Holistic Approach To Housing Delivery And Economic Transformation In Nigeria

Ogunbode, Akintoye Benson
Department of Quantity Surveying,
Faculty of Environmental Studies,
Rufus Giwa Polytechnic, Owo, Ondo State,
Nigeria. Email: bensonogunbode@gmail.com.

Williams, Opeyemi Samuel
Department of Quantity Surveying,
Faculty of Built Environment, Universiti Teknologi
Malaysia (UTM), Johor Bahru, Johor, Malaysia
. Email: yemiwilly2006@gmail.com

Abstract— This study examined the factors militating against economic transformation and housing delivery in Nigeria. The study was carried out in Ondo State, Nigeria in four local governments viz: Akure South, Ondo West, Okitipupa, and Owo. This is because of their peculiarities in the cause of housing demands and delivery. Data collected was through literature search and interview of stakeholders, and was analyzed by percentages. It is noted that the profound economic transformation for Nigeria has been having a long struggle with some issues like inconsistency in some of the government policy packages; non commitment to long-term objectives for policy change and timing; non-serious attachment of importance to monitoring, evaluation and corrective feedback mechanism; weakness in infrastructure framework and skills; environmental issues that is not conducive to investors; refusal to grow in economic growth competitiveness; cost of building materials; corruption; poverty; land use; fraud; etc. The causes of each factor were equally identified. It is therefore obvious, that the outlay on housing has been rather low, and does not seem to warrant the priority it demands. Nigeria's recent economic growth has not brought economic transformation. This paper therefore recommends that the anti-graft agencies must be sustained. Government must place much emphasis and promote policy making, execution, and monitoring and corrective feedback mechanism to cater for reduction of cost of building materials, poverty, inflation, corruption, epileptic power supply, insecurity, unemployment, public-private partnership, fraud, etc. Existing areas of economic growth needed to be assessed and new area must be identified and supported.

I INTRODUCTION

Housing delivery is one of the major problems confronting the underdeveloped countries. Corroborating this, (4, 16, 25, 62) asserted that the need for adequate and decent housing is now a part of the central focus and an integral component in National strategies for economic growth and development. As opined by (1, 6, 10,11,13, 14, 16, 19, 22, 31, 48, 63, 65), housing, as one of the basic necessities of man, plays an important role and has no doubt a profound impact on the health, welfare and productivity of the individual. Several housing policies are put in place but without successful delivery. Not only is the population growth rate outweighs the rate of housing provision, the actual housing delivery processes are more often than not over-ambitious to the extent of not being sustainable. This problem has remained absolutely intractable in Nigeria. Unfortunately, the United Nations Human Settlement Programmes, seem to have created more problems than solving them (4).

The story of housing provision in Nigeria has been an appalling one. From independence, the initiatives of Nigeria's successive administrations towards bridging the ever-growing gap between housing demand and supply have been predominantly through direct intervention mainly in the form of annual budgetary allocations and direct housing construction. The inefficacy of these strategies are all too evident today, considering the fact that government's targets at different times remained grossly under-achieved while the housing demand expanded exponentially to the current 16 million unit deficit (44). Table 1 below shows the estimated housing needs between the period of 1990 and 2020.

Table 1: Estimated Housing Needs Between the Period of 1990 and 2020.

Income Group	1990	2000	2020
Low-income	8,413,980	14,372,293	39,989,286
Medium-income	7,770,005	13,273,291	33,573,900
High-income	7,624,230	12,419,068	28,548,633

Source: (48, 44)

According to the 2006 Census, as posited by (2), Nigeria has a population of over 140 million people, and working with this figure, providing adequate and affordable housing in Nigeria is definitely an issue of dire national importance. The housing-for-all program initiated during previous military regimes fell far short of target, but at least ignited the current awareness and modern mortgage industry in Nigeria. Also to (46), the proportion of the Nigerian population living in urban centres has increased phenomenally over the years, while only 7% of Nigerians lived in urban centres in the 1930s, and 10% in 1950, by 1970, 1980 and 1990, 20%, 27% and 35% lived in the cities respectively (42). Over 40% of Nigerians now live in urban centres of varying sizes. The incidence of this population in urban centres has created severe housing problems, resulting in overcrowding in inadequate dwellings, and experiencing a situation in which 60% of Nigerians can be said to be "houseless persons" (30, 46, 54) and manifestation of poverty (46) . Furthermore, almost 75% of Nigeria's urban dwellers live in slums (43, 50, 45), and in such forms of shelter that are degrading to human dignity.

Going by the estimates of the Federal Housing Authority, new housing construction in Nigeria is about 10,000 units a year. To meet ever-growing demand, the country needs ten times more or at least 100,000 new housing units annually. Existing housing stock in Nigeria is so dismal, yet studies show a direct correlation between affordable housing and better living standard. A sometimes pronouncement by the Institute of Architects that Nigeria could achieve a housing target of 40,000 units annually is quite realistic, but actualisation of this goal is another matter, (55) what with a seeming lack of willingness by the government agencies in charge of housing to tackle this problem as well as politicisation of housing. Nigeria's housing needs have been high as a result of population growth, which has averaged 3.0 per cent per annum, rapid urbanization due to rural-urban migration, and the high cost of building materials, ineffective and insincere housing policies.

