most of these public housing schemes only ended up in the hands of rich or high income class and the senior civil servants. Again, observation shows that ninety-eight percent (98%) of public housing accommodation in Maiduguri Metropolis are being occupied by the middle and high income class. This shows that the common man cannot afford any descent housing any longer.

The recent increase in house rent by the Borno State Housing Corporation has therefore cast further doubt in the mind of the ordinary man about the sincerity of government intention to provide affordable houses for all, particularly the low income class. Many people have express concern about the fate of low income class under these public sector housing schemes. Ufuomo, (2001), for instance, expressed concern on how the common man has been excluded from the scheme of things. He posits that, "the way housing is constructed, the material used, the policies used and of course the cost have been skewed to the exclusion of the common man". He also argued further that, "while various tiers of government continued to sing their determination to provide housing for all, what they are actually doing is building for those who have and can afford to build more". This cannot be seen therefore to be an act of providing affordable housing.

According to Opara, (2000), "affordable housing presupposes access to descent and functional houses at "priceless" accessible to majority of Nigerians". In this case therefore, the goal stated above cannot be achievable unless the state government fashion out a practicable and effective policy to address the problem of low income housing in order to avoid a situation where the scheme will be hijacked or monopolized by the high income class.

Although in 1992 the Federal Government of Nigeria took step toward addressing the problem of housing finance by promulgating decree 3 which established the Federal Mortgage Bank of Nigeria under which the National Housing Fund was launched. The problem of low income housing continued to suffer neglect. As a result of this development, people began to criticise the housing scheme from all corners. While some were calling for the establishment of housing cooperatives at various offices, factories, organisations and community levels to encourage direct participation, others are calling for the scrapping of the whole operation of the National Housing Fund.

One of the major problems of National Housing Fund in Borno State is the inability of state government to establish primary mortgage institutions to facilitate the disbursement of the fund to the beneficiaries. As at April, 1993, the status on state owned primary mortgage institutions are as follows:-

Those already licensed	Those approved in principle	Those with incomplete document	No application
Anambra	Akwa ibom	Abia	Abuja
Cross River	Bauchi	Edo	Adamawa
Imo	Benue	Enugu	Delta
Kogi	Borno	Jigawa	
Lagos	Kaduna	Kano	
Niger	Kwara	Katsina	
Rivers	Plateau	Ogun	
	Yobe	Ondo	
		Osun	
		Oyo, Taraba	

Source: - Federal Mortgage Bank of Nigeria, 1993.

Although the status of state primary mortgage institutions as at April, 1993 shows that Borno State was one of the group whose license were approved in principle, effort were not made to establish the primary mortgage.

Recently however, the state commissioner of Housing and Environment in a discussion programme on the BRTV stated that, "machinery has been put in place to establish PMI which will take care of the owner occupying housing programme". From the statement therefore, it reveals that there is no single PMI in the state at this crucial time where problems of housing has become a source of concern to many people. In other words, this will mean that the activities or operations of the National Housing Fund have not gain ground in Borno State ten years after its inception.

It is as a result of this problem of inactiveness that have affected the public sector participation in housing schemes and the plight of the low income class, that I was challenged to conduct this study.

II. Statement Of Research Problem

In Nigeria, many people always wait with keen interest to listen to budget speech at the beginning of each year. This is for nothing sake, but to hear how much have been allocated to some areas of priority interest. One of these areas of priority that have always attracted the attention of the people is the housing sector.

The housing sector have constantly been one of those sectors that receives higher allocation, yet it has remain one of the under developed sector of the economy. This is because; successive government paid little attention to various housing schemes most especially those that concern the low income class. Hence, the goal of making housing affordable and accessible has only become an imagination.

The problem of public sector housing scheme does not only affects the provision of housing in the state but also its maintenance. Here, it is not an exaggeration to say that most of the government own housing estates and quarters are in the state of disrepair. This may not be unconnected with the inability of the state government to implement the owner occupier housing scheme. This is because if this policy is implemented, occupants of these houses will take responsibility of maintaining the houses because it is their own.

Another problem is the issue of abandon housing projects which can be seen all over the state (Borno). Most political office holders have continued to initiate housing projects over the years without completing the existing ones. Thus, little attention is paid to various housing schemes which support low income housing. Even when deliberate effort are put in place to realise the goal of providing affordable housing to the low income class, the schemes are mostly hijacked by the rich, politicians and corrupt officials. The recently completed 202 housing estate along Bama road and opposite the University of Maiduguri in the state capital is an empirical example of these public housing schemes.

The problem of public sector participation in housing schemes cannot be measured in terms of the numbers of abandon housing projects in the state (Borno) but also in terms of the organisational bureaucracy which have served as an impediment for easy access to housing schemes e.g. the housing finance. In fact public sector participation in housing schemes have been described as a mockery of the low income class. Thus, the following are questions to be asked:-
(i) Why has government not been able to achieve the ultimate goal of the National Housing Policy?
(ii) Why has the problem of low-income housing been persisting despite huge budgetary allocation?
(iii) How has the problem of public sector housing scheme affected the lives of the low income class?
(iv) Whether or not there has been any deliberate policy to address this endemic problem of low income housing
(v) Will the private sector participation be of any help toward solving the problems of low income housing?

Objective Of The Study
The primary objectives of the study is to examine and ascertain the problems of public sector participation in housing scheme and its effect on the low income class in Borno State.
Other specific objectives include the following:-
1. To determine the truth or otherwise of the popular view that government has not done enough towards the provision of low income housing in Borno state.
2. To determine the steps being taken to ameliorate this endemic problem that has bedevilled the low income class.
3. To proffer solution to the problems of public housing scheme as it affects the low income class.
4. To make suggestion and recommendation for government or agencies concerned and the policy makers and implementers on how to improve the public housing scheme to benefit the low income class.

Research Questions

In order to understand the objectives above, the following questions were asked:-
1. To what extent has government been doing to ensure that the low income class benefit from public housing schemes in the state?
2. In what way has the non provision of low income housing affected the lives of the common man in Borno State?
3. What are the reasons for the inaccessibility of public sector housing scheme in Borno State?
4. What are the steps taken so far in ameliorating the housing problem already generated?

Significance Of The Study

The research is significant in the following ways:-
1. it will contribute immensely towards understanding the problems of housing which has been the subject of public discourse among various classes of the general public.
2. it will be important to the Borno state government, policy makers and those vested with the task of providing descent and affordable housing to understand the problems of housing among the low income class and to take a deliberate attempt toward solving them.
3. it will be significant in explaining the existing theories especially regarding the provision of basic human needs.

Research Hypothesis
1. There is significant relationship between problems of low income housing and poor public sector participation in housing schemes.
2. There is no significant correlation between those who mostly benefit from public housing schemes and those who are actually in need of house.

Limitation Of The Study

Due to diverse nature of the topic under study, this research is limited in the following ways:-
1. the research is limited to problems of public sector housing schemes in Borno State as it affects the low income class.
2. the research studies how the low-income earners have been neglected in the provision or benefiting from public housing schemes, this means that other problems of housing have not been exhaustively discussed.
3. the literature review is based on the National Housing policy which was published in August, 1990. This is so because at the time of writing this report, the new edition was yet to be approved by the National Assembly.
4. many officials of the housing agencies could not return their questionnaires for the fear of making an implicative remark, although the researcher have assured them of treating their responses with utmost confidentiality.

III. Literature Review

Review Of The National Housing Policy

In order to properly understand the process of housing delivery system in Nigeria, I believe that the only document that can give details about it is the National Housing Policy. This document states the intentions, course of action and programmes of government in addressing the housing problems at different levels of our society. The review of the National Housing Policy therefore is relevant to this research topic as it will reveal the position of the public sector housing regarding the problems of low income housing.

It should be noted however, that the researcher relies on the August, 1990 edition of the National Housing Policy document. This is so because the revised edition is yet to be published as it is awaiting the approval of the National Assembly at the time of writing this report. Basimile (2000) confirmed this when he advice government to send the revised housing policy bills to the National Assembly for it to be sign into law.

As a document, the Federal Ministry of Works published the National Housing Policy and Housing, which is a supervising ministry of any public housing scheme. It is made up of nine chapters which discussed various aspects is housing delivery in the country.

In the first chapter of the book, it acknowledged that there is problem of housing while it also stress the importance of shelter to man and the society in general. The chapter also review past policies and programmes of both public and private sector where it reveals that, effective solution are yet to be found. It covers three distinct phases of past government policies in the housing sector.

Review Of The Past Housing Policies And Programmes

Since housing problems have ever remains an endemic problem in Nigeria, it is clear that past policies and programmes in both public and private sector have not provided any meaningful solution to the problems of housing in Nigeria. However the involvement of the past government in the housing sector could be examine in the following phases.

Phase 1: **The Colonial Period**

According to this review during the colonial period provision of housing to the general public was not a major priority interest of the government. This is because the Colonial government at that time only focussed essentially on the provision of quarters for the expatriate staff and few selected indigenous staff in specialized occupation like the police, railways etc. although according to the National Housing Policy (1990), this development led to the establishment of Government Reserve Areas (GRAS) there was no deliberate effort by Government to build houses either for sale or rent to the general public especially the low income groups. Therefore, little was done to really address the ever increasing settlement outside the GRAS.

Furthermore, the National Housing Policy (NHP) reveals that it was only in the early 1920s when the Bubonic Plague affected Lagos, coupled with the pursuance of the town planning ordinance (cap 95) that led to the creation of Lagos Executive Development Board (LEDB) in 1928. Again, it was only after 1954 that the LEDB for the first time with the approval of Lagos State Central Planning Scheme, made an attempt to solve the problem of public housing in the metropolis.

Although this is a step forward which marked the beginning of public concern about the problems of housing in Nigeria especially the metropolitan areas, it was a contingency, probably for the fear of the spread of the disease. Peil (1977) describes it as a "token gesture to cater for a special situation". In another words, public housing schemes are mostly conceived in disaster situation to win the heart of the people.

As a result of the effort made by the LEDB 1954, the following scheme came in to existences

i. Workers Housing Estate and Re-housing Estate, Surulere.
ii. Akin Semoyin and Eric More Housing Estate, Surulere.
iii. Workers housing Estate (Phase II), Surulere.
iv. Free Hold Scheme and Sites, and Services Estates at Surulere, Apapa, South-west and East Ikoyi, Ilupeju Isolo.

Despite this development, it shows that there was no conscious effort to encourage the civil servants or the general public to won their own houses, 1956. Moreover these housing scheme were only concentrated in Lagos alone as can be seen in above mentioned housing scheme.

Although during this period, the Nigerian Building Society was established to provide Mortgage loans, the Scheme did not achieve much in terms of operation as a result of the poor responses by the public to the saving scheme just like the present National Housing Fund. This is because, successive government paid less attention or fail to extend the same service to the low income groups. The major problem today is that, even if government embarked on housing programme for the low-income earners, it always ends in the hands of the rich and privileged political associates of those in power.

Phase II: The Post Independence Period (1960 – 1976).

The second phase examines the effects of civil war on the housing policy which was place on the five yearly development plan. According to this National Housing Policy (1990), the first two plans suffered neglect as a result of the civil war that broke out in 1967. This means that the plan could not be implemented particularly in the war affected areas because energies and resources were diverted to the execution of the war. However, when compared to the present situation, the problem of housing is not far different from the civil war period. This is so because the recent ethnic and religious crisis in many parts of the country has further compounded these endemic problems of housing. The Federal Government and the States affected by these crises have now diverted their attention to security control and provision of relief material to victims rather than planning for housing delivery.

In 1971, the National Council on Housing was established consisting of All State Commissioners responsible for housing. Although this development was described as the first important and direct attempt by the federal government to act positively in the area of housing, most housing programmes that were planned for execution were concentrated in the State Capitals. This type of housing programme therefore is not in the interest of the poor or the low income class. Okoro (2001) also shared this view where he condemned successive administrations in the country for what he described as "concentrating a huge percentage of the nation's resources into the development of a new Federal Capital Territory in Abuja to the detriment of other part of the country".

Under the second phase, various housing programmes were initiated. For example, in 1972, the function of the African Staff Board was taken over by the new established Staff Housing Board for the purpose of granting loans to civil servant. However, as the housing problem continue to dominate public discourse, the Federal Ministry of Housing Urban Development and Environment was created in 1975. The ministry was charged with the responsibility of initiating and coordinating the policies of housing related issues. Hence, panel and committees were constituted to solve the problems of housing and housing delivery. They include the following:-

(i) The Committee on Standardization of houses types and policies in 1975. This marked the first attempt at recognising the problem of housing of the low income group by the government.

(ii) The Anti-inflation Task Force was set up in 1976 to examine the inflationary trend in the economy and to identify their causes.

(iii) Rent panel was also set up in 1976 to review the structure and level of rent in the country. It was this recommendation that led to the establishment of state rent tribunal which still exists today.

(iv) The land use panel was set up in 1977. This resulted in the promulgation of land use Decree in 1978.

It was during this period that the Nigerian Building Society was converted to Federal Mortgage Bank in 1976 with a capital base of ₦ 20 million which was later increased to ₦ 150 million in 1979. Like many other programmes of housing however, the impact of Mortgage Bank was not significantly felt. According to the National Housing Policy (1990), "most of these loans went principally to the middle and high income group".

