



Research Paper

The Causes of Inadequate Housing Development By Senior Civil Servants In Rivers State: A New Perspective

Nwala G. I.

Department Of Geography And Environmental Studies, Ignatius Ajuru University Of Education, Rumuolumeni, Port- Harcourt.

Dr. Naluba, G.N.

Department Of Geography and Environmental Studies, Ignatius Ajuru University Of Education, Rumuolumeni, Port Harcourt.

ABSTRACT

The study examined causes of inadequate housing development by Senior Civil Servants with emphasis to staff in the twenty six (26) ministries located in Port Harcourt Rivers State, Nigeria. Both primary and secondary data were adopted to access the efficiency of housing development using descriptive survey research design. The target population of study comprised 2,931 senior civil servants on salary grade levels 7-17 in the various ministries at the Rivers State Secretariat Complex. The systematic sampling technique was applied and 30% of the numbers of ministries within the category were chosen for investigation which translated to an operational sample size of 880 respondents. A total of 855 valid copies of questionnaire were retrieved and used for the study. The research question was analyzed with simple percentages and frequency while the student "t"-test of two sample was applied on the hypothesis. The findings of the study depicts that the menace of inadequate housing development by Senior Civil Servants in Rivers State is a manifestation of government agencies constituting great challenge to insufficient funding from government, high cost of land, population of workers, income distribution. The study concludes among all that housing policies and programmes should be adjusted to the income level of the respondents. It therefore recommends that government should deploy strategies on various co-operations and landlords to curtail high rate of building materials and exorbitant rate of housing accommodation.

Keywords: Inadequate, Housing development, Senior Civil Servants, Causes.

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I. INTRODUCTION

Globally, the provision of shelter is one of the basic necessities of life across many civilization for its comfort and protection (Mogaji, 2011, Olotuah, 2010). It is therefore conceived as an essential human desire after food provision and remains a critical menace to most inhabitants (Asamoah, 2014, Ademiyi, 2012). It is one of the major reasons why the international labour organization (ILO) Report of 1976 painstakingly set a minimum standard of living which encapsulates the relevance of housing (shelter) as one of its underpinning agenda. Housing development has been one of the most neglected sectors nationwide rights from independence in October, 1960 (Dubon, 2011).

In 1973, the federal military Government led by Gen. Yakubu Gowon promised a massive housing programme which brought about the retention of a foreign firm "RomConsult" together with Nigerian Building Society (NBS) to assist in the general construct of low-cost housing units for the urban poor. It was subsequently followed by the establishment of National Housing Policy (NHP) in 1991 to address enormous challenges of housing deficit that bedeviled most senior civil servants from livable accommodation (Abdullahi, 2010). Government had strived to proffer sustainable solutions to ameliorate incessant housing deficit nationwide by establishing the Federal Mortgage Bank of Nigeria (FMBN) in 1977, an agency designed to consummate housing delivery programmes and to grant access to adequate finance to housing development experts. In order to ensure an excellent performance on housing scheme, government established the National Housing Fund (NHF) in 1992 to assist and mobilize savings from civil servants via a mandatory contribution of 2.5% of their monthly salaries into the fund for mortgage facility (Poronakie, 2012, Nwala, 2018).

In response to this assertion, great demand of shelter and proliferation of unplanned and substandard private housing districts continue to emerge which are mainly situated within water front areas, abandoned residential areas and open spaces which most of the like lack basic facilities. The above scenario depicts acute housing deficit and deplorable condition thus, making mortgage facility the only available and reliable option (Ejenma, 2015).

Statement of the Problem

There is no doubt that housing is one of the major challenges confronting most senior civil servants in Rivers State as well as the entire nation due to its increasing difficulties in population cluster on the use of facilities coupled with inaccessibility of average citizens to access adequate housing accommodation irrespective of government efforts on housing provision (Ojo, 2012, Uwadiogwu, 2013). Several researches conducted by eminent scholars like (Ememike, 2017), Sampson, 2017) and (Olotuah, 2010) on housing development indicated that majority of the senior civil servants all over the country with emphasis to those within Rivers State (Port Harcourt) and its environ are prone to acute housing deficit resulting from insensitivity of most landlords in releasing their lands at an affordable rate, insufficient funding from the government to construct better accommodations and livable homes which gave birth to massive construction of shanties/ghettos that are associated with high rentage and in co-ordination.