Meanwhile, (21) was of the opinion that the integrated concept of housing as part of the urban fabric is not often contemplated by the construction industry, yet it is one of the most pressing problems of the developing world. (10) concluded that the immediate consequence of these statistics for housing was that the demand from the increasing concentration of population was not matched by the supply of housing and infrastructure services. According to (2), Nigeria's drive toward "*housing* for all", as contained in the National Housing Policy, which aims at providing affordable housing for all, has so far been what it is – all on paper and no serious effort, deliberately or otherwise, at implementation and continues to be an illusion and a frustration to the larger population. Successive efforts to meet every set target have failed as housing deficit now stands at over 16 million units in Nigeria. The target date for accomplishing the "housing for all" goal was 2000 – almost seventeen years ago, and while the objective has not changed, a new deadline for accomplishing this national objective has not been set, despite its inclusion in President Yar A'dua's 7-point agenda (55).

Even as Nigeria's independence has spanned over half a century, the country is still highly dependent on developed economies for most of its needs, including, and bad enough, ideas. Over the years, through several regimes of leadership, whether civilian or regimented; it is now clear that even with the comparative advantage of enormous human and material resources, the usual ranting of transforming the economy into a self-reliant one is simply "a high sounding nothing." (29), According to (20), Nigeria has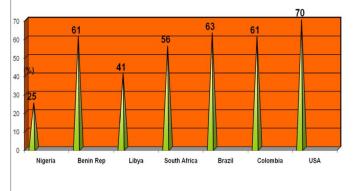 a growing housing finance sector, the mortgage market does not yet meet the breadth of the population who might afford a mortgage, most households still finance their housing independently, with savings or non-mortgage credit. The lowest recorded interest rate on a mortgage in Nigeria is 19%, as of September 2016, and requires at least a 25 percent down payment.

According to (61), Nigeria has enjoyed fast economic growth over the past decade but, compared with other large oil exporters and many other African countries, it has experienced little economic transformation and has seen low-quality growth. In order to therefore

improve upon economic transformation in Nigeria, this paper therefore investigates/examines the factors that militate against housing delivery and economic transformation in Nigeria.

II   REVIEW OF LITERATURE

A. Overview of Housing Delivery in Nigeria

According to (49), Section 16 (1) (d) of the 1999 Constitution under the Fundamental Objectives and Directive Principles of State Policy is categorical on the exigency of the state to provide adequate shelter for its citizenry. It enjoins the state to 'provide suitable and adequate shelter for all citizens'. Equally, The Government White Paper of (30) on the report of the Presidential Committee on Urban Development and Housing, it was approved that the federal government should commence on vigorous pursuance of the implementation of the forty thousand (40,000) housing units per annum nation-wide with at least 1,000 units at each state. Also, it was recommended and approved that the Federal Housing Authority should complete all the abandoned housing projects and provide the entire complementary infrastructure and sell them as built in each state. The Private Sector is to participate fully in the housing delivery particularly in the areas of the provisions of Employees Housing Scheme. (Special Provision Acts – Cap. 107). Over the years, too, successive governments have reneged on their promises to provide affordable housing for the citizenry. There is no serious commitment to the fulfillment of the promises other than sloganeering and perpetual shifting of deadlines (33). Hence, Figure 1 below reveals the home ownership rate in Nigeria in comparison with some other countries.

- Low homeownership rate of 25% compared to 70% in the USA, 63% in Brazil, 61% in Benin and 56% in South Africa

Figure 1: *Home Ownership Rate in Nigeria As Compared to USA, Brazil, Benin and South Africa*

Source: (66)

B. Economic Transformation

Economic transformation refers to a long-term change in dominant economic activity in terms of prevailing relative engagement or employment of able individuals, moving of labour from low to higher productive activities (64, 61). Transformation is a fundamental shift in the deep orientation of a person, an organization, or a society such that the world is seen in new ways and new actions and results become possible that were impossible prior to the transformation (18, 59). It is a mandate for a radical, structural and fundamental re-arrangement and re-ordering of the building blocks of the nation (51). However, rapid economic development and social well-being constitute the transformation imperative of developing countries of the world and indeed, remain the normative goal of the international community (24). This involves the attainment of sufficient levels of economic growth to allow for a progressive improvement in the material standard of living of the populace. However, for Nigeria and most African countries, the economies are in an abysmal state (23). The worsening economic conditions have been generating a mix of domestic, social and political tension. We have had series of development plans in Nigeria. Nigeria is permanently hunted by the spectre of development. Its fifty seven years of independence actually are rolling by daily in search of development. This seems the only country where virtually all notions and models of development have been experimented (39, 17). Additionally, according to (32), the Transformation Agenda is based on and draws its inspiration from vision 20 2020 and the first National Implementation Plan (NIP). The objective is to deepen the effects and provide sense of direction for the current administration's all inclusive development of Nigeria during its tenure. The agenda is a based on the set of priority policies and programmes which will transform the Nigerian economy to meet what current and future needs of our people. A country is classified as developed when she is able to provide qualitative life for her citizenry.