***Phase III:* The Second Civilian Administration (1979 – 1983).**

During this period, the civilian administration targeted the low-income earners, as it has been the practice, simply to win the hearts of voters or electorates. Thus, such move can only be seen as a mere strategy to achieve some political motives. Normally politicians make promises to their electorates during electioneering campaign, therefore failure to fulfil some of these promises will affect their political aspiration in the future. Thus, as far as public housing scheme under civilian administration is concern, it cannot be said to have totally emanate from concrete plant. Even if they do, they do not strictly adhere to it.

Although under this phase, a national programme was said to have been embarked upon based on the concept of affordability and citizen participation, little was achieved because the overall achievement was only twenty percent (20%). From here one can see that it is sweet to make proposal by the government but difficult to implement, so the same has been with the second civilian administration. According to this review (NHP, 1990), out of the total number of forty thousand (40,000) housing units which were proposed to be constructed annually, only thirty two (32,000) housing units were completed by June 1983.

Furthermore, in the fourth national development plan between 1980 – 1985, about ₦ 1.9 billion was budgeted for housing by the federal government, but only an estimated sum of ₦ 600 million was expended on the implementation of the low cost housing programmes. Inspite of this huge financial investment, little have been achieved in this direction. Therefore, the question why and how has always been asked. Thus, according to the (NHP, 1990), the following factors were identified to be responsible for the failure of the direct construction programme.

(i) The adoption of a single design for the entire country irrespective of the varied cultural and climatic differences. Okoro (2001) also gave a similar reason where he attributed the problems militating against the development of the housing sector to the "myopic formulation of National Housing Policy based on tribal sentiment".

(ii) The distribution and choice of site bore little or no relationship to the effective demand of housing.

(iii) Most states government politicised the whole affair and therefore offered land to the Federal Government in remote areas with poor terrain. This delayed implementation.

(iv) Appointment of contractors was based principally on party patronage rather than professional experience or capability.

(v) The Chairman of State Allocation Committee were politicians who allocated the houses to party members who neither had need for them nor could be classified as low income earners.

Apart from the direct construction programme, the Federal Housing Authority (FHA) was mandated to construct houses on commercial bases for the medium and high income groups. Based on this mandate, the FHA, was to build 350 housing units in each state including Abuja. However, it is important to observe that most of these buildings were at their various stages of completion and was abandon. They are clearly visible all over the States of the Federation even today.

The second chapter discussed the goal and objectives of the housing policy. The chapter highlighted the magnitude of the problems of housing where it stated that available statistics has shown that about five million (5 million) new housing units will be required to meet the existing ones in the urban areas before the

year 2000. while about thirty two million (32 million housing units is required to meet the housing need in the rural areas.

Now the year 2000 has come and gone, yet nothing has been done to address the problem of housing among the low income class. Infact they are mostly associated with the slum areas as far as housing among the low income class is concerned. Many people have been asking many things about the goal of the National Housing Policy. Such questions include how has the goal been set? In whose interest does it favoring? Etc.

According to the National Housing (1990) the goal of the National housing policy were set in the context of overall national development in relation to the following consideration:
(a)   social development
(b)   generation of employment opportunity
(c)   geographical distribution of population
(d)   location of industrial, commercial and agricultural activities.

The goals also reflect the United Nations resolution which calls for shelter for all. Thus, the goals of the National Housing Policy are stated as follows: "the ultimate goal of the National Housing Policy shall be to ensure that all Nigerians own or have access to descent housing accommodation at affordable cost by the year 2000 AD" (NHP, 1990).

To achieve this goal, the following objectives are stated.
(i)   encourage and promote active participation in housing delivery by all tiers of government.
(ii)   Strengthen institutions within the system to render operation more responsive to demand.
(iii)   Emphasize housing investment which satisfies basic needs.
(iv)   Encourage great participation by the private sector in housing development.
Source: National Housing Policy (1990)

To accomplish these objectives mentioned above the following are some of the strategies adopted:-
(a)   Establish appropriate institutional frame work to facilitate effective planning in housing development.
(b)   Revive existing laws and regulations such as the land use Decree, Planning laws etc, in order to facilitate housing delivery.
(c)   Restructure the Federal Mortgage Bank of Nigeria to serve as an apex housing finance institution.
(d)   Mobilise saving through the establishment of a National Housing Fund (NHP).
(e)   Ensure flow of funds from various sources into the apex institution for lending to the Mortgage institutions.
(f)   Adopt functional design standard to reduce cost and enhance socio-cultural acceptability and safety.
Source: National Housing Policy, August, 1990.

Chapter three of the National Housing Policy (1990) discussed the institutional framework for housing delivery. It stresses the importance of institutions which serve as the basis that greatly influence the success of the entire housing delivery.

As an important aspect of the National Housing Policy, it is important to note that the roles played by institutions do not just end at the initial stage but they continued through the implementation and the review stages. Hence, this chapter recognised the importance of involving all levels of government in housing delivery.

The chapter highlight several institutions which play significant roles in housing delivery. They include the Federal Government, Federal Housing Authority, Federal Mortgage Bank of Nigeria, the State Government and the Local Government. It also outlines some functions played by each of these institutions.

The function of the Federal Government is to initiate, define and coordinate the policy option and instrument for achieving the objectives in the housing sector. It also monitors housing programmes. The following are some of the strategies adopted to achieve these functions:-
(i)   Concentrate on policy formulation, coordination, construction, monitoring, evaluation as well as preparation of guide lines on building codes and regulation for housing development.
(ii)   Ensure proper implementation of the employee housing Decree No. 54 of 1979.
(iii)   Re-organise the Federal Mortgage Bank to function as an Apex Mortgage Institution.
(iv)   Facilitate house ownership for all workers.
(v)   Provide adequate funding particularly for facilitation of low income housing.
(vi)   Promote the use of local building materials in its building programmes.
(vii)   Encourage philanthropic organisation and private development through adequate incentive package to produce low cost housing units.

The Federal Housing Authority (FHA) on the other hand was set up to perform three basic functions, these functions include:-

(i)   Preparing and submitting to the federal government, proposals for National Housing Policy from time to time.

(ii)   Making recommendations to government on some aspect of housing which are relevant to successful execution of housing programme approved by government, and to

(iii)   Execute housing programmes approved by government.

However, this chapter noted that since 1979, the Federal Housing Authority has been minimally involved in Federal Housing Programme. It stressed the fact that the Federal Housing Authority has not been able to discharge its function effectively because of:-

- Over dependence on government supervision
- Inability to recover outstanding mortgage repayment from beneficiaries.
- Problem of administrative and financial mismanagement

The Federal Mortgage Bank of Nigeria on the other hand is the sole institution of the Federal Government for encouraging the flow of fund from various sources of the housing industry. It functions as an apex mortgage institution in the country.

The State Government as an institution performs similar functions as the Federal Government. It formulates policies and programmes in line with the overall National Housing Policy. Among many other functions, the state government perform the following:-

❖   Establish appropriate agency to execute housing programmes.

❖   Promote the formulation of housing cooperatives.

❖   Provide low income housing through the appropriate designated ministry or agency.

❖   Facilitate home ownership for its workers.

❖   Play active role in identification and production and use of building materials from local resources in order to ensure availability of cheap building materials for housing development.

As always been said, the local government is the only institution closes to the people, it is therefore important and very effective in housing delivery. It performs the following functions.

➢   Provide residential layout for low income housing through local planning authorities within the jurisdiction.

➢   Assist in formulation of housing cooperatives

➢   Maintain urban and rural infrastructure

➢   Determine the housing needs of the population

➢   Upgrade existing residential areas in collaboration with state government

Chapter four of the National Housing Policy (1990) is concerned with land settlement development policy. However, as at the time of its publication it was still undergoing possible modification. But it should be noted that this aspect of the National Housing Policy is very important to the understanding of the problem of housing in Nigeria and especially among the low income class.

Chapter five is concerned with the housing finance which has been described as the major pillar of the National Housing Policy. It will be right therefore to say that without this aspect, it would be difficult to mobilise enough financial resources that could be used to achieve the ultimate goal of the National Housing Policy.

To really understand the importance of this aspect of the   National Housing Policy, it will be pertinent to review the present housing finance system.

Review of the Present Housing Finance System

It has been observed that the Nigerian present housing finance is under developed and ill equipped to mobilise and channel savings to the housing sector. Although the Federal Mortgage Bank of Nigeria was created to serve as a whole sale and apex institution, the primary mortgage institutions which are the institutional components of the finance market have not developed or are not existent in some states of the Federation e.g. Borno State.

According to the National Housing Policy, the primary mortgage institutions can be established at state level even by private bodies. Although it is important to know that this process of decentralization will provide an opportunity for as many as possible to participate in the scheme, many state governments such as Borno, could not register. As at December 27th, 1999 according to the Punch (1990) only less than 60 accredited primary mortgage institutions were in operation as against the initial number of two hundred and eighty seven (287) that registered. The paper attributed the dwindling number of the primary mortgage institutions to the "whirlwind of distress that characterised the financial services industries from early 1994 upwards".

Based on the above explanation therefore, the hope of the low income class to own their own houses has become an illusion. This means only the privilege can have access to housing fund. Hence, there is still an urgent need to create a vigorous effective housing finance system for the state.

Strategies for Effective Mobilization of Fund for Housing Finance

According to the National Housing Policy, a housing finance system can be successful if continuous flow of fund is guaranteed. Under this strategies therefore, attention were paid to the following crucial areas of resources mobilization.

o   Voluntary scheme
o   Mandatory scheme
o   Government budgetary allocation and financial transfer

To encourage voluntarily housing scheme, the following strategies were pursued:

o   Encourage individual to save at low interest rate and also borrow at the same rate to build or buy their houses at any given time.
o   Introduce appropriate fiscal measure to project the assets and liabilities of individuals.
o   Stabilise individual deposit through contractual saving scheme, where the guarantee of housing loan at low cost encourages personal saving at low deposit rate.
o   The Central Bank through guideline and active participation should encourage commercial banks to set up subsidiaries that will specialise in primary mortgage institution.

Under the mandatory scheme, the National Housing Fund scheme was established by decree 3 of 1992 as a sustainable means of housing finance for the low income earners. According to the National Housing Policy (1990) such scheme have been implemented in many developed and under developed countries given the need for long term financing of housing development.

The terms and conditions of this saving scheme within the framework of National Housing Fund (NHF) are as follows:-

▪   Participation in this scheme is for workers earning not less than three thousand naira (₦ 3,000) per annum in both public and private sector of the economy.
▪   Participants are required to contribute 2½ of their monthly salaries to the scheme.
▪   Interest rate of 4% shall accrue to such saving or contribution.
▪   Any participant who contributed up to six months is legible to apply for housing loans which will be given out through the primary mortgage institutions.
▪   If for any reason the contribution could not utilise the housing loan facilities under the scheme, his or her contribution can be withdrawn as retirement benefit together with the accrued interest.

It is very important to note here however that, while various terms and conditions have been clearly stated in the National Housing Policy, the National Housing Fund scheme has failed to meet some of these conditions mentioned above. Many people could not have access to the fund because of the stringent conditions imposed by the managers of the fund.

Other strategies which were supposed to be adopted with regard to the National Housing Fund includes simplification of the procedure for the refund of any contribution by the Federal Mortgage Bank, keeping accurate record of each workers contributions and ensuring the participation of self employed workers.

With regard to record keeping by the National Housing Fund, it should be observed that little have been achieve in this direction. Many workers have not registered with the National Housing Fund although they have been contributing for many years. Infact many workers are not even aware that they have been contributing to the fund. Since there is no good record keeping, many workers may not know how much they have contributed. Hence, the calling for the scraping of the scheme by labour unions and individuals is not out of place.

In addition to the mandatory saving by the workers, Commercial and Merchant Banks are required to invest 10% of their loans and advances in the Mortgage Banks at an interest of 1% chargeable on current account through the Central Bank's credit guide lines. On the other hand, insurance companies are to invest a minimum of 20% of their non life fund and 40% of the life fund in real estate development at an interest rate not exceeding 4%.

According to the National Housing Policy council report (May, 1993), the Federal Government release the sum of ₦ 250 million as take off grant for the National Housing Fund in October, 1992. however, according to the Punch of Monday 17th July (2000), the National Housing Fund only disbursed the sum of ₦ 242,808,490 to only 395 beneficiaries. The tables below gives clear picture of the statement above.

NHF COLLECTION JUNE 1992 – JUNE 2002		
Year	Amount (₦)	Cumulative total (₦)
1992	-	-
1993	19,933,362	19,933,362
1994	58,877,000	278,810,362
1995	423,120,000	701,930,362
1996	623,723,854	1,325,654,216
1997	748,409,230	2,074,063,446
1998	901,043,970	2,975,107,416
1999	1,574,515,859	4,549,623,275
2000	715,259,869*	5,264,883,144
* Six Months Only		

Disbursement June 1997 – June 2000

Period	Amount	No. of beneficiaries
June – Dec, 1997	1,230,912.00	7
Jan – Dec, 1998	5,488,800.00	17
Jan – Dec, 1999	149,198,520	221
Jan – June, 2000	86,890,258.00	150
	242,808,490	395
total	**242,808,490**	**395**

Source: Federal Mortgage Bank, 2000 published in the Punch of 17th July, 2000

A closer look at the table above shows that more contribution have been collected compared to the initial take off grant. However, the collection made and the total sum disbursed does not correlate. Thus, one can conclude on the basis of the figures above that the scheme have not done enough towards solving the problems of housing especially among the low income class. Moreso, it is clear that the bank landing practice does not favour the low income group. Akele (2000) argued that, "it is not the poor who benefited from such fund, rather it is the money bag, top military officers, capitalist and the upper class".