In spite of housing relevance, its unavailability and unaffordability becomes a major problem that confronts numerous senior civil servants in Nigerian cities today who desired conducive habitation (Imeremu, 2017, Anosike, 2011). In view of these dramatic developments, housing development policy and programme had become a relevant fact in most cities of the nation hence, its challenges had been identified as a major planning issue bordering the inhabitants and had been conceived as a key feature of long-term national planning.

Aim and Objective of the Study

The study aimed at ascertaining major causes of inadequate housing development by senior civil servants in Rivers State. Its major objective was to determine the actual causes of this inadequacy by this category of civil servants especially those within the twenty six (26) ministries located at the State Secretariat Complex, Port Harcourt.

Research Question and Hypothesis

The following research question and hypothesis were postulated to guide the study.

What are the causes of inadequate housing development by senior civil servants in River State?

There is significant relationship between income of staff and housing affordability in the study area.

Conceptual/Theoretical Framework

This study employed the concept of housing development which explicitly expressed housing as a major asset that has profound impact on the economy's growth rate and productivity of individuals hence, descent accommodations and fascinating houses becomes a panacea to worker's high productivity and increases their health as it affects individuals wellbeing (Olotuah, 2010). It is one of the critical needs of any country that aspires development and this assertion had justified the relevance of housing as an essential need and social indicator of one's standard of living and of his place in the society (Poronakie & Nwala, 2020). The study was also tied-up with Earnest Burgess zonal or concentric ring theory of urban land use which attempts to generalize the arrangement of structures and urban environments within various regions of a city. His emphasis was more on the interplay of urban society stressing that development of abode takes place out-ward from its central focal point to the suburbs.

II. LITERATURE REVIEWED

Related literatures were also discussed in line with the focus of the study such as;

Causes of inadequate housing development by senior civil servants in Rivers State which were mainly attributed by the following factors.

- i. Insensitivity of landlords on parcels of land
- ii. Inefficiency of housing development agencies
- iii. Income distribution of workers
- iv. Weakness of mortgage institutions
- v. High cost of land
- vi. Population of workers
- vii. Bad governance etc.

All these compounded and culminate to deteriorate housing sector nationwide.

III. METHODOLOGY

The study adopted the descriptive survey research design which employed documentary analysis to access its efficiency and effectiveness. A total of 2,931 senior civil servants were selected among staff on grade levels 7-17 in the twenty six (26) ministries for investigation. The systematic sampling technique was applied in which all the names of the ministries and their number of staff strength on the specific categories were listed which translated to an operational sample size of 880 respondents. The categories of documents in this investigation comprised both primary and secondary sources of data and all the materials were validated for authenticity, credibility representativeness and specified meaning.

Presentation and Data Analysis of Research Question

Table 1.1: Causes of inadequate housing development by senior civil servants in Rivers State.

Description/ Items	Responses			Total
	High	Mod.	Low	
Inefficiency of development agencies in discharging their duties	430 (50%)	325 (38%)	100 (12%)	855 (100%)
Income distribution/poor salary structure of civil servants	520 (61%)	280 (33%)	55 (6%)	855 (100%)
Weakness of mortgage institutions in granting facility to civil servants	600 (70%)	170 (20%)	85 (10%)	855 (100%)
High cost of land	500 (58%)	220 (26%)	135 (16%)	855 (100%)

Source: Researcher's Field Work, 2020.

Table 1.1 indicates that responses of respondents who said that development agencies were inefficient in discharging their duties were high (50%) while 38% of them showed that it was moderate and 12% verified it low. Also, 61% of the respondents concurred that salary structure/income distribution was poor while 33% of the respondents were of the opinion that it was moderate and 6% said it was low. Similarly, 70% of the respondents agreed that mortgage institutions were weak in performing their duties while 20% said they were moderate and 10% revealed that they were low. It was concluded by 58% of the respondents that the cost of land was high while 26% of them said it was moderate and 16% showed that it was low. By all indication, this expression intensified that inadequate housing development of senior civil servants in Rivers State is a manifestation of the streamlined variables.