III   RESEARCH METHODOLOGY

Ondo State is located in the South-west region of Nigeria, with the population figure of 3,640,877(2006 Census), and the projected population (2010) of 3,895,367 (67, 68). The four local governments, which are: Akure South,

Ondo West, Okitipupa and Owo, all covering the three Senatorial Districts of the state were considered appropriately for this study. This is because the drive toward "*housing* for all", as contained in the National Housing Policy, which aimed at providing affordable housing for all, has so far been all on paper and no serious effort, deliberately or otherwise, at implementation and continues to be an illusion and a frustration to the larger population (2). Questionnaires were compiled from a review of previous works with the inclusion of documented observations, views and opinions of professionals in the construction industry having experience in building projects. A total of 60 (out of 90 administered) properly completed questionnaire, by 10 architects, 9 town planners, 5 builders, 8 quantity surveyors, 9 engineers (civil, mechanical and electrical), 3 estate surveyors, and 16 accountants/economics/lawyers, representing 67% provided quantitative data for the study.

Data analysis was done through percentage. The outcome of the exercise as shown by responses monitored via a 5-point likert scale vis-à-vis:

Strongly Disagree=A; Disagree=B; No Opinion=C; Agree=D; and Strongly Agree=5 indicated that there are multifarious factors responsible for the relationship between economic transformation and housing delivery in Nigeria, and making housing delivery for all in the year 2020 a mirage.

IV   ANALYSIS AND DISCUSSION

The multifarious factors militating against economic transformation and housing delivery and their causes are shown in Tables 1 – 10. Thus, the eight factors are: Fraud, Corruption, Poverty, Housing Fund, Cost of building Materials, Non–serious attachment of importance to monitoring, evaluation, and corrective feedback mechanism, Environmental Problems that is not conducive to investors and Inconsistency in government policies packages.

Table 2: Profession of Respondent.

Respondents	Number Admini-stered	Number Retrieved	Percent-age(%)
Architects	15	10	16.67
Town Planners	15	9	15.00
Buildings	10	5	8.33
Quantity Surveyors	8	8	13.33
Engineers	10	9	15.00
Estate Surveyors	7	3	5.00
Accountants/ Economist/ Lawyers	25	16	26.67
Total	**90**	**60**	**100.00**

Table 2 above shows the percentage representation of the respondents. Respondents that were architects represent 8.3%, 8.3% were town planners, 5.6% were builders, 5.6% were quantity surveyors, 29.2% engineers, 6,9% were estate surveyors and 36.1% were economists/accountants/lawyers. This result expressed adequate opinion of the infrastructure stakeholders as both the financial administrators and construction professionals were adequately represented.

Table 3 above shows the percentage representation of the factors militating against economic transformation and housing delivery. Fraud was 58 (96.67%), corruption was 57 (95.00%), poverty was 55 (91.67%), housing fund was 50 (83.33%), Cost of building Materials was 48 (80.00%), Non–serious attachment of importance to monitoring, evaluation, and corrective feedback mechanism was 40 (66.70%), Environmental Problems that is not conducive to investors was 35 (58.33%), Inconsistency in government policies packages 32 (53.33%), etc.

.

Table 3: Factors Militating against Economic Transformation and Housing Delivery

No	Factors	A	B	C	D	E	%	Rank
1	Fraud	40 (16.67)%	18 (30.00)%	0	0	0	58 (96.67)%	1st
2	Corruption	40 (16.67)%	17 (28.33)%	0	3 (5.00)%	0	57 (95.00)%	2nd
3	Poverty	10 (16.67)%	45 (75.00)%	2 (3.33)%	3 (5.00)%	0	55 (91.66)%	3rd
4	Housing Fund	10 (16.67)%	40 (16.67)%	2 (3.33)%	3 (5.00)%	5 (8,33)%	50 (83.33)%	4th
5	Cost of building materials	10 (16.67)%	38 (63.33)%	5 (8,33)%	5 (8,33)%	2 (3.33)%	48 (80.00)%	5th
6	Non-serious attachment of importance to monitoring, evaluation, and corrective feedback mechanism	15 (25.00)%	25 (41.67)%	o	15 (25.00)%	5 (8.33)%	40 (66.67)%	6th
7	Environmental problems that is not conducive to investors	10 (16.67)%	25 (41.67)%	5 (25.00)%	10 (16.67)%	10 (16.67)%	35 (58.33)%	7th
8	Inconsistency in government policies packages	2 (3.33)%	30 (50.00)%	9 (15.00)%	9 (15.00)%	10 (16.67)%	32 (53.33)%	8th
9	Land Use	5 (8,33)%	25 (41.67)%	20 (33.33)%	20 (33.33)%	0	30 (50.00)%	9th
10	Non-commitment to long-term objectives for policy change and timing	5 (8.33(%	17 (28.33)%	10 (16.67)%	10 (16.67)%	18 (8.33)%	22 (36.67)%	10th
11	Refusal to grow in economic growth competitiveness	5 (8.33)%	15 (25.00)%	25 (41.67)%	15 (25.00)%	0	20 (33.33)%	11th
12	Weakness in infrastructure framework and skills	0	15 (25.00)%	15 (25.00)%	20 (33.33)%	10 (16.67)%	15 (25.00)%	12th

Table 4: Fraud

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Loss of Values	20 (3.33)%	30 (50.00)%	2 (3.33)%	3 (5.00)%	5 (8.33)%	50 (83.33)%	1st
2	Societal Pressure	10 (16.67)%	38 (63.33)%	2 (3.33)%	2 (3.33)%	2 (3.33)%	48 (80.00)%	2nd
3	Misplacement of priority	12 (20.00)%	33 (55.00)%	0	10 (16.67)%	12 (20.00)%	45 (75.00)%	3rd
4	Insatiable Economics appetite	10 (16.67)%	23 (38.33)%	0	0	0	40 (66.67)%	4th

Table 4 above shows the percentage representation of the identified causes of fraud which are**:** loss of values 50 (83.33%), societal pressure 48 (80.00%), misplacement of priority 45 (75.00%), and insatiable economic appetite 40 (66.67%). Fraud, according to (5) is like cancers that have become the bane of our collective existence and have together created an assault on the integrity of our nation. Our citizens all over the world have been subjected to abuse, ridicule, humiliation and assault as all are perceived or expected to be fraudulent. The causes are: loss of values, societal pressure, misplacement of priority and insatiable economic appetite.