If many experts and interest groups are calling on government to restructure the NHF or to amend some aspect of the provision of the decree which rendered its implementation impossible. This means that the operation of the primary mortgage institutions are inadequate.

Chapter six of the National Housing Policy discussed the aspect of building materials and construction cost. It traced the causes of high cost of building materials from civil war, Udoji award and mismanagement of the economy during the last civilian administration to some of the following:
✓   High demand of building materials from post war reconstruction, creation of state and oil boom.
✓   Over priced contract cost
✓   Inefficient distribution system caused by the middle men and high cost of transportation.
✓   Massive intervention of government in direct housing construction etc.

The major goal of the National Housing Policy towards this aspect of housing delivery is stated as follows:
"Nigeria should gradually and systematically develop appropriate capabilities to reduce construction cost and achieve self sufficient in the production of basic building materials and components from local resources at affordable cost" (NHP) August, 1990.

To achieve the above goal according to the National Housing Policy, various strategies were put forward, they includes, strategies for building design, materials and methods, strategies for housing and building research and how to facilitate manpower training and development for building industries.

Chapter seven of the National Housing Policy is another important part of this research because it focused on the low income housing. It defines what it means by low income groups, hence this will help in proper understanding of the concept as used in this research.

According to the National Housing Policy, low income group refers to "all wage earners and self employed people whose annual income is ₦ 5,000 or below, and whose annual income is 20% or below the maximum annual income of the highest salary grade level. On the other hand it identified some problems of finance as an important factor militating against low income Nigerians access to descent housing. Some of these problems as stated includes:
(i)   their inability to provide reliable guarantors
(ii)   their low income power which makes it impossible for the people to offer the monthly repayment rates.

Other problems identified in addition to the ones mentioned above are said to constitute a barrier to low income housing.
(iii)   high rate of population and rapid urbanisation
(iv)   inadequate infrastructural facilities
(v)   limited access to serviced land and difficulties in obtaining certificate of occupancy.

In view of the problems highlighted above, the following strategies have been outline for the low income housing
(i)   Make concerted effort to eliminate the problem associated with finance
(ii)   Encourage private and public sector involvement in the direct construction of housing for letting and for sale in the urban areas.
(iii)   Encourage the establishment of cooperatives for direct construction of houses and distribution of building materials.
(iv)   Ensures that the National Housing Fund be made available to low income group at low interest.
(v)   Ensure and actively encourage the systematic implementation of the concept and programme of the United National International Year of Shelter for the Homeless (IYSH) etc.

With regard to review of government policy and programme discuss in relation to the low income earners, it shows that public attention regarding housing was directed toward the urban to the exclusion of the rural areas. According to this review, studies were conducted by NISER and Obafemi Awolowo and Ahmadu Bello Universities which reveals that in the provision of social amenities, the direct construction of houses, granting of mortgage loans etc, government action favours the urban than the rural areas.

Based on the findings stated above, the following strategies and recommendations are some of those adopted to alleviate the problems of housing and promote orderly development. Thus according to these recommendations, the Federal Government shall:
(a)   Direct financial and Mortgage institution to recognise collective guarantee scheme under the strategies of cooperative societies as support collateral for individual member or joint application of facilities for housing.
(b)   Develop guideline and provide incentive to financial institutions to branch out into rural communities and direct substantial portion of their portfolio on housing and ancillary project to the rural areas.

The State Government shall:
(a)   support and further develop existing local thrift, credit and mutual finance association as vehicle for financing rural housing.
(b)   Ensure that all relevant strategies earlier formulated with regard to low income housing are vigorously pursued in the rural areas

Urban Housing

With regard to housing, the National Housing Policy observed that, although for the past years housing schemes were concentrated in the urban areas specific needs of the low income groups have not been adequately address. It noted that 70% of the low income group still live in rented houses than owner occupies houses.

To alleviate the problems of housing and ensure physical development of the urban low income area; the National Housing Policy stated that government shall adopt the following strategies and recommendations on urban housing:-
1.   Encourage massive private sector investment in provision of cheap habitable rental accommodation by
(a)   providing access to building finance at favourable terms to developers of low income accommodations.
(b)   ensuring the employers of labour assist their workers in the provision of shelter.
(c)   providing serviced land at subsidized rate for development
2.   Directly provide facilites and houses for urban low income earners by
(a)   re-organising and funding various housing agencies and encouraging them to make available rental housing for urban low income group.
(b)   reviewing the existing building bye laws to ensure that their provisions are brought within affordable limit of the low income group etc.

Chapter eight of the National Housing Policy is also an important aspect of the policy because it states the role of the private sector in housing schemes.
According to the National Housing Policy, the private sector provides over 90% of the housing stock in the country. It has been defined according to this policy to include "all financial intermediaries, industrial and manufacturing organisation, aw well as private and individual investors". However, some of the factor militating against effective private sector participation were identified to include:
(1)   **Problems of land acquisition**: land has always been one of the valuable things that people keep as an asset. It is difficult to acquire land because people claim their ancestral land.
(2)   **Lack of access to adequate housing finance.** Some of the bureaucracy involved is too frustrating coupled with corruption in the disbursement of such fund.
(3)   **Excessive cost of building materials etc.**

However, to encourage private sector to further participate in the housing delivery, the following strategies have been suggested:

(i) Grant capital allowance on residential building and exempt interest on loan from tax.

(ii) Streamline the procedure and speed up the issuance of certificate of occupancy and consent to mortgage.

(iii) Encourage trade groups to set up building societies

(4) Review and ensure effective enforcement of the provision of the employee Housing Scheme Decree 54 of 1979 as amended etc.

Chapter nine which is the last chapter of the National Housing Policy (August, 1990 publication) is concern with the monitoring and evaluation aspect.

This chapter attribute the failure of past housing delivery to lack of adequate monitoring and evaluation of policy implementation. By this it means that constant monitoring of the agencies involved in housing delivery will check the problems of failed projects and eliminate corruptions in terms of contracts. Since large number of institutions is involved in the implementation of this policy, adequate monitoring is required to achieve its goal.

Although several strategies for evaluation and monitoring were put forward, the cases of abandon housing project are still prevalent. The problem with our public policy is that, many people do not consider government programmes or activities as somebody's work. Thus whether the programmes fail or succeeded it is none of their business.

According to the strategies for monitoring and evaluating housing policy as contained in this chapter, there shall be national council on monitoring and evaluation of housing policy which shall be an independent body, charged with responsibility of monitoring and evaluating the implementation of the National Housing Policy. The council shall among others: (a) examine the performance of relevant agencies and institution involved in housing as determined by the National Housing Policy, especially in the area of rural and low income housing: (b) take prompt action to effect remedial measures where necessary in the interest of an orderly and effective implementation of the National Housing Policy: (c) examine and monitor participation and performance of private sector in the provision of accommodation.

Theoritical Framework

As a guiding principle a research need to have a theoretical perspective. Thus, for the purpose of this study, the system theory and the theory of class struggle to be relevant in explaining the topic "problems of public sector housing scheme, how it affects the low income class in Borno State".

The system theory is one of theory management approach that looked at organization as an entity whose parts are connected and interdependent. According this theory, organisation, is not an island to itself, but is being affected by the environment. In other words, there is a symbolic relationship with the environment which it lives.

According to this approach, systems are of two types, the closed system and open system. The closed system is restricted by what is composed within it (its own elements) it is self sustain and with out intervention, it remains in a steady state. On the other hand, the open system has the ability to take input, to convert or process the inputs and to give an out put. This mean that, open system can grow depending on its ability to convert and process the inputs. If you reduce the inputs, the organisation will die. Open system therefore receive inputs, so they are not subject to entropy.

Other basic essentials of the open systems are stated as follows:

(i) Open system export their product to the external environment and their outputs are usually in inputs for other organisations, individuals or groups.

(ii) There is feedback system in the form of information about the external environmental condition, organisations performance and internal operation. This keeps the system on course with regards to its goal.

The open system approach in diagrams
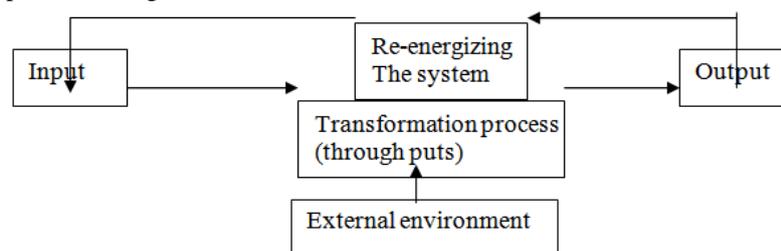
To properly explain the system approach, David Easton used an analogy of the grinding machine whose output is being determined by the inputs and the mechanical structure within the machine.

The machine receives inputs e.g. grains, the grains are processed within the machine and the end product with the output becomes grains powder. However, if there is no input the machine can not give output. Similarly, if the mechanical structure on the transformation process is faulty, the output or the product of the machine will not be good or qualitative product. This means the product had to be reprocessed again for better result. The complains made about the product enables the machine operators to readjust his machine or repair the faulty parts. This process is the feedback system.

To relate the above explanation to this study, the grinding machine is the ministry or agencies of the public housing schemes; the operator of the machine is the government. The inputs are the human and material resources in the housing schemes. While the mechanical structures of the machine are the policies being implemented to achieve the goal or outputs. The outputs are the housing projects or affordable houses constructed or the services rendered by various housing schemes e.g. the national housing fund scheme.

The lesser the inputs (e.g. funds) invested in the public housing scheme, the lesser the provision of houses by the public housing schemes or projects. On the other hand if the housing policy were not properly implemented, there will be problem in either the construction or distribution of the houses. If this happened, then there will be problem in the housing delivery, this is because many potential beneficiaries would not have access to the scheme. However, a responsive government will always used the feedback system to plan and redirect itself toward achieving the goal. In a situation where this cannot be possible, those who can not have access to the housing scheme will suffer various housing problems.

The feedback system are the praises or complains and criticism about the activities of the public sector housing schemes, while the quality of the output are the type of services rendered whether or not it has reach the potential beneficiaries.

Based on the above explanation therefore, one can see that the process of public sector housing delivery system in Borno State has problems. This is because; it seems most successive administration having been indifferent or insensitive about the plight of the low income class. Thus, government has continued to build houses that only the rich, senior civil servant and political office holders can benefit from it.

With regard to the theory of class struggle, it has its origin from the works of the Karlmarx, Fredrick Engels, Linens and other Marxian scholars.

According to them, society is divided into two classes as a result of private ownership of the means of production. In other words, it was private property that split society into the rich and poor, exploiters and exploited. Those who own the means of production in the capitalist society are the bourgeoisie while those who do not own any means of production are the proletariats.

The theory of class struggle is based on the premise that, each of these two classes, struggle for the possession of what society considered as desirable. This struggle according to this approach is like a contest with each struggling to acquire and accumulate these desirables. In this process of contest, each utilized what is available at his disposal to enable him have an upper hand over the other. However, in this type of struggle the bourgeoisie always dominate the proletariat because he has the means of production where as the proletariat has not to further his chances.

In this type of struggle, Ake (1977) noted that sometime the activities of the bourgeoisie constitute an obstacle to development.

To relate the above theory to this study, the desirable of society as used in the theory can be compared to housing need. This is because every person in the society would like to live in his own personal house. However, since not every body can have the resources to build a house, any public sector housing scheme becomes a hot cake for potential beneficiaries. In this type of situation where many people are after limited number of houses, only the well to do can afford to have access to the scheme. The low income class on the other hand are defeated in the contest on the ground of inability to afford it at higher rate.

In a capitalist society like ours, where market forces determine the price of commodities, the low income class would find it difficult to afford a descent housing accommodation. Most of the public sector housing schemes in Borno State has been hijacked by high income class such as the senior civil servant, businessmen, political office holders and traditional rulers.

In this study, the bourgeoisie class is made up of the groups mention above because they control the machinery of government and the economy. They use the machinery of government to acquire the desirable of society at the expense of the low income class. As have been mention earlier, most of the public housing scheme in Borno State does not favour the poor or low income class. The high income class continue to dominate the housing sector so as to maintain their status quo because it gives them respect and recognition when tenants called them landlord or Maigida.

The recent allocation of plots in public Housing Estates and Government Reserves Areas in Maiduguri Metropolis only create more chances for the high income class to dominate these reserve areas and to destroy the green areas which are supposed to be left for the comfort of the people in the area.

As a result of this greedy accumulation or acquiring of plots by this bourgeoisie, some plots have been left undeveloped for years leaving those who are in dire need of a house to suffer various housing related problems.

IV. Research Methodology

This chapter involves proper definition of procedures which would see the researcher through his objectives. To achieve the objectives of this study, the following techniques were utilized:

3.1 Sample Method

The problem of public sector housing scheme is a matter of national concern, this is because it affects all the three (3) levels of government all over the country as they are involved in the implementation of the National Housing Policy.

In this study however, the subject matter have been narrowed to a case study of Borno State but that does not mean that public housing scheme embarked by different levels of government in this state (Borno) cannot be discussed.