Table 1.2: Income of Staff/Types and Average Cost of Houses in the Study Area

S/N	GRADE LEVELS	AVERAGE INCOME (IN THOUSAND)	TYPES OF HOUSES	AVERAGE COST OF HOUSES (ANNUALLY)
1.	7	₦60,000 – ₦69,000 (64,500)	Single Rm combination	₦36,000- 48,000 (42,000)
2.	8	₦70,000 - ₦83,000 (76,500)	Single room (wagon house)	60,000 – 72,000 (66,000)
3.	9	₦84,000 – ₦89,000 (86,500)	One room apartment	₦84,000 – ₦96,000 (90,000)
4.	10	₦90,000 – ₦104,000 (97,000)	Two rooms (room & parlour)	₦100,000 - ₦120,000 (110,000)
5.	12	₦105,000 – ₦133,000 (₦119,000)	Self-contain	₦120,000 – ₦150,000 (₦135,500)
6.	13	₦134,000 – ₦145,000 (₦139,500)	1 bed room flat	₦180,000-₦200,000 (₦190,000)
7.	14	₦146,000 – ₦152,000 (₦149,000)	2 bed room flat	₦300,000 – ₦340,000 (₦320,000)
8.	15	₦153,000 – ₦180,000 (₦166,500)	3 bed room flat	₦350,000 – ₦400,000 (₦375,000)
9.	16	₦181,000 – ₦240,000 (₦210,500)	4 bed room flat	₦450,000 – ₦480,000 (₦465,000)
10.	17	₦241,000 – ₦268,000 (₦254,500)	5 bedroom flat	₦500,000 – ₦580,000 (₦540,000)

Source: Office of the Accountant General, Rivers State Ministry of Finance, Port Harcourt & Researcher's field work, (2021).

(NB: Values in brackets indicates average cost of houses and income)

Table 1.2 above revealed various grade levels of workers and their average income in thousand. It therefore presents that workers on grade levels 7 who earn ₦60,000-₦69,000 have an average income of ₦64,500 monthly while those on grade levels 17 who earn ₦241,000-₦268,000 have an average income of

₦255,000 monthly. It also indicates types of abode and their average cost in the three respective zones of Port Harcourt metropolis (high, medium and low) density areas. The scenario indicates that while the average cost of single room is ₦66,000, the average cost of 4-5 bedroom flat in the study area is ₦515,000 respectively. This is an indication of the reflection of high cost of rentage arising from inadequate housing accommodation as well as proliferation in the price of building materials.

Table 1.3: Relationship of income and housing affordability in the study area.

Description	Total			
	High	Mod.	Low	Total
Income determines choice of houses	500(58%)	220(26%)	135(16%)	855(100%)
Staff income is dependent upon various grade levels	498 (58%)	273(32%)	84(10%)	855(100%)
Low income cannot afford good housing	515(60%)	280(33%)	60.7%	855(100%)
Different grade levels and steps affect housing status	469(55%)	297(35%)	89(10%)	855(100%)

Source: Research's field work, 2020.

From the expression on the table above, it is explicitly obvious that the responses of respondents who proved income as a determinant factor for choice of houses was high (58%) while 26% of them said it was moderate and 16% of them said it was low. This indicates that income distribution greatly determine staff choice of accommodation in the study area.

IV. DISCUSSION OF FINDINGS

The detailed discussion of findings made during the study are presented in order of the questionnaire retrieved. In respect to this assertion, the findings revealed that the menace of housing calamity by senior civil servants in Rivers State is a manifestation of development agencies who refused to discharge their duties affectively.

V. SUMMARY

It was noted that despite their numerous contributions into the fund, mortgage institutions failed in attaining their primary objective of granting soft and affordable loan to senior civil servants thus, constituting great menace of credit inaccessibility.

VI. CONCLUSION

Having noted that no positive impact was made in the provision of housing units to most senior civil servants within 1999 till date, against the backdrop should housing policies and programmes be adjusted to the income level of the respondents to meet housing needs rather than excessive demand for housing.

VII. RECOMMENDATIONS

Based on the findings of the investigation, it is our candid opinion that government should embark on the following measures;

1. Strategies some co-operation to curtail the exorbitant rate of building materials and housing accommodation.
2. Pegged-down high interest rate and other levies impeding housing development.
3. If possible, refund the amounts so far contributed to workers mostly those approaching retirement.

Recommendation for Further Studies

This had revealed and contributed to knowledge in its discovery that the major aim of the scheme had been defeated.

It has also recommended for further studies that the policy is a failure and have served as a reference point to scholars who may wish to embark on housing development programmes within Port Harcourt and its environ.

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