Table 5: Corruption

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Greediness	22 (36.67)%	28 (46.67)%	O	2 (3.33)%	5 (8.33)%	50 (83.33)%	1st
2	Unemployment	28 (46.67)%	20 (33.33)%	O	5 (8.33(%	O	48 (80.00)%	2nd
3	Poverty	36 (60.00)%	10 (16.67)%	0	0	0	46 (76.67)%	3rd
4	Economic Recession	10 (16.67)%	30 (50.00)%	20 (33.33)%	0	5 (8.33)%	40 (66.67)%	4th
5	Miss allocation of Resources	2 (3.33)%	28 (46.67)%	0	10 (16.67)%	20 (33.33)%	30 (50.00)%	5th

Table 6: Poverty

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Unemployment	18 (30.00)%	30 (50.00)%	O	6 (10.00)%	6 (10.00)%	48 (80.00)%	1st
2	Overpopulation	10 (16.67)%	30 (50.00)%	0	20 (33.33)%	0	40 (66.67)%	2nd
3	Inflation	12 (20.00)%	26 (43.33)%	O	12 (20.00)%	10 (16.67)%	38 (63.330%	3rd
4	Inadequacy in government plans and programmes	10 (16.67)%	25 (41.67)%	0	10 (16.67)%	9 (15.00)%	35 (58.33)%	4th
5	Economic	14 (23.33)%	20 (33.33)%	0	8 (13.33)%	0	34 (56.67)%	5th

Table 7: Housing Fund

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Bank Interest Rate	15 (25.00)%	25 (41.67)%	O	10 (16.67)%	10 (16.67)%	40 (66.67)%	1st
2	Bank Bureaucracy	8 (13.33)%	30 (50.00)%	2 (3.33)%	5 (8.33)%	8 (13.33)%	38 (63.330)%	2nd
3	Economic Recession	12 (20.00)%	24 (40.00)%	0	10 (16.67)%	10 (16.67)%	36 (60.00)%	3rd
4	Bank Stringent conditions	10 (16.67)%	25 (41.67)%	0	0	10 (16.67)%	35 (58.33)%	4th
5	Bank Liquidity Ratio	2 (3.33)%	28 (46.67)%	0	2 (3.33)%	12 (20.00)%	30 (50.00)%	5th
6	Moribund Housing Fund Institution	2 (3.33)%	26 (43.33)%	0	5 (8.33)%	15 (25.00)%	28 (46.67)%	6th

Table 8: Cost of Building Materials

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Interest Rate	2 (3.33)%	23 (38.33)%	O	3 (8.33)%	5 (8.33)%	45 (75.00)%	1st
2	Inflation	10 (16.67)%	32 (53.33)%	5 (8.33)%	8 (13.33)%	2 (8.33)%	42 (70.00)%	2nd
3	Foreign Exchange	0	40 (66.67)%	0	5 (8.33(%	5 (8.33)%	40 (66.67)%	3rd
4	Low Research to usage of Local Materials	5 (8.33(%	25 (41.67)%	0	10 (16.67)%	10 (16.67)%	30 (50.00)%	4th

Table 9: Non Serious Attachment of Importance to Monitoring, Evaluation and Corrective Feedback Mechanism

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Epileptic data availability	0	48 (80.00)%	O	10 (16.67)%	0	48 (80.00)%	1st
2	Poor Professional Relation	5 (8.33(%	40 (66.67)%	O	O	O	45 (75.00)%	2nd
3	Consultant Experience	0	35 (58.33)%	0	10 (16.67)%	10 (16.67)%	45 (75.00)%	3rd
4	Poor Communication	0	28 (46.67)%	0	5 (8.33(%	8 (13.33)%	28 (46.67)%	4th

Table 10: Environmental Problems that are not Conducive to Investors.

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Epileptic Power Supply	0	53 (88.33)%	O	O	O	53 (88.33)%	1st
2	Insecurity	20 (33.33)%	30 (50.00)%	0	2 (3.33)%	2 (3.33)%	50 83.33%	2nd
3	Economic Recession	5 (8.33(%	42 (70.00)%	O	2 (3.33)%	2 (3.33)%	48 (80.00)%	3rd
4	Interest Rate	5 (8.33(%	35 (58.33)%	0	0	0	40 (66.67)	4th
5	Change in government	5 (8.33(%	30 (50.00)%	0	0	0	35 (58.33)%	5th