Although this research have been narrowed down to Borno State, it was not possible to study the whole population of the state, hence probability sampling and multi-cluster sampling in particular was used to select some parts of the population. This method allowed me to divide the state (Borno) into clusters or zones which I drew my sample. To achieve this, I divided the state into three (3) clusters based on the three (3) existing senatorial zones (i.e. the Northern Borno, Borno Central and Southern Borno). This has enabled me to have a good representation of the population studied.

In each of the three (3) zones sampled, two Local Government Areas were selected to give a balance representation of the population. Consequently, Maiduguri Metropolitan and Bama Local Government Areas were selected under Borno Central, Biu and Gwoze Government Areas were selected under Southern Borno, while Monguno and Gubio Local Government Areas were selected under Northern Borno zone.

To reach my respondents, I applied the simple random sampling method because it gives each case in the population an equal chance of being selected in the sample. In other worlds, the selection of respondents was not predetermined hence it has helped to reduce biasness.

3.2 Sample Size

The size of a sample is very important in research study. This is true because, "if a sample is not a representation of the population from which it is drawn, then the survey findings can not be used to make generalization about the entire population" (Shepherd, 1984).

In this research, the samples of one hundred and fifty (150) respondents were shared equally among each of the zones sampled. However, larger part of the sample size were drawn from general public which were made up of civil servant, businessmen, farmers etc. on the other hand, smaller part of the sample size were drawn from officials of housing ministry, agencies and schemes found in the state. The samples were made up of men and women who fall within the sample population. Thus, a total of ninety (90) and sixty (60) is made up of sample size of the general public and the official of the housing ministry, agencies and schemes respectively.

The rational behind drawing larger part of the sample size from the general public is because they constitute majority of the population under study. Moreover greater number of them falls among the primary group affected by the subject matter of this research. In addition, it was their responses that were used to determine or ascertain how the level of public sector participation in housing scheme has affected the lives of the low income class.

To ensure equal representation of the sampled population, fifty (50) respondents were drawn from each of the three (3) zones. This means that, each local government area sampled shared twenty five (25) respondents which made up the total population of the research.

3.2 Method Of Data Collection

With regard to method of data collection, two sources were used, they are primary and secondary methods of data collection. The first source of data collection involves the use of questionnaires/interview schedule and the use of personal knowledge which are mostly derived from experience. The second source is the secondary source, this involves reviewing relevant works of some authorities such as published and unpublished materials like text books, journals, dailies, seminar papers, workshop and papa presentations.

To utilize the primary source data effectively, I observed that the use of one method would not feed me well or with sufficient facts. This is because some potential members of the sampled population would be

neglected e.g. the illiterate. Hence, the use of both questionnaire and interview schedule became necessary to accommodate and give equal chance to both the literate and non literate members of the population and for the purpose of generalization. Moreso, two questionnaire interview schedules were framed and administered among the general public and the officials of Ministry of Housing and its agencies in the state (Borno).

Questions were framed in such a way that they comprised both closed and open ended questions which were asked in a simple and clear tune for easy comprehension and clarity of the respondents. The reason why both closed and open ended questions were used is to serve as a precaution for digression from useful and relevant information.

In the close ended questions, respondents were asked to choose among alternatives by ticking the appropriate boxes against each of the alternative answer as indicated on the questionnaire. On the other hand, the open ended questions were not provided with alternative answers rather, respondents were allowed to respond adequately and comprehensively. In this study, spaces were provided where the respondents expressed themselves freely in writing.

As it has been mentioned earlier, in this section questionnaire/interview schedule were administered among sampled population. Hence, the literate were given typed questionnaire where they fill it themselves, while the non literate were taken through the questions by the researcher. Thus, at the end of each question asked, respondents' responses were recorded on the questionnaire/interview schedule. In this research however, translation of questions to some respondents in vernacular became necessary in order to obtain information from those who cannot understand English. To be precise, the research employed some research assistants who have attained higher educational qualification to ensure objective, fluent translation and proper recording of respondent's responses.

3.5 Method Of Data Analysis

Although data can be described as facts, observations or information's to the subject of the study, "data collected are useless unless they are analyzed" (Okafor and Ogunnika, 1993). This is to say that no matter how large your sample size or the techniques employed in the collection of data, it would have no meaning unless they are interpreted or analyzed.

In this study, the process of data analysis began with the construction of code book for the two designate questionnaire/interview schedule by the researcher. The code book was used for assigning code numbers and values to the answer categories. Values were assigned to each of the alternatives or options in close ended questions, while in open ended questions, values were assigned to list of anticipated answer categories.

This list of anticipated answers were provided by the researcher to help him compare and edit respondent answers and to determine their values on I.B.M card for univerate analysis. Thus, data collected in this study were presented through tabulation and analyzed by the use of simple percentage system, while the hypotheses were tested through the use of correlated and uncorrelated test.

3.6 Background Of The Study Area

Borno State is one of the thirty six (36) states of the Federation (Nigeria). It is located at the North-eastern part of the country. According to Borno state diary of 2000, the state is located on the map within latitude 11^o_N and longitude 13^o_E with an area of 69,436 Square kilometres. Borno State is one of the largest states in the Federation in terms of land mass. It occupies greater part of the Lake Chad Basin and shares international borders with the Republic of Niger to the North, Chad Republic to the North East and Cameroon Republic to the East.

Within the country, the State shares common political boundaries with Adamawa to South, Yobe State to the West and Gombe to the South West. It has twenty seven (27) local government areas with its administrative capital at Maiduguri.

Based on the 1991 census figures, Borno State has a population of 2,596 and a population density of approximately 38 inhabitants per square kilometres.

The climate of the state is hot and dry for most part of the year in the Northern part, while it is slightly milder in the Southern part. The rainy season is normally from June to September in the Northern part and May to October in the southern part with annual rainfall from 500mm to 1000mm.

The State has two major vegetation zones, they includes, the Sahel in the North and Sudan Savannah in the South.

Borno State is made up of different ethnic groups with rich but diverse historical and cultural heritage. The major ethnic groups in the state are the Kanuri, Babur/Bura, Shuwa Arab and the Marghi.

The major occupation of the people is farming, fishing and trading. Hence, agriculture constitutes the backbone of the state economy. The major products produce in the state includes millet, guinea corn, maize, groundnut, cotton, fruits, vegetables, hides and skin and gum Arabic.

In terms of housing, Borno State is endowed with clay product which makes it possible to build houses with local materials. Houses are built with mud and hatch roof in many parts of the states. However, the major problem of rural housing is the quality of the house.

In terms of housing schemes, Borno State is one of the states that have embarked on several housing schemes. However, most of these public housing schemes are located in the state and local government capitals.

Due to the endemic nature of housing problems in the state, the present administration establishes the ministry of housing and environment which is a separate ministry from the former ministry of works and housing. Most of these housing schemes in the state are being controlled by this ministry through some of its agencies like the Borno State Housing Corporation.

V.   Data Presentation And Analysis Of Results

In this chapter, the data for this research was collected from the study areas by distributing questionnaires to the general public and officials of housing agencies, schemes and ministry.

A total of one hundred and fifty (150), of two designate questionnaire were developed and administered to the sampled six local government areas of Biu, Gwoza, Maiduguri Metropolitan, Jere, Bama, Gubio and Munguno in Borno State. Out of the one hundred and fifty (150) questionnaires distributed, 120 were returned. Hence, this analysis is based on the response rate of one hundred and twenty and other personal interviews conducted.

The two designate questionnaires were divided into two sections for easy collection of the data and for logical comprehension by the respondents. The first section of the two questionnaires is made up of the respondent's demographic characteristics, while the second section of the two questionnaires formed the views of the respondents on the topic under study.

The tool used for the analysis of the data collected from this study is simple percentage.

4.1.0   Analysis of the First Designate Questionnaire on the General Public

Table 4.1.1:   Showing the sex of the respondents

	Sex	Frequency	Percentage
A	Male	71	88.75
B	Female	9	11.25
	Total	**80**	**100**

Source: Field Survey, 2001

The table above shows that greater majority of the respondents are males while only few are females. These great differences are being represented by a corresponding frequency of 71 or 88.75% and 9 or 11.25% of the respondents respectively. The reason for the smaller number of female respondents may not be unconnected with the fact that it is not easy to interact fully with female respondents due to the culture of the people in the areas studied.

Moreover, women do not normally build their own house unless if they remain single, divorced, widowed or and if they build it for commercial purposes that is rent out.

Table 4.1.2:   Showing the age distribution of the respondents

	Age	Frequency	Percentage
A	20 – 30 years	12	15
B	31 – 40 years	39	48.75
C	41 – 50 years	21	26.25%
D	51 – 60 years	6	7.5%
E	61 and above	2	2.5%
	Total	**80**	**100**

Source: Field Survey, 2001

From the table 4.1.2 above, data collected indicates that those respondents whose ages fall within 31 – 40 years constitute an average percentage of the respondents. However, when compared with other variables, they constitute the highest frequency of respondents with corresponding 39 or 48.75% of the sampled population. Other group of respondents who recorded higher responses are those who falls within the age of 20 -30 years with corresponding frequency of 21 or 26.25% and 12 or 15% respectively.

On the other hand, those respondents who constitute smaller part of the respondents are those who fall within the ages of 51 – 60 years and 61 years and above. It shows that they represent only 7.5% and 2.5% of the respondents respectively.

It should be noted that majority of the respondents are still in their productive ages and may have many dependents or children to accommodate hence owning a house will be a goal yearning to be achieved.

Table 4.1.3:   Showing the marital status of the Respondents

	Marital Status	Frequency	Percentage
A	Single	8	10
B	Married	64	80
C	Divorced	2	2.5
D	Widowed	6	7.5
	Total	**80**	**100**

Source: Field Survey, 2001

A close observation of the table above shows that majority of the respondents in the sampled population are married. The remaining respondents are either single, widowed or divorced and they constitutes smaller parts of the total population. Thus, the married respondents constitute 80% of the sample respondents. On the other hand, those respondents who are divorced constitute the smallest percentage with corresponding frequency of 2 or 2.5%. However, those respondents who are single or widowed, only constitutes a total frequency of 8 or 10% and 6 or 7.5% of the respondents respectively.

It should be noted that married men are likely to suffer or experience housing problem more than the other groups, because they may have more people to accommodate than the others. This means that they can have a lot of experience to share as far as housing problems is concerned.

Table 4.1.4:   Showing Respondents occupational distribution

	Occupation	Frequency	Percentage
A	Civil servant	52	65%
B	Farming	9	11.25%
C	Business/trading	12	15%
D	Others	7	8.75%
	Total	**80**	**100**

Source: Field Survey, 2001

Data presented on table 4.1.4 depicts that, majority of the respondents are civil servant. They are being represented by a corresponding frequency of 52 or 65% of the sample respondents. Farming, business/trading and others made up the smaller par of the respondents with the corresponding frequency of 9 or 11.25%, 12 or 15% and 7 or 8.75% respectively. Although in Borno State many people practice other occupation, most of the people depended on government for lively hood such as providing employment and other social amenities like good drinking water, good housing etc, which constitutes an aspect of housing.

Table 4.1.5:   Showing the Distribution of Respondents Income

	Income per annum	Frequency	Percentage
A	₦10,000 – ₦50,000	23	28.75
B	₦51,000 – ₦100,000	9	11.25
C	₦101,000 – ₦150,000	15	18.75
D	₦151,000 – ₦200,000	19	23.75
E	₦ 201,00 and above	14	17.5
	Total	**80**	**100**

Source: Field Survey, 2001

The table above shows that significant number of the respondents falls in the group whose annual income ranges from ₦10,000 to ₦ 50,000. They are represented by a frequency of 23 or 28.75% of the respondents. On the other hand, those whose annual income ranges from N51,000 to 100,000 constitutes the smallest number of the respondents with the corresponding frequency of 9 or 11.25%. The remaining groups is made up of those respondents whose annual income ranges from N101,000 to N150,000; N151,000 to N200,000 and N201,000 and Above. They are being represented by the corresponding frequency of 15 or 18.75%, 19 or 23.75% and 14 or 17.5% respectively.

Base on the data above, it shows that significant number if not majority of the respondents represents the lower economic class or low income earners who are the primary groups affected by the subject under study. However, inspite of their economic difference, all the sampled respondents are potential beneficiaries of public housing scheme. Moreover, if the National Housing Policy is to be properly implemented all the respondents are eligible to benefit from the public housing scheme such as the National Housing Fund.

Views of Respondent on Problems of Public Sector Housing Scheme, it Effects on the Income Class in Borno State.

Table 4.1.6: Do you have a house of your own?

	Response	Frequency	Percentage
A	Yes	31	38.75
B	No	49	61.25
	Total	**80**	**100**

Source: Field Survey, 2001

Data presented on the table above shows that majority of the respondents who represents 49 or 61.25% of the population do not have a house of their own. On the other hand, 31 or 38.75% of the respondent indicated that they have a house of their own. This number does not however mean that the people own their houses through public housing programme.

Table 4.1.7: If yes how did you acquired or own the House?