Table 11: Inconsistency in Government Policy Packages

S/N	Identified Causes	A	B	C	D	E	%	Rank
1	Corruption	20 (33.33)%	30 (50.00)%	O	O	O	50 (83.33)%	1st
2	Misplacement of Priority	20 (33.33)%	25 (41.67)%	0	10 (16.67)%	0	45 (75.00)%	2nd
3	Lack of experience	0	38 (63.33)%	O	8 (13.33)%	10 (16.67)%	38 (63.33)%	3rd
4	Change in government	10 (16.67)%	25 (41.67)%	5 (8.33)%	5 (8.33)%	5 (8.33(%	35 (58.33)%	4th
5	Economic Recession	0	30 (50.00)%	0	10 (16.67)%	10 (16.67)%	30 (50.00)%	5th

Table 5 above shows the percentage representation of the identified causes of corruption which are: greediness, 50 (83.33%), unemployment, 48 (80.00%), poverty, 46 (76.67%), economic recession, 40 (66.67%), and miss allocation of resources, 30 (50.00%). Corruption in Nigeria is very high and unbearable for effective sustainable construction development. (58, 52). According to (47), most big time corruption in the public sector is perfected through construction projects. Corroborating this, (27) was of the opinion that corrupts practices has characterized Building and Construction projects in Nigeria. The causes are: greediness, unemployment, poverty, economic recession and miss allocation of resources.

Table 6 above shows the percentage representation of the identified causes of poverty which are: unemployment, 48(80.00%), overpopulation, 40(66.67%), inflation, 38(63.33%), inadequacy in government plans and programmes, 35(58.33%), and economic recession, 34(56.67%).

The World Bank defined poverty as a condition of life where an individual or household does not have adequate resources to satisfy the minimum standard of living, such as inadequate education, shelter, no good health from preventable diseases, etc,. The World Bank however said anybody spending less than $1 daily is categorized poor (65). The causes are: unemployment, overpopulation, inflation, inadequacy in government plans and programmes.

Table 7 above shows the percentage representation of the identified causes of housing fund which are: bank interest rate, 40(66.67%), bank bureaucracy, 38(63.33%), economic recession, 36(60.005), bank stringent conditions, 35(58.33%), bank liquidity ratio, 30(50.00%), and moribund hosing fund institution, 28(46.67%). The National Housing Fund (NHF) Scheme was established by Act 3 of 1992 to enable Nigerians in all sectors of economy, particularly those within the low and medium income levels who cannot afford commercial housing loans, such as civil servants, traders, artisan, and commercial drivers, etc., to own houses (34). Nevertheless, (60, 58), believed that bank interest rate, bank bureaucracy and conditions, economic recession etc., had made the scheme moribund. Therefore, a new bill which seeks for amendment is undergoing consideration at the House of Representatives (52). Other causes are bank stringent conditions, bank liquidity ratio and moribund housing finance institution.

Table 8 above shows the percentage representation of the identified causes of high cost of building materials which are: interest rate, 45 (75.00%), inflation, 42 (70.00%), foreign exchange, 40 (66.67%), and low research to usage of local materials, 30 (50.00%). The building materials accounting for over fifty per cent (50%) of the total cost of construction (28, 36,41, 53). Over a decade, there has been a dramatic increase in the costs of building materials in Nigeria, and this development threatens the performance of the construction industry, just because some are been sourced from overseas. (12). Likewise, some of the materials produced locally also depend to some extent on foreign inputs, hence, the need to be concerned about the effect of foreign exchange and its inherent problems in the construction industry. And this has posed a significant threat to both the construction industry and the power of

demand and supply (15, 35, 37, 40). According to (26), this has led to a decline in quality of indigenous materials (8). The causes are: interest rate, inflation and low research to usage of local materials.

Table 9 above shows the percentage representation of the identified causes of non–serious attachment of importance to monitoring, evaluation, and corrective feedback mechanism, which are: epileptic data availability, 48 (80.00%), poor professional relation, 54 (75.00%), consultant experience, 35 (58.33%), and poor communication, 28 (46.67%). The use of information to achieving effective sustainable construction processes and policies for planning, evaluation, monitoring and reporting of building and construction projects is very important (27). According to (21), accurate data and information is critical to achieving effective sustainable construction processes and policies. Information is needed on current prices of materials that are available, including the types of materials, how they are employed and the resources and information regarding the life cycle. Similarly, it is also important to have accurate information about the number of construction operatives, their mode of operation and the sector in which they operate. Unfortunately, statistical information for the construction sector is often either unavailable or unreliable. The causes are: epileptic data available, poor professional relation, consultant experience and poor communication (57).

Table 10 above shows the percentage representation of the identified causes of environmental problems that are not conducive to investors, which are: epileptic power supply, 53 (88.33%), insecurity, 50 (83.33%), economic recession, 48 (80.00%), interest rate, 40(66.67%), and change in government 35(58.33%). It is obvious that there are various problems like epileptic power supply in our country. (38) emphatically stated that the total national electric generation has dropped drastically. The state of insecurity in Nigeria is becoming worrisome, considering the rate at which innocent people fall into the guns of criminals and this is seriously militating against the economic transformation of the country (7). According to (9), Nigerians have finally been confronted with the stark reality that the economy is in recession. As a result of this, many are struggling with a downturn in conditions of living,

unpaid salaries, inability to pay rent, pay school fees of their children and even to feed. The response from the respondents has shown the causes are: epileptic power supply, insecurity, economic recession and changes in government regulations.