	Option	Frequency	Percentage
A	Through inheritance	14	17.5
B	Purchased through personal saving	17	21.25
C	Through owner occupier housing programme	-	-
D	Through the National Housing Fund	-	-
E	Others	-	-
	Total	**31**	**38.75**

Source: Field Survey, 2001

The table above indicates that not all the respondents respond to the question above. This is because, the question above is a follow up to the question on table 4.1.6, hence, only 31 of the sampled respondents responded. Thus, the data presented above shows that majority of those who owned a house acquired or purchased it through personal saving, while the remaining respondents acquired their own through inheritance. This is shown by the corresponding frequency of 17 or 21.25% and 14 or 17.5% of the sampled respondents. This however does not mean that the respondents benefited in any way from government or public housing scheme as can seen on the table above.

Table 4.1.8:   If No, what type of Housing are you occupying Now?

	Type of House	Frequency	Percentage
A	Government rented quarters	12	15
B	Private rented house	34	42.5
C	Squatting	3	3.75
D	Others	-	-
	Total	**49**	**61.25**

Source: Field Survey, 2001

As follow up to table 4.1.6, the data presented on the table 4.1.8 above shows that only a total frequency of 49 out of the sampled respondents responded to the question above. However, data presented portrayed greater number of the respondents lives in private rented house as shown by a corresponding frequency of 34 or 42.5% of the respondents. On the other hand those who live in government rented quarters constitute smaller part of the percentage of the respondents with corresponding frequency of 12 or 15% of the respondents. Moreso, only 3 or 3.7% of the respondents made up those who are squatting with relative or friends. They constitute the smaller part of the respondents.

Table 4.1.9:   Which kind of Apartment are you Occupying?

	Apartment	Frequency	Percentage
A	One bedroom	18	23.75
B	Two bedroom	34	42.5
C	Three bedroom	12	15
D	Four bedroom	7	8.75
E	Others	8	10
	Total	**80**	**100**

Source: Field Survey, 2001

A close examination of the table above indicates that 34 or an average percentage of 42.5% of the respondents lives in two bedroom or room and parlour. Personal observation, however, shows that most of the living rooms also serve as bedroom in the night to accommodate the number of people in the house.

On the other hand, those who lives in the four bedroom only constitutes the smallest part of the population with a corresponding frequency of 7 or 8.75% of the sampled respondents. The remaining parts of

the respondents are those who live in single bedroom, three bedroom and the others. They represent the corresponding frequency of 19 or 23.75%; 12 or 15% and 8 or 10% of the total respondents respectively.

It should be noted that, the culture of the people in the areas studied allow the practice of polygamy and extended family. This therefore further compound the problems of housing as many are forced to accommodate more than its required it does not only deny them of their privacy but it also brings in conveniences and frustration.

Table 4.1.10: How many People Occupying the House?

	Number of people	Frequency	Percentage
A	1 – 5 people	21	26.25
B	6 – 10 people	44	55
C	11 – 15 people	6	7.5
D	16 – 20 people	5	6.25
E	21 – 25 people	4	5
	Total	80	100

Source: Field Survey, 2001

The table above shows that majority of the respondents lives in a house being occupied by 6 – 10 people. This is shown by the corresponding frequency of 44 or 55% of the respondents. However, only 21 or 26.25% of the respondents lives in a house that has 1 – 5 occupants with 5 or 6.25% and 21 – 25 occupants with 4 or 5% of the respondents. Base on table 4.1.9 therefore, one can agree that majority of the respondents are congested in their house.

Table 4.1.11: how many Occupants per room in your House?

	Number of occupants per room	Frequency	Percentage
A	1 – 2	21	26
B	3 – 4	42	52.5
C	5 – 6	14	17.5
D	7 – 8	3	3.75
E	9 – 10	-	-
	Total	80	100

Source: Field Survey, 2001

The table above shows that an average number of the respondents lives with more than two other people in a room. However only few of the respondents lives in a room that is being occupied by less than three people. The data presented on the table above shows that 42 or 52.5% of the respondents lives in a room that is being occupied by 3 – 4 people. Others include those respondents who live in a room occupied by 1 – 2 people, 5 – 6 people and 7 – 8 people with corresponding frequency of 21 or 25%; 14 or 17.5% and 3 or 3.75% respectively. On the other hand no respondents were recorded against those whose occupants per room range from 9 – 10 people.

On the whole, one can agree with the fact that it is not convenient to share bedroom with others, the way offices can be shared with two or more others. This is because, bedroom or residential accommodation is considered with private.

Table 4.1.12: If you are renting a House, How much do you pay monthly?

	House rent per month	Frequency	Percentage
A	₦1100 – ₦500	8	10
B	₦600 – ₦1000	18	22.5
C	₦1,100– ₦1,500	3	3.75
D	₦1,600 – ₦ 2,000	3	3.75
E	₦ 2,100 and above	14	17.5
	Total	48	57.5

Source: Field Survey, 2001

Table 4.1.12 indicates that, majority of the respondents pay rented houses, this is shown by a total number of 48 respondents who responded. Out of these 48 responded, 18 or 22.5% of them pay the sum of ₦ 600 - ₦ 1000 monthly. On the other hand those who pay ₦ 100 – ₦ 500 monthly as house rent are not many as they constitutes only a total frequency of 8 or 10% of the respondents.

However, those categories of people who pay ₦ 1,100 – ₦ 1,500 and ₦ 1,600 – ₦ 2,000 shared equal frequency of 3 or 3.75% of the respondents each as against those 14 or 17.5% of those who pay ₦ 2,100 and above.

On the whole, the table 4.1.12 shows that there is problem of affordable housing in the areas studied. This again indicates the inability of public sector participation to satisfy the housing need of the people. When majority of the people build their own houses, landlords may not increase their house rent, hence provides an opportunity for affordable houses to rent.

Table 4.1.13: Has Government Established any housing scheme, Programme in your area which enable people to own their Houses?

	Response	Frequency	Percentage
A	Yes	18	22.5
B	No	62	77.5
	Total	**80**	**100**

Source: Field Survey, 2001

The table above explains that majority of the respondents indicates that government have not established any housing scheme in their areas which can enable them to own their houses. On the other hand, only negligible number of the respondents indicated that government have established housing schemes in their areas.

From the above analysis, it means that, the activities or services of most of the public housing agencies or schemes are not widely spread across the state for people to benefit from it.

Although a personal interview with some officers of Borno State Ministry of Housing and Environmental reveals that a projects have been awarded for the construction of 10 housing units in all local government areas, excluding some model villages in some selected areas. The reason why majority of the respondents recorded the "No" response may be unconnected to the fact that most of the said projects are located in the State and Local Government Capitals. Moreover, most of this housing unit if completed will be given to local government officials and political leaders. Here, it means that the common man 'out there' may not have the hope of benefiting from such project.

Table 4.1.14:   If yes, mention the names of the Schemes that have bee established in you areas.

	Housing Schemes	Frequency	Percentage
A	NHF/Mortgage Bank	2	2.5
B	Federal Low-Cost Housing	4	5
C	State Low-cost housing	6	7.5
D	B and C only	3	3.75
	Total	**18**	**22.5**

Source: Field Survey, 2001

Table 4.1.14 shows various housing schemes established in the areas studied. From the data presented above, it indicates that only 18 respondents mentioned names of some housing schemes in their areas. Thus, a close observation of the frequency and percentage column shows that 6 or 7.5% of the respondents mentioned states low cost housing as against only 2 respondents who mentioned NHF/Mortgage Bank.

On the other hand, variables 'd' and 'e' recorded equal respondents and they constitutes 3.75% each. However, those who mentioned Federal Low-cost Housing Scheme are just 4 and they constitute 5% of the sample respondents.

The 'e' variable is made up of those who mentioned other newly established housing schemes such as the 202 housing estate, model village housing schemes etc.

Table 4.1.15:   Have you ever benefited from these or similar scheme?

	Response	Frequency	Percentage
A	Yes	12	15
B	No	68	85
	Total	**80**	**100**

Source: Field Survey, 2001

Table 4.1.15 shows that few or negligible number of the respondents benefited from these or similar schemes mentioned on the table 4.1.14 as against majority of those respondents who have not benefited from it. The above data indicated that only 12 or 15% of the respondents have not benefited, while 68 or 85% of the respondents have not benefited. Base on the above data, it shows that government have failed to meet the housing need of the people.

Table 4.1.16: If yes, which of the conditions enable you to have access to the scheme?

	Conditions	Frequency	Percentage
A	Fulfilling the necessary requirement for benefiting	6	7.5
B	Personal relationship with official of the scheme	-	-
C	Political connection	2	2.5
D	Others	4	5
	Total	**12**	**15**

Source: Field Survey, 2001

The table above shows that 6 or 7.5% of the respondents had access to schemes mentioned on table 4.1.14 by fulfilling the necessary requirement for benefiting. However, it shows that personal relationship with some official of any public housing scheme is not a good condition which enable people to have access to the scheme. This is because no respondents frequency was recorded against the variable. On the other hand, only the smallest part of the respondents indicated that their political connection enables them to have access to public housing schemes. This is shown by a corresponding frequency of 2 or 2.5% of the respondents.

Apart from the conditions listed above on table 4.1.16 some respondents specified other conditions which enable them to have access to the scheme. This category of respondents constitutes 5% of the sampled population. Some of these conditions mentioned includes being a staff of public organizations with residential quarters being a senior staff of government establishment etc.

Table 4.1.17: If No, State the Reason why you could not benefit from the Scheme/Programme

	Reasons	Frequency	Percentage
A	Non establishment such scheme in the area	38	47.5
B	The scheme was politicised and corrupted	18	22.5
C	Non fulfilment of necessary conditions	4	5
D	Inadequate to meet the needs of people	8	10
	Total	**68**	**85**

Source: Field Survey, 2001

The above table shows that majority of the respondents who constitutes 47.5% of the sampled population indicated that they could not benefited from public housing scheme because such scheme was not established in their areas. However, 18 or 22.5% of the respondents indicated that they could not benefit because the public housing scheme have been politicised and corrupted. This means only political associates or those loyal to the ruling political party that benefits from such scheme.

On the other hand, 8 or 10% of the respondents attributed why they could not benefit from public housing scheme to inadequacy of the scheme to meet the housing needs of the people. While, the smallest part of the respondent is made up of those who could not fulfil the necessary conditions for benefiting.

Table 4.1.18: Has Government ever embarked on any Housing Project in your Area?

	Response	Frequency	Percentage
A	Yes	37	46.25
B	No	43	53.75
	Total	**80**	**100**

Source: Field Survey, 2001

Table 4.1.18 shows an average of 43 out of the total number of the respondents indicated that government have never embarked on any housing projects in their areas. This represents 53.75% of the sample respondents. On the other hand, 37 or 46.25% of the respondents indicated that government have ever embarked on some housing project in their areas.

On the whole, it shows no great difference between the two variables. However it should be noted that although significant number of respondents indicated that government have ever embarked on some housing projects in their areas, this does not mean that all the project that was embarked upon have been completed.

Table 4.1.19: If yes, has it been completed, abandon or ongoing?

	Response	Frequency	Percentage
A	Completed	12	15
B	Abandon	15	18.75
C	Ongoing	16	20
	Total	**43**	**53.75**

Source: Field Survey, 2001

The data presented on the table 4.1.19 above shows that most of the projects embarked upon by government in the areas studied have not been completed. A close observation of table 4.1.19 indicates that only

12 or 15% of the respondents agreed that public housing projects located in their areas have been completed. The rest of the respondents indicates that the projects have either been abandon or is still ongoing. This is shown by the respondents corresponding frequency of 15 or 18.75% and 16 or 20% respectively.

On the whole, it is clear that the problem of public sector participation is yet to be address properly, this is because only negligible number of respondent shows that government housing project have been completed.

Table 4.1.20: which of these class of people mostly benefits from public housing scheme if completed?

	Class of people	Frequency	Percentage
A	High income class	41	51.25
B	Middle income class	9	11.25
C	Low income class	4	5
D	All A, B and C above	26	32.5
	Total	**80**	**100**

Source: Field Survey, 2001

From the table above, it shows that high income class benefits more than any other class from public housing project. The data presented on table 4.1.20 indicates 41 or 51.25% of the respondents agreed that high income class are those who mostly benefits from such scheme. However, only a total frequency of 9 or 11.5% and 4 or 5% of the respondents was recorded against the middle income and low income class respectively.

On the other hand, 26 or 32.5% of the respondents indicated that all the other classes have been benefiting. Base on the table above therefore, it is very clear that the low income class have been neglected in the scheme of this as far as public housing programme is concerned.

Table 4.1.21: What are the Reasons for Government Abandoning Projects?

	Reasons	Frequency	Percentage
A	Lack of funds	6	7.5
B	Mismanagement by government officials	20	25
C	Lack of political interest	3	4.75
D	Lack of continuity in governance	6	7.5
E	Lack of proper planning	10	12.5
F	All of the above	32	40
G	Others	3	3.75
	Total	80	**100**

Source: Field Survey, 2001

Table 4.1.21 shows that 32 or 40% of the respondents indicated that all the variables "a – e" in the above table are the reasons for government abandoning housing projects. However, 20 or 25% of the respondents attribute the cause of government abandoning housing projects to mismanagement by government officials. Many from this group of respondents used various expression to explain how funds allocated to the housing agencies are mismanaged leading to project abandonment.

Another important reason why government abandon housing project is lack of proper planning. Here, 10 or 12.5% of the respondent shared the same view. Although they constitutes smaller part of the sampled population, many housing projects are hurriedly approved without proper consideration as to the source of fund for the projects, potential beneficiaries, locations of the projects, sustainability etc, of the projects.