Table 11 shows the percentage representation of the identified causes of inconsistency in government policy packages which are: corruption, 50(83.33%), misplacement of priority, 45(75.00%), lack of experience, 38(63.33%), change in government 35(58.33%), and economic recession, 30(50.00%). (27) opined that the attitudes of government to policies and commitment at the various levels of government are disturbing. (3) believed that in most developing countries, government policies tend to favour the urban areas, because a large percentage of government budgets are devoted to the provision of infrastructure at the expense of the rural areas. Most times, abandonment of building projects is very obvious, most especially when there is a change of government from one political party to the other. It is necessary to radically improve the capacity of government at all levels to play an active role so as to have sustainable construction (57). The causes are: corruption, misplacement of priority, lack of experience, change in government and economic recession.

V CONCLUSION AND RECOMMENDATION

This paper identifies factors that are militating against economic transformation and housing delivery as it affects Ondo State, Nigeria, which includes fraud, corruption, poverty, housing fund, cost of building materials, non–serious attachment of importance to monitoring, evaluation, and corrective feedback mechanism, environmental problems that is not conducive to investors and inconsistency in government policy packages. The causes of each factor were equally identified. It is therefore obvious, as with almost every other developmental sector in Nigeria, that the outlay on housing has been rather low, and does not seem to warrant the priority it demands. (3) was of the opinion that several housing policies are put in place but the housing cannot be delivered. Not only is the population growth rate outweighs the rate of housing provision, the actual housing delivery processes are more often than not over-ambitious to the extent of not being sustainable. Most urban dwellers in Nigeria today live in dilapidated houses lacking basic amenities, unsanitary conditions or running water. In fact, most urban areas are the worse for wear as far as infrastructure and housing are concerned, despite the plan to provide 1 million housing units per year, not only to replenish decaying housing stock, but also to meet rising demand (56). This of course has undermined economic growth and development potentials in Nigeria. (59).

This paper therefore recommends that, the tempo of using the anti-graft agencies like, The Bureau of Public Procurement (BPP), The Independent Corrupt Practices Commission (ICPC), and The Economic and Financial Crimes Commission (EFCC), must see to the sustenance in tracking and exposing fraudulent and corrupt practices in Nigeria. Much emphasis must also be placed by the government on some factors like policy formulation and decision making, policy execution and monitoring, and social acceptability and economic feasibility so as to enhance sustainability in housing delivery. The pathway of economic transformation must be re-addressed and refurbished. This is to necessitate an energized, coherent and effective approach in order to free our people of poverty, insecurity, unemployment, etc. There should be effective review of the rules and regulations of the Federal Mortgage Bank which has licensed Primary Mortgage Institutions in their conditions like interest rate, bureaucracy, etc, in order to mobilize savings and supply funds for housing development, and that of the National Housing Policy which established the National Housing Fund Scheme for workers to contribute savings towards housing development programmes of the government. Governments need to address and promote policies that will enhance reduction in the cost of building materials and place much emphasis on accessibility to research in usage of local materials. From time to time, government at all levels should review all their policies and framework concerning issues such as epileptic power supply, insecurity, population, unemployment, public-private partnership, etc, so as to pave way for more housing delivery, employment generation, economic growth, etc. Government must take proactive action, in addressing the looming economic recession, based on the advice of the people.

.**REFERENCES**

(1) Abram, C. (1966). "Mens struggle for shelter in urbanising world". Housing in the Modern World. Faber and Faber Ltd, London.

(2) Adejumo, A. A. (On-line, 2014). Some Thought on Affordable and Social Housing. http://www.nigeriavillagesquare,com. (accessed on 10-24-2014)

(3) J. K. Adebiyi, (2013) Emerging Environmental Challenges and City Sustainability in the 21ST Century. First International Conference on 'Emerging Environmental Challenges and City Sustainability in the 21ST Century'. *Faculty of Environmental Studies, Rufus Giwa Polytechnic, Owo, Ondo State, Nigeria*. 12th – 13th, Feb., 2013. Pp 20-36.

(4) Adedeji, D, Alagbe, O., Aduwo, B., and Ogbiye, S., (online, 2017). Public – Private Partnership and Housing Delivery in Nigeria. http://covenantuniversity.edu.ng/Profiles/Alagbe-Oluwole/. (accessed on 8-7-2017)

(5) F. O. Adetola, (2016). Fraud and Corruption in Construction Contracts in Nigeria. Paper presented at the 2nd Departmental Lecture of Bells University Ota Ogun State. http://niqs.org.ng/wp-content/uploads/2016/05/Bell-Lecture-Fraud-Corruption-In-Construction-Contracts.pdf. (accessed on 01-07-2016)

(6) A.I. Ademiluyi, (2010). Public Housing Delivery Strategies in Nigeria: A Historical Perspective

(7) Admin. (online, 2017), The Tide News Online. http://www.thetidenewsonline.com. (accessed on 8-7-2017)

(8) K.J. Adogbo, and B.A. Kolo, (2009). The Perceptions on the use of Indigenous Building Materials by professionals in the Nigeria Building Industry. *Journal of Construction Technology*. 3: 1-4.

(9) Afe Babalola, (2016). Nigeria and Economic Recession: Way out (1) On December 7, 20162. http://www.vanguardngr.com/2016/12/nigeri

a-economic-recession-way-1. (accessed on 8-7-2017)

(10) T. Agbola, & F. Kassim, (2007). Conceptual and theoretical issues in Housing. In Ajalenkoko, J. O. (On-line, 2014).Sustainable Housing Development in Nigeria - The Financial and Infrastructural Implication. Spatial Information for Sustainable Development International Conference, Nairobi, Kenya, 2-5, October. http://www.fig.net/pub/proceedings/nairobi_abs/ajanlekoko-CMWS1-1.htm. (10-12-2014).