On the table above it shows that some of the variables recorded equal responses interms of frequency and percentages. The remaining variable which has equal respondents included lack of fund and lack of continuity in governance which recorded 6 or 7.5% of the respondents each. Moreso, lack of political interest and others recorded 3 or 3.75% of respondents each.

Table 4.1.22: Problems of Low Income Housing can be traced to poor public sector participation

	Response	Frequency	Percentage
A	Agreed	29	36.25
B	Strongly agreed	27	33.75
C	Disagreed	14	17.5
D	Strongly disagreed	4	5
E	Undecided	6	7.5
	Total	**80**	**100**

Source: Field Survey, 2001

A close observation of table 4.1.22 indicates that problem of low income housing in the state is caused by poor public sector participation. The table shows that majority of the respondents either agreed or strongly agreed with the above statement wit a corresponding frequency of 29 or 36.25% and 27 or 33.75% respectively.

On the other hand, only smaller percentage of the respondents either disagreed or strongly disagreed with the state. This is shown by the corresponding frequency of 14 or 17.5% and 4 or 5% of the respondents respectively. However those who give neutral responses are undecided only constituted 7.5% of the respondents.

On the whole, the data shows that more active participation in low income housing is needed to properly address the problems among the low income earners.

Table 4.1.23: Major Housing Related Problem suffered by the Low Income Class

	Problems	Frequency	Percentage
A	High cost of rent	32	40
B	Insecurity	6	7.5
C	Congestion and inconvenience	10	12.5
D	Over utilisation of facilities	2	2.5
E	Health hazard	7	8.75
F	All of the above	23	28.75
	Total	80	100

Source: Field Survey, 2001

The data presented on the table 4.1.23 shows that very significant number of the respondents identified high cost of house rent as the major housing related problem suffered by low income class. Here, a total of 32 or 40% of the respondents were recorded. Following closely however are those respondents who identified all the variables mentioned in the table. This means that one of the problems highlighted above is not exhaustive, but a combination of all of the problems mention on table 4.1.23. those respondents who mentioned variable 'f' therefore constitutes a total frequency of 23 or 28.75% of the total respondents.

On the other hand, those respondent who identified problem of congestion and inconvenience, only constitutes 10 or 12.5% of the total number of respondents sampled. The remaining frequency or percentage is made up of those who identified insecurity/health hazard and over utilisation of housing facilities with corresponding 6 or 7.5%, 7 or 8.75% and 2 or 2.25% respectively.

On the whole, table 4.1.23 shows that the low income class are in a stressful condition as far as problems is concerned. Moreso, a study of social problem reveals that those who live in slum areas suffered various social problems such as crime, disease and other deviant act. This particular study therefore reveals similar problem as far as housing among the low income earners is concerned.

Table 4.1.24: Most Government Housing Schemes/Programme are effective in their Operation do you agree?

	Response	Frequency	Percentage
A	Agreed	4	5
B	Strongly agreed	1	1.25
C	Disagreed	41	51.25
D	Strongly disagreed	28	35
E	Undecided	6	7.5
	Total	**80**	**100**

Source: Field Survey, 2001

The data presented on table 4.1.24 above shows an average number of the respondents disagreed that most government housing schemes/programmes are effective, while a significant number strongly disagreed with the same expression. This is shown by the corresponding frequency of 41 or 51.25% and 28 or 35% respectively. On the other hand, only 4 or 5% of the sample population agreed that most government housing schemes/programmes are effective and only 1 or 1.25% of them strongly agreed with the statement. Hence, they constitute the smallest part of the respondents.

However, those with undecided responses are just few although they are more than those respondents who either agreed or strongly agreed. This is shown by the corresponding frequency of 6 or 7.5% of the sampled population. On the whole, it is clear that public housing schemes are in effective in their operation.

Table 4.1.25: Majority of Beneficiaries of Public Housing Scheme/Programme are not actually those who are in dire need of a House

	Response	Frequency	Percentage
A	Agreed	37	46.25
B	Strongly agreed	31	38.75
C	Disagreed	6	7.5
D	Strongly disagreed	4	5
E	Undecided	2	2.5
	Total	**80**	**100**

Source: Field Survey, 2001

Table 4.1.25 above indicates majority of the respondents either agreed or strongly agreed that most of the beneficiaries of public housing scheme are not actually those who are in dire need of house. However, those who merely agreed with the statement constitute the larger part of the respondents as against those who strongly agreed with the same statement. This shown by the corresponding frequency of 37 or 46.25% and 31 or 38.75% respectively.

On the extreme side of the statement are those who either disagreed or strongly disagreed. According to the data presented on the table above, those who disagreed are y and they constitutes 7.5% while only 4 respondents strongly disagreed with corresponding 5%. However, the smallest part of respondents is made up of those who are undecided. They constitute only 2.5% of the total respondents.

On the whole, the responses on table 4.1.25 confirm the view many people often held that public housing scheme is a political programme meant for the benefit of political office holders and their cohorts.

Table 4.1.26: Views regarding the Mandatory contribution to the National Housing Fund Scheme

	Views of respondents	Frequency	Percentage
A	Scrapping the entire scheme	36	45
B	Re-organising the scheme to function effectively	32	40
C	Replacing the NHF with housing cooperative	12	15
D	Continue with the same mode of operation	-	-
E	Others	-	-
	Total	**80**	**100**

Source: Field Survey, 2001

The table above shows that significant number of respondents suggested scrapping the entire National Housing Fund Scheme. They represent 36 or 45% of the total respondents. However, those who calls for the reorganisation of the scheme are little below those who suggested the scrapping of the scheme. The data shows that a total of 32 respondents who constitutes 40% shared this view.

On the other hand, the smallest part of the respondents is made up of those who want the replacement of the National Housing Fund with housing cooperatives. Hence only 12 or 15% of the respondents were recorded.

On the whole, it shows that the National Housing Fund is not performing effectively, that is why no respondent was recorded against variable 'd' as presented on the table.

Table 4.1.27: Problems Militating against the smooth operation of government housing schemes

	Problems	Frequency	Percentage
A	Corruption/mismanagement by government officials	31	38.75
B	Lack of political interest in the scheme	7	8.75
C	Non promotion of traditional building methods	5	6.25
D	Over bureaucratization by government official	25	31.25
E	Lack of proper planning	10	12.5
	Dishonouring contractual agreement	2	2.5
	Total	**80**	**100**

Source: Field Survey, 2001

Table 4.1.27 indicates that corruption/mismanagement by officials were most frequently mentioned compared to the list of other problems militating against smooth operation of government housing scheme. This is shown by the corresponding frequency of 31 or 38.75% of the respondents. Following closely is the problem of over bureaucratization by government officials with corresponding frequency of 25 or 31.25% of the respondents.

Other problems that were mentioned by respondents includes, lack of proper planning, lack of political interest in the scheme, none promotion of traditional methods and dishonouring contractual agreement by government. These problems were frequently mentioned by corresponding 10 or 12.5%, 7 or 75%, 5 or 6.25% and 2 or 2.5% of the respondents respectively.

The data presented on table 4.1.27 therefore, indicates that the anti-corruption law has not taken its course in this sector.

Table 4.1.28: How best to address problems of Housing among the Low Income class

	Ways	Frequency	Percentage
A	Re-organising the NHF to make low income housing loan accessible	9	11.25
B	Owner occupier housing scheme should be implemented	25	31.25
C	Government to subsidize cost of building	3	3.75
D	Financial empowerment of workers and low income class	32	40
E	Government to encourage private sector participation	**6**	7.5
F	Encourage local production of building materials	5	6.25
	Total	**80**	**100**

Source: Field Survey, 2001

Data presented on table 4.1.28 shows larger part of the respondents suggested financial empowerment of workers and the low income class. In their different expression, some of them stated that, most of the public housing schemes are being personalised by government officials to achieve their political interest rather than meeting the yearning of the people. Thus according to some respondents, it would have been better if the people are empowered financially so that they can be directly involved in building of their own houses. This category of respondents therefore constitutes a total of 32 or 40% of the total respondents.

Following closely in terms of frequency and percentage are those respondents who suggested the implementation of the owner occupier housing scheme. They represent 25 or 31.25% of the total respondents.

On the other hand, smaller part of the respondent is made up of those who suggested the following ways towards addressing the problems of housing among the low income class: re-organising the NHF to make low income housing loan accessible, encourage private sector participation encourage local production of building materials and subsidizing the cost of building materials. This is shown by the corresponding frequency of 9 or 11.25%, 6 or 7.5%, 5 or 6.25% and 3 or 3.75% of the respondents respectively.

Analysis of the Second Questionnaire on The Officials Of Housing Agencies Of Schemes

Table 4.2.1: Showing Sex of Respondents

	Sex	Frequency	Percentage
A	Male	32	80
B	Female	8	20
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.1 above shows that greater numbers of the respondent are males and they constitute a total frequency of 32 which represent 80% of the respondents' population. On the other hand, only a total of 8 or 20% was recorded as female respondents.

Table 4.2.2: Showing Respondents Age Distribution

	Age	Frequency	Percentage
A	20 – 30 years	-	-
B	31 – 40 years	15	37.5
C	41 – 50 years	23	57.5
D	51 years and above	2	5
	Total	**40**	**100**

Source: Field Survey, 2001

Data presented on table 4.2.2 above indicates that all the respondents are above 30 years of age. This is because no respondent was recorded against those whose ages falls within 20 – 30 years. However, it shows that majority of the respondents falls within the ages of 41 – 50 years with a corresponding frequency of 23 or 57.5% of the population. On the other hand, 15 or 37.5% of the respondents is comprised of those whose ages ranges from 31 – 40 years, while only 2 or 5% of the respondents is made up of those whose ages falls within 51 years and above.

Table 4.2.3: Showing the Respondents Rank/Position

	Rank/Position	Frequency	Percentage
A	Director/Controller/General Managers	3	7.5
B	Deputy director, Managers	6	15
C	Asst. Manager, Director	8	20
D	Chief Officers	10	25
E	Principal Officers	13	32.5
	Total	**40**	**100**

Source: Field Survey, 2001

The table above shows ranks or position of the officers who responded to the questionnaire administered on the management and officers of the housing agencies, schemes or department in the sample

area. From the data presented, it shows that larger of the respondents is made up of principal officers and chief officers. This is shown by the corresponding frequency of 13 or 32.5% and 10 or 25% of the respondents respectively.

Those from the rank of Ass Director/Manager, Deputy Director/Managers and director/General Managers only constitutes 8 or 20%, 6 or 15% and 3 or 7.5% of the total population respectively.

It should be noted here that, many of the directors were unwilling to respond despite assurance that this research is purely an academic matter. The researcher observed that this attitude is not unconnected to the problems of civil service bureaucracy.

Table 4.2.4: Showing the Respondents Place of Work or Housing Agencies

	Place of work/housing agency	Frequency	Percentage
A	Fed. Min. of work & Housing	11	27.5
B	State Min. of Housing & Environment	14	35
C	Federal Mortgage Bank/NHF	3	7.5
D	Fed. Housing Authority	-	-
E	LGA Dept of Work & Housing	12	30
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.4 above indicates that 14 or 35% of the total number of the respondents are from state ministry of Housing and Environment and they constitutes the highest frequency of the total population. On the other hand smallest part of the respondents is made up of those who are from Federal Mortgage Bank/National Housing Fund. It shows only 3 or 7.5% responded. Others respondents includes those from Local Government Department of Works and Housing and Federal Ministry of Works and Housing. They constitute a total frequency of 12 or 30% and 11 or 27.5% respectively.

Federal Housing Authority recorded zero response because the respondents selected at the Federal Housing Authority were said to be on course in Abuja at that time. However the remaining staff left behind are either clerical officers or labourers who cannot give relevant information on the topic under study.

The reason why larger part of the respondent are from the State Ministry of Housing and Environment is not unconnected with the fact that the Ministry is directly responsible for the formulation and implementation of most Housing Policy in the State. Moreover, it supervise departments and some housing agencies/scheme in the state.

Respondents Views On The Topic Under Study

Table 4.2.5: Whether Government has done enough toward meeting the housing needs of people

	Response	Frequency	Percentage
A	Yes	18	45
B	No	22	55
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.5 indicates that 22 or 55% of the respondents did not believes that government has done enough toward meeting the housing need of the people. On the other hand 18 or 45% of the respondent believes that government has done enough.

Although there are no great differences between the numbers of respondent for the two variables, it shows that those in the housing agencies are much aware of the level of government participation in the housing sector.

Table 4.2.6: If Yes How?

	Ways	Frequency	Percentage
A	Establishment of NHF	3	7.5
B	Construction of new houses	10	25
C	Implementing owner occupier housing	2	5
D	Financial empowerment of the people	3	7.5
	Total	**18**	**45**

Source: Field Survey, 2001

The table above shows that only 18 respondents out of 40 responded to the question above. It also shows that 10 or 25% of the total respondents believes that government has done enough by constructing new housing units across the states such as the 202 housing estates, 10 housing unit in each of the local government areas and some model villages.

However, those who believes that government has done enough through the establishment of National Housing Fund (NHF) and through financial empowerment of the people, shared equal respondents of 3 or 7.5% each, on the other hand, only 2 or 5% of the respondents agreed that government has done enough towards meeting the housing need of people by implementing owner occupier housing scheme.

It should be noted here however that, the implementation of owner occupier housing scheme is just a mere proposal or a resolution passed by Borno State House of Assembly, but it has not been approved by the executive. Moreso, when one talks of empowering the people financially, Borno State has not done enough because workers arrears have not been paid and workers salaries are not being paid in full. So it is left for on lookers of government development programmes to judge the situation.

Table 4.2.7: If No Why?

	Response	Frequency	Percentage
A	Low funding for housing policy	18	45
B	Non implementation of owner occupier housing scheme	6	15
C	Failure to achieve the goal of National Housing Policy	12	30
D	Non completion of housing project	4	10
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.7 above shows that 18 or 49% of the total respondents believes that government has not done enough in terms of meeting the housing needs of the people because of low funding for housing policy. This means that formulating or making of policy statement is not enough but should be backed financially to yield practical result. Similarly, 12 or 30% of the respondents believes that government has not done enough to meet the housing need of the people because, the goal of the National Housing Policy have not been achieved.

It should be noted that in the second chapter of this research report, the goal of the National Housing Policy was stated. Some of them includes the provision of housing for all by the year 2000, providing descent and affordable low income housing etc. these goals have not been achieved because, the year 2000 has come and gone. Moreover, low-income housing are beyond the reach of the low income class. Therefore, there is no way government can claim to have achieve these goals.

Other reasons why government has not done enough to meet the housing need of the people includes, non implementation of owner occupier housing scheme and non completion of housing projects. These responses were indicated by 6 or 15% and 4 or 10% of the respondents respectively.

On the whole, it shows higher percentage of the respondents belong to the first variable on the table above.

Table 4.2.8 Whether the Service of Public Housing Agencies or Scheme is widely spread and accessible?

	Response	Frequency	Percentage
A	Yes	28	70
B	No	12	30
	Total	**40**	**100**

Source: Field Survey, 2001

Data presented on the table above indicates that majority of the respondents agreed that their services are widely spread and accessible to the low income class. This is shown by a total frequency of 28 or 70% of the respondents. On the other hand, only 12 or 30% of the respondents answered No with regard to the widely spread and accessible of low income class to their services.

It should be noted that most of the problems relating accessibility to low income housing, does not mean proximity to any housing agency or scheme but it means benefiting. So when one look at it from this perspective, it will discover that the services of some of these public housing agencies or schemes are not widely spread and accessible.

Table 4.2.9: If No why?

	Response	Frequency	Percentage
A	Insufficient funding	5	12.9
B	High cost of building	3	7.9
C	Lack of manpower and infrastructure	2	5
D	Lack of logistic support	2	5
	Total	**12**	**30**

Source: Field Survey, 2001

A close examination of table 4.2.9 above shows that only 12 people responded to the question above. This is because it is a follow up question to the one on table 4.2.8. The data presented on the table therefore

indicates that 5 or 12.9% of the respondents identified insufficient funding as the reason why their services are not widely spread and accessible to the low income class. However, only 3 or 7.9% of the respondents attributes non accessibility of their services to high cost of building. On the other hand, respondents who identified lack of manpower/infrastructure and lack of logistic support only constitutes smallest part of the total population. Both of these variables recorded equal respondents with the corresponding frequency of 2 or 5% each.

Table 4.2.10: How many housing projects embarked upon by your Ministry/Agency or scheme since the beginning of this present administration?

	Number of Housing Projects	Frequency	Percentage
A	1 – 2 projects	10	25
B	3 – 4 projects	21	52.5
C	5 – 6 projects	3	7.5
D	7 – 8 projects	-	-
E	9 projects and above	6	15
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.10 shows that larger part of the respondents indicated that they have embarked upon 3 – 4 housing projects since the inception of this present administration. This is shown by the corresponding frequency of 21 or 52.5% of the total respondents. On the other hand, only 3 or 7.5% of the respondents indicated that they have embarked upon 5 – 6 housing projects. They constitutes the smallest part of the sampled respondents.

Other respondents include those embarked on 1 – 2 projects and 9 projects and above. They represents a total frequency of 10 or 25% and 6 or 15% respectively. No respondent was however recorded against those who had embarked on 7 – 8 projects.

Although the data presented shows that a number of projects were embarked upon by this present administration. It is not clear whether this projects have been completed, abandon or ongoing. Again, it is not clear how many housing units were built or completed under these projects.

Table 4.2.11: Have these Projects been completed, Abandon or Ongoing?

	Housing Projects	Frequency	Percentage
A	Completed	8	20
B	Abandon	3	7.5
C	Ongoing	10	25
D	Mixture of A and B	4	10
E	Mixture of A and C	15	37.5
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.11 shows various conditions of projects that were embarked upon since the beginning of this present administration.

A closer look at the data in the table above shows that 15 or 37.5% of the respondents indicated that some of the housing embarked upon by this administration are partly completed and ongoing. The smallest part of the respondents is made up of those who indicated that some of the projects have been abandon. This is shown by the corresponding 3 or 7.5% of the respondent population.

Other variables which recorded significant number of respondents includes ongoing projects and completed projects with corresponding frequency of 10 or 25% and 8 or 20% respectively. However, 4 or 10% of the respondents is made up of those who indicated variable 'd'. this categories of respondents believes that some of the projects are partly completed or abandon.

On the whole, the data on table 4.2.11 shows that most of the housing units or projects awarded for construction have not been completed.

Table 4.2.12: How Many Housing Units have been completed under these projects?

	Housing Units Completed	Frequency	Percentage
A	11 – 50 units	8	20
B	51 – 100 units	4	10
C	101 – 150 units	-	-
D	151 – 200	-	-
E	201 units and above	15	37.5
	Total	**27**	**67.5**

Source: Field Survey, 2001

From the table above, it shows that only 27 respondents responded to the question, while the remaining 13 did not responded. However, data presented above shows 15 or 37.5% of the respondents indicated that over 201 housing units have been completed under these projects.

Only few however indicated that some 1 – 50 housing units have been completed. While only smallest part of the respondents indicated that about 51 – 100 units have houses have been completed. They are shown by the corresponding frequency of 8 or 20% and 4 or 10% of the total respondents population respectively.

Table 4.2.13: How many people benefited from these housing units?

	Number of beneficiaries	Frequency	Percentage
A	1 – 50 people	12	30
B	51 – 100 people	1	2.5
C	101 – 150 people	-	-
D	151 – 200 people	-	-
E	201 people and above	14	35
	Total	**27**	**67.5**

Source: Field Survey, 2001

Table 4.2.13 portrayed the number of people who benefited from the completed housing units as indicated on table 4.2.12.

The data presented above therefore shows that 14 or 35% out of the sampled respondents indicated that over 201 people have benefited from the housing units that have been completed. They cited the 202 housing estate that was built along the Bama Road in part of Jere Local Government Area. Other respondents indicated that about 1 – 50 people and 51 – 100 people benefited from the completed housing units with corresponding frequency of 12 or 30% and 1 or 2.5% respectively.

Table 4.2.14: Reasons for Government Abandoning Housing Projects

	Reasons	Frequency	Percentage
A	Lack of funds	4	10
B	Lack of proper planning	6	15
C	Political interest	-	-
D	Lack of continuity in government	3	7.5
E	All of the above	22	55
F	Others	5	12.5
	Total	**40**	**100**

Source: Field Survey, 2001

The table above shows 22 or 55% of the respondents indicated that the entire variable from 'a – d' is the reasons why government abandon housing project. According to this table, those who identified lack of proper planning, lack of fund and lack of continuity in government, constitutes a total frequency of 6 or 15%, 4 or 10% and 3 or 7.5% of the respondents respectively. Those who indicate other reasons such as corruption etc make up the remaining 5 or 12 of the population.

On the whole, table 4.2.14 shows that the reasons why government abandon housing projects is a combination of more than one reason.

Table 4.2.15: Factors which hinders prospective applicant from easy access to public housing scheme particularly NHF

	Factors	Frequency	Percentage
A	The conditions for benefiting are too stringent	17	42.5
B	The problems of corrupt officials	6	15
C	Lack of enough primary mortgage institution	8	20
D	Lack of funds to meet the demands of applicants	5	12.5
E	Others	4	10
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.15 indicates various factors which hinders prospective applicants from easy access to public housing schemes particularly the National Housing Fund (NHF). Among these factors, variables (a) recorded the highest respondents with corresponding 17 or 42.5%. other factors which were frequently mentioned includes lack of enough primary mortgage institutions, the problems of corrupt officials and lack of funds to meet the demands of applicants. This is shown by the corresponding frequency of 8 or 20%, 6 or 15% and 5 or 12.5% of the respondents population respectively.

Apart from the factors listed on the table, other factors were mentioned by 4 or 10% of the respondents. They includes lack of awareness, delay in the registration of contributors and the bureaucracy involve in processing the housing loan.

Table 4.2.16: NHF was established to facilitate continuous flow or low cost fund for long term investment in housing for all Nigerians do you agree?

	Response	Frequency	Percentage
A	Agreed	25	62.5
B	Strongly agreed	9	22.5
C	Disagreed	6	15
D	Strongly disagreed	-	-
E	Undecided	40	100
	Total	**40**	**100**

Source: Field Survey, 2001

The table above shows that majority of the respondents agreed with the above statements. On the other hand only few disagreed with the same statement.

A closer examination of the table above indicates that a total of 25 or 62.5% of the respondent agreed while 9 or 22% others strongly disagreed with the statement. Those respondents who disagreed with the statement are 6 and they constitutes only 15% of the population

Table 4.2.17: whether or not all categories of people in Nigeria are benefiting from the NHF Scheme

	Response	Frequency	Percentage
A	Yes	3	7.5
B	No	32	80
	Total	**40**	**100**

Source: Field Survey, 2001

With regard to table 4.2.17 above, it shows that greater majority of people have not been benefiting from the National Housing Fund Scheme. This is because, only 3 or 7.5% of the respondent answered Yes as against 32 or 80% of the respondents who recorded the No response.

On the whole, 5 or 12.5% of the respondents were undecided on whether or not all categories of people in Nigeria are benefiting from the NHF scheme. Personal observation shows that people have contributed to the scheme without even being aware of the existence of such scheme talkless of seeking registration with them.

Table 4.2.18: categories of people who mostly benefits from such housing scheme (e.g. the NHF)

	Categories	Frequency	Percentage
A	High income class	29	72.5
B	Middle income class	7	17.5
C	Low income class	3	7.5
D	All of the above	1	2.5
	Total	**40**	**100**

Source: Field Survey, 2001

From the table above, data presented indicates greater majority of the respondent believes that high income class benefits more from the public housing scheme that other categories of economic class. It shows that a total of 29 or 72.5% of the respondents was recorded against high income class compared to only 7 or 17.5% and 3 or 7.5% of the respondents who frequency mentioned the middle income class and the low income class respectively.

On the whole, only 1 or 2.5% of the respondents believes that all the three classes above benefits from such housing scheme.

Table 4.2.19: most government housing schemes are ineffective in the implementation of National Housing Policy do you agreed?

	Response	Frequency	Percentage
A	Agreed	22	55
B	Strongly agreed	15	37.5
C	Disagreed	3	7.5
D	Strongly disagreed	-	-
E	Undecided	-	-
	Total	40	**100**

Source: Field Survey, 2001

Data presented on table 4.2.19 above indicates that significant number of the respondents agreed that most government housing schemes are ineffective in the implementation of National Housing Policy. More so, 15 or 37.5% of those who disagreed that most government housing schemes are ineffective in the implementation of National Housing Policy.

On the whole, the data shows greater majority of the respondents supported the statement since the variables agreed and strongly agreed recorded larger responses than the others.

Table 4.2.20: majority of the beneficiaries of government housing schemes/programmes are not actually those who are in dire need of a house do you agree?

	Response	Frequency	Percentage
A	Agreed	18	45
B	Strongly agreed	14	35
C	Disagreed	8	20
D	Strongly disagreed	-	-
E	Undecided	-	**-**
	Total	40	**100**

Source: Field Survey, 2001

Table 4.2.20 above shows that 18 out of 40 which represent 45% of the respondents agreed that majority of the beneficiaries of government housing scheme are not actually those who are in dire need of a house. In addition a total of 17 or 35% of the respondents strongly agreed with the above statement as against only 8 or 20% of those respondents who disagreed.

However, no respondents was recorded for strongly disagreed and undecided variables. This means that majority of the respondents are in support of the above statement.

Table 4.2.21: don't you think the low income class are of disadvantage position considering the condition for benefiting from public sector housing scheme?

	Response	Frequency	Percentage
A	Yes	37	92.5
B	No	2	5
	Total	40	**100**

Source: Field Survey, 2001

Regarding the condition for benefiting from public housing schemes, data presented above shows that the respondents agreed with over whelming majority that low income class are at disadvantage position compared to other classes of people in Borno State.

As shown on the table 4.2.21 above, 37 or 92% of the respondents answered 'Yes' while those who answered 'No' and 'Undecided' are only negligible in number with corresponding frequency of 2 or 5% and 1 or 2.5% of the respondents population respectively.