(11) A. A. Akeju, (2007). Challenges to Providing Affordable Housing in Nigeria. Being a Paper Presented at the 2nd Emerging Urban Africa International Conference on Housing Finance in Nigeria, Held at Sehu Yar'adua Center Abuja, October 17-19, 2007.

(12) P. O. Akanni, A. E. Oke, O. J. Omotilewa, (2014). Implications of Rising Cost of Building Materials in Lagos State Nigeria. http://sgo.sagepub.com/content/4/4/2158244014561213. (accessed on 01-07-2016)

(13) K. O. Akintunde, (2008). Housing Needs and Land Administration in Nigeria: Problems and Prospects. Social Research Network. In Smith, I.O. (Ed.). Land and Real Property Rights in Nigeria

(14) B. F. Akinyode, and H. K. Tareef, (2014). Bridging the Gap between Housing Demand and Housing Supply in Nigerian Urban Centres: A Review of Government Intervention So Far. British Journal of Arts and Social Sciences ISSN: 2046-9578, Vol.18 No.II (2014). British Journal Publishing, Inc. 2014. http://www.bjournal.co.uk/BJASS.aspx. (accessed 10-12-2014)

(15) Anosike, P. (2009). Nigerian groans under high cost of building material. *The Daily Sun*, April, 6th., Pp. 38-39.

(16) E. B. Anunike, (2011). Setting Agenda for Enhanced Development in The Provision of Low-Cost Housing and Social Services in Nigeria. The FMBN Experience." Presented to the 1st National Building and Construction Economic Roundtable (BCERT), Held at the

Shehu Musa Yar'Adua Centre, Abuja, from 14th- 15th June.

(17) Aremu, I. (2003). Development and Political Stability in Kwanashie (ed.) Korea Development Institute.

(18) Asobie, A. (2012). Challenges of Governance: Need for Transformational Leadership. Presented at National conference of ANAN. Held at Abuja October 9.

(19) Beever, R. (1999). The Challenge of Challenging Housing Markets: A New Approach. Leeds, Northern Housing Consortium and Housing Corporation.

(20) CAHF (online, 2017). Housing Finance in Nigeria. The Centre for Affordable Housing Finance in Africa (CAHF). http://housingfinanceafrica.org/countries/nigeria/. (accessed on 08-07-2017)

(21) D. P. Chrisna, (2002). Agenda 21 for Sustainable Construction in Developing Countries - A discussion document.The International Council for Research and Innovation in Building and Construction – CIB & United Nations Environment Programme International Environmental Technology Centre. UNEP-IET. CWSSD edtn. Published by the CSIR Building and Construction Technology, P. O. Box 395, Pretoria, 0001.

(22) A. O. Coker, O. S. Awokola, P O. Olomolaiye, and C. A. Booth, (2014). Challenges of urban housing quality and its associations with neighbourhood environments: insights and experiences of Ibadan City, Nigeria. *British Journal of Arts and Social Sciences ISSN: 2046-9578, Vol.18 No.II (2014) ©BritishJournal Publishing, Inc. 2014* http://www.bjournal.co.uk/BJASS.aspx. http://www.cieh.org/JEHR/challenges_urban_housing.html. (accessed on 10-12-2014)

(23) Dami, D. (online, 2017). Three Keys To Nigeria's Economic Transformation. http://www.damioluwatoyinbo.com/personal-transformation/three-keys-to-nigerias-economic-transformation/. (accessed on 08-07-2017)

(24) Ehi, O. (2009) "The Challenge of National Security and Development" A paper delivered at the Delta State Christian Professional League Seminar on Crisis Management and Nation Building at Grand Hotel, Asaba, 19th Nov.

(25) O. Enisan, and A. Ogundiran, (2013) Challenges of Housing Delivery in Metropolitan Lagos. Research on Humanities and Social Sciences ISSN 2222-1719 (Paper) ISSN 2222-2863 (Online) Vol.3, No.20, 2013. http://www.iiste.org.

(26) F. P. Eshofonie, (2008). Factors Affecting Cost Of Construction In Nigeria. A paper presented to the department of building University of Lagos Akoka, Lagos in partial fufilment of the requirements for the award of masters in construction management.

(27) H. C. Eteama, (2011). The Economics of Building and Contruction in Nigeria Development Being a paper presented at the 1st Annual Building and Construction Economic Round Table (BCERT.1) at the Shehu Musa Yar'Adua Centre, Abuja on Tuesday 14th June, 2011.

(28) J. U. Ezeokonkwo, (2010). BLD212. [lecture notes] Materials Management and Handling. Nnamdi Azikiwe University, Awka. 12th August

(29) I. F. O. Ezeonwuka, (2014). Transforming Nigeria's Economy on the Path of Sustainable Development in the 21st Century: Challenges and Reflections. Journal of African Studies. Vol., 3. July, 2014.

(30) FGN (2004). Federal Government of Nigeria. *National Housing Policy for Nigeria*, Federal Ministry of Works and Housing, (2004), Abuja.

(31) HABITAT (2007). UN-HABITAT. "Cities in a Globalizing World" Global Report on Human Settlement. Earth Scan Publication, Ltd., London.