Table 4.2.22: problems of low income housing can be traced or are related poor public sector participation in housing schemes

	Response	Frequency	Percentage
A	Agreed	17	42.5
B	Strongly agreed	9	22.5
C	Disagreed	5	12.5
D	Strongly disagreed	8	20
E	Undecided	1	2.5
	Total	**40**	**100**

Source: Field Survey, 2001

The responses on the table 4.2.22 above indicates that the problems of low income housing in Borno State can be linked or are related to poor public sector participation in housing schemes. The reason for this justification is shown by the number of the respondents who indicated either agreed or strongly agreed to the statement above. Thus, a closer observation indicates that 17 respondents agreed while 9 other respondents strongly agreed with a corresponding frequency of 17 or 42.5% or 22.5% respectively.

On the other hand, only few respondents either disagreed or strongly disagreed which is represented by the frequency of 5 or 12.5% and 8 or 20% respectively. However, only 1 respondent was recorded for undecided variable.

Table 4.2.23: Measures being taken by this present administration to enable workers and low income class to own their houses

	Measures	Frequency	Percentage
A	Implementation of owner occupier housing schemes	9	22.5
B	Massive construction of houses at all levels	14	35
C	Promoting housing development joint public and private participation	7	17.5
D	Repositioning the NHF for effective delivery	2	5
	Total	**40**	**100**

Source: Field Survey, 2001

Table 4.2.23 shows that only 32 or 80% of the respondents responded with regard to measures being taken by this present administration to enable workers and low income class to own their houses.

As shown above, 14 or 35% of the respondents stated that, government is considering or has embarked on massive construction of houses at all levels of government. Other measures stated by the respondents includes implementation of owner occupier housing scheme, promotion of housing development through joint public and private participation and repositioning the NHF for effective housing delivery. This is shown by the corresponding frequency of 9 or 22.5%, 7 or 17.5% and 2 or 5% of the total respondents respectively.

On the whole, larger part of the respondents is made up of those who indicates the 'b' variables, while only smaller part of the respondent stated the 'd' variable.

Table 4.2.24: whether or not increase in budgetary allocation to housing sector will solve the housing problem of low income class

	Response	Frequency	Percentage
A	Yes	23	27.5
B	No	15	37.5
C	Others	2	5
	Total	40	**100**

Source: Field Survey, 2001

Table 4.2.24 above indicates that 23 or 57.5% of the respondents agreed that increase in budgetary allocation to the housing sectors will go a long way in solving the problem of the low income class. On the other hand, only 15 or 37.5% of the respondents disagreed. However, the remaining respondents who constitute 5% suggested that the only way out is to alleviate the problem through proper and judicious use of fund allocated to the housing sector.

Table 4.2.25: ways that have been suggested to solve the endemic housing problem facing the low income class

	Suggested ways	Frequency	Percentage
A	Proper funding and implementation of housing	7	17.5
B	Creates enabling environment for private participation	5	12.5
C	Political will and commitment to housing provision	3	7.5
D	Accessible housing finance	4	10
E	Economic empowerment of the people	12	30
F	Massive construction of low income housing	9	22.5
	Total	**40**	**100**

Source: Field Survey, 2001

The above table shows that 12 or 30% of the respondents suggested economic empowerment of the people as the best ways of solving the housing problem facing the low income class. They went further to explain that, since most government housing schemes were unsuccessful in addressing the housing needs of the low income class, time has come where the people should be involved directly to build their own houses.

Other ways suggested by the respondents includes, massive construction of low income housing, proper funding/implementation of housing, creating enabling environment for private participation, accessible housing fund and political will/commitment to housing provision. These variables were frequently suggested by the corresponding frequency of 9 or 22.5%, 7 or 17.5% or 12.5%, 4 or 10% and 3 or 7.5% of the total respondents respectively.

On the whole, these respondents view represents the need for government to do more interms of provision of housing especially to the low income class.

VI. Testing Resarch Hypothesis

A research cannot successfully reach his conclusion on the basis of data presentation and analysis alone but also an hypothesis testing. This activity helps researcher to generalise his finding his findings by confirming the reality of his assumptions through the use of research technique.

In this study, the researcher used two techniques to test his hypothesis. These include the use of correlated and uncorrelated test.

(i) The first hypothesis states that there is significant relationship between problems of low income housing and poor public sector participation in housing schemes. Data used below is obtained from table 4.1.22 and 4.2.22

Step 1:- Find the number of row and the row total

$$\sum x, \sum y, and \sum x^2, \sum y^2 and \sum xy$$

General Public (X)	Official of Public housing schemes (Y)	X^2	Y^2	XY
29	17	841	289	493
27	9	729	81	243
14	5	196	25	70
4	8	16	64	32
6	1	36	1	6
N=5 ΣX=80	ΣY=40	ΣX²=1818	ΣY²=460	Σ=844

Step 2 find the sums of square

$$\sum x^2 = \sum x^2 - \frac{(\sum x)^2}{N}$$

$$\sum y^2 = \sum y^2 - \frac{(\sum y)^2}{N}$$

$$\sum X^2 = 1818 - \frac{(80)^2}{5}$$

$$= 1818 - \frac{6400}{5}$$

$$= 1818 - 1280$$

$$= 538$$

$$\Sigma y^2 = 460 - \frac{(40)^2}{5}$$

$$= 460 - \frac{(1600}{5}$$

$$= 460 - 320$$

$$= 140$$

Step 3 find Σxy

$$\sum xy = \sum xy - \frac{(\sum x)(\sum y)}{N}$$

$$\sum xy = 844 - \frac{80 \times 40}{5}$$

$$= 844 - 640$$

$$= 204$$

Step 4 find pearson r

$$r = \frac{\sum xy}{\sqrt{(\sum x^2)(\sum y^2)}}$$

$$r = \frac{204}{\sqrt{75320}}$$

$$= \frac{204}{274.4}$$

$$= 0.743$$

Step 5 find Degress of Freedom

Df $=$ N – 1

$=$ 5 – 1 = 4

Step 6 Decision

r at 5 df at 0.05 (95) level of significance = 0.754

Conclusion:- since the calculated value is less than the table value, the alternative hypothesis (111) as stated above is accepted.

(ii) the second hypothesis states that, there is no significance correlation between those who mostly benefit from public housing schemes and those who are actually in need of a house. The data used below is obtained from tables 4.1.25 and 4.2.20

step 1 find the number of each row, row total, mean of each row and the $\sum x^2 \times \sum y^2$

General public	Official of public housing schemes	X^2	Y^2
37	18	1369	324
31	14	961	196
6	8	36	64
4		16	
2		4	
N1 = 5 $\Sigma x = 80$ XΣ	N₂ = 3 $\Sigma y = 40$ X = 13.33	$\Sigma x^2 = 2386$	$\Sigma y^2 = 584$

Step 2 find the sums of square

$$\Sigma x^2 = \Sigma x^2 - \frac{\left(\sum x\right)^2}{N_1}$$

$$\sum y^2 = \sum y^2 - \frac{\left(\sum y\right)^2}{N_2}$$

$$\sum x^2 = 2386 - \frac{(80)^2}{5}$$

$$= 2386 - \frac{6400}{5}$$

$$= 2386 - 12580$$

$$= 1108$$

$$\sum y^2 = \sum y^2 - \frac{\sum y)^2}{N_1}$$

$$\sum y^2 = 584 - \frac{(40)^2}{3}$$

$$= 584 - \frac{1600}{3}$$

$$= 584 - 533.3$$

$$= 50.7$$

Step 3, find the standard error of the mean

$$X = \frac{\Sigma x^2 + \Sigma y^2}{\sqrt{N_1 + N_2 - 2}}(1/N_1 + 1/N_2$$

$$= \sqrt{\frac{1108 + 50.7}{5 + 3 - 2}}(1/5 + 1/3$$

$$= \sqrt{\frac{1150.7 + (0.2 + 033)}{6}}$$

$$= \sqrt{193.1 \times 053}$$

$$= \sqrt{102.35}$$

$$= 10.12$$

Step 4 obtain the t statistics

$$t = \frac{x - y}{stex}$$

$$t = \frac{16 - 13.33}{10.12}$$

$$= \frac{2.67}{10.12}$$

$$= 0.26$$

Step 5, degree of freedom

$$Df = N_1 + N_2 - 2$$
$$= 5 + 3 - 2 = 6$$

Step 6, decision

t at y df at 0.05 (95%) level of significance = 2.447

conclusion:- since the calculated value is less than the table value, the null hypothesis (Ho) as stated above is accepted.

VII.   Summary, Conclusion And Recommendation

In this concluding chapter of this study, I will attempt to make a summary of the work content of this research, make conclusion and recommendation based on the findings.

The first chapters of this research work are concerned with the general introduction about the problem of housing. It points out the problems of public sector participation in various housing schemes and how it affects the low income class.

The first chapter also highlights statement of research problems, objectives of the study, research question, and significance of the study, research hypotheses and limitation of the study.

Chapter two is primary concerned with review of literature related to the topic of study. Hence, the National Housing Policy was reviewed because it discussed various aspects of public sector housing delivery system.

The book is a policy document of the Federal Government of Nigeria on housing delivery system. It contains nine chapters each of which discussed important aspects of housing.

The second chapter of this research report therefore reviewed past housing policies and programmes from colonial, post independence period and the second civilian administration. According to this chapter, there was no deliberate effort by previous successive government towards provision of affordable housing to the general public as have been stated in the goal and objectives of the National Housing Policy and the united Nation's resolution on shelter for all.

The second chapter continue by recognizing the need and involvement of institutions at all levels for the success of the entire housing delivery. However, with regard to the aspect of housing finance, it acknowledges the fact that the present finance system is ill-equip to mobilized and channel saving to the housing sector.

Other aspect of housing that were discussed in chapter two includes the building materials and construction cost, land and settlement development policy and low income housing. Here, the book identified problems of finance as a important factor militating against low income Nigeria access to descent housing.

Furthermore, the chapter acknowledge the important role the private sector is playing in the housing industry. It noted that 90% of the housing stock in the country is being provided by the private sector.

Finally, the chapter attribute the failure of past housing delivery to lack of adequate monitoring and evaluation of policy implementation.

Chapter three of this research is concerned with the methodology of the research. This is the definition of activities performed by the research and the enumeration of techniques used. The chapter therefore consist of sample method, sample size, method of data collection and method of data analysis. More so, highlight the background of the study area.

Chapter four is concerned with the presentation and analysis of data. Finding shows most of the public sector housing schemes are ineffective in the implementation of the National Housing Policy. This is because majority of the respondents from the general public indicated that they do not have a house of their own. However, those who happen to have one, owned it either through inheritance or built with their personal saving and not from any public housing scheme. The above finding can be seen on the tables 4.1.6 and 4.1.7 of this study respectively.

Furthermore, the findings show those high income earners and political class benefits more than ay other class from public housing schemes. On the other hand, the low income class suffer unpleasant condition such as high cost of house rent, congestion, insecurity, health hazard etc as a result of lack of enough affordable houses.

Although finding shows that Borno State government have embarked on several housing projects across the state, many are yet to benefit from such projects because, data presented on tables 4.1.19 and 4.2.11 indicates that, most of these projects are still ongoing.

With regard to problems militating against the smooth operation of public housing schemes in the state, majority of the respondents identified corruption/mismanagement by government officials and over bureaucratization as the major problems. Others includes low funding of housing policy and lack of political will by those in governance to give this sector a priority interest.

Conclusion

By and large, the fundamental issues which this study focussed on includes, examining and ascertaining the problems of public sector housing schemes as it affects the low income class in Borno State. Proffering solutions to the problems identified with a view to improving the performance of public sector housing delivery that will benefit all categories of people in the state.

Base on the findings of this study, I can conclude that government have not done enough towards meeting the housing needs of the people in the state particularly the low income class, most of the public housing scheme established by government those not favour the interest of the low income class considering the cost of the government rented quarters and the conditions for benefiting from some of these housing schemes.

Recommendations

As a general statement, problems of public sector housing scheme is an area of great concern to all, since housing is a vital aspect of human life without which man can not function effectively. Now that the true picture of the problems have been identified or established, this study will make recommendation based on the findings with the aim of addressing these identified problems.

1. Government Should As A Matter Of Priority Increase The Funding Of Public Housing Scheme Especially With Regards To Low Income Housing.
2. Government Should Encourage Housing Co-Operations To Be Established In Various Offices, Industries Etc. Where People Can Contribute Any Amount They Want Monthly For This Purposes.
3. Government Should As A Matter Of Public Interest Remove All The Bureaucratic Bottle Neck Which Hinders People From Easy Access To Housing Finance
4. Government Should Encourage The Use Of Local Building Materials And Technology To Help Reduce The Cost Of Building (The State Is Well Endowed With Clay Product).
5. The Policy Of Owner Occupier Hosing Scheme Should Be Implemented To Enable The People Own Their Houses. This Will Also Develop Maintenance Culture Among The People.
6. Government Should Encourage Owner Builder Housing Programme Where People Can Be Involved In Building Their Own Houses At Lower Cost.
7. The Ministry Of Housing Should Encourage Research Into The Use Of Local Building Materials And Construction Technology With The Aim Of Identifying Cheaper Ways Of Building Houses.
8. Government Should Empower The Workers And The Low Income Class By Giving Them Loans With Low Interest To Help Them Build Their Own Houses.
9. The Anti-Corruption Law Should Take Its Course In The Housing Sector To Fish Out Those Behind Fell Government Housing Schemes And Abandon Housing Project.
10. Government Should Ensure Completion Of All Housing Project Before Embarking On New Ones To Avoid Abandonment.

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