(32) C. N. Ibenwa, A. O. K. Eze, (online, 2017). The Nigerian Economic Transformation Agenda: Religious and Security Factors, http://www.iiste.org/Journals/index.php/JEDS/article/view/11014. (accessed on 08-07-2017)

(33) Kirabo Kacyiri (On-line, 2014). Addressing housing and climate control challenges. UN-Habitat. http://www.sunnewsonline.com/new/?p=54125. (accessed on 10-12-2014)

(34) Kolawole, Y. (online 2017). How to Access the National Housing Fund. http://www.vanguardngr.com. (accessed on 08-07-2017)

(35) Mekson, J. (2008). Prices change of building materials in developing communities in Nigeria. *The Professional Builders*, Pp. 21-27

(36) T. C. Mogbo, (1999). The Retail Trade and Building Materials in Nigeria. The Quantity Surveyor. 29: 42-45

(37) Mohammed, H. Y. (2008). Nigeria: Builders groan on rising cost of building materials. *Daily Trust*, Dec., 28. p. 29.

(38) Muhammad, I. (online, 2017). "Low generation, cause of epileptic power supply" - Kaduna Electric. http://iwin.org.ng/index.php/news/item/5771-low-generation-cause-of-epileptic-power-supply-kaduna-electric (accessed on 08-07-2017)

(39) NairaProject, (online, 2017). The Role of Information Gathering in the Rapid Socio-Economic Transformation of Nigeria. http://nairaproject.com/projects/1004.html. (accessed on 08-07-2017)

(40) Njoku, J. (2007). Grappling with escalating cost of construction materials. *The Vanguard*, April 9th. Pp. 36-37.

(41) Okereke, P. A. (2003). Construction Materials: Testing and Quality Control in Tropical Climate. Owerri: Crown Publishers Ltd

(42) Okupe, O (2002). *Problem of Real Estate Developers in Nigeria*, A paper presented at a workshop Organized by the Nigerian Institute of Quantity Surveyors, Abuja, (2002)

(43) A. O. Olotuah, (2005). *Sustainable urban housing provision in Nigeria: A Critical Assessment of Development Options*, Proceedings of the Africa Union of Architects Congress, Abuja, 23-28, May, 2005, 64-74.

(44) A. O. Olotuah, and Y. M. D. Adedeji, (On-line, 2014) An Evaluation of Accessibility of Low-Income earners to housing finance in Nigeria. The Nigerian Housing Perspective. http://www.d-review.net/?p=44. (accessed **on** 10-12-2014)

(45) A. O. Olotuah and A. O. Ajenifujah, (2007). Architectural Education and Housing Provision in Nigeria. In CEBE Transactions, Online, *Journal of Centre for Education in the Built Environment*, 6 (1), Cardiff University, UK. Available at: http://www.cebe.heacademy.ac.uk/transactions/index.php

(46) A. O. Olotuah, and S. A. Bobadoye, (2009). Sustainable Housing Provision for the Urban Poor: A Review of Public Sector Intervention in Nigeria, *The Built and Human Environment Review,* 2 (2009), 51- 63.

(47) Oluba Martins (Online, 2015). Reason for Unethical Practices in the Nigerian Construction Industry. Retrieved on 22-07-2015 from the World Wide Web. http://www.valuefronteira.com/index.php/post-formats/reflections/reflections14-corruption-in-the-nigerian-construction-industry-pdf

(48) A. G. Onibokun, (1990). *Urban Housing in Nigeria.* Nigerian Institute of Social and Economic Research, Ibadan.

(49) Onuoha Paul. (2013). "Nigeria and the Journey on the Housing Sector", 25 Aug 2013. http://www.thisdaylive.com/articles/nigeria-and-the-journey-on-the-housing-sector/157215. (accessed on 10-12-2014)

(50) Ortega-Alcazar (On-line,2014). Mexico City: Housing and Neighborhoods. http://www.net/media/objects/mexico-city-

housing-and../en-gb/. (accessed on 10-12-2014)

(51) B. C. Osioma, (2013). Developing Human Capacity as an Index of National Transformation; The Certified National Accountant Nov./Dec. 2013, 8-13

(52) O. A. Oyedele, (On-line, 2016). The Challenges of Infrastructure Development in Democratic Governance. http://www.fig.net/..../TSO1C_oyedele_. (accessed on 10-02-2016)

(53) S. O. Oyediran, and A. B. (2009). Effect of Foreign Exchange Rate on Construction Material Prices in a Developing Economy. Construction Research. 3(1):1-11.

(54) Oyewole, T. (online, 2017). Impending Changes to the National Housing Fund Scheme. https://www.pwcnigeria.typepad.com. (accessed on 08-07-2017)

(55) C. S. Peterside, (2005). "Ameliorating Housing Deficit in Nigeria ...The Role of Primary and Secondary Mortgage Institutions and the Capital Market". 20th July, 2005. http://www.nigeriaworld.com. (accessed on 10-12-2014)

(56) C. S. Peterside, (2003). "Policy Foundation for Affordable Housing in Nigeria ...Role of the Secondary Mortgage Market" 14th Oct., 2003. http://www.nigeriaworld.com. (accessed on 10-12-2014)

(57) C. D. Plessis, (2002). Agenda 21 for Sustainable Construction in Developing Countries. Published by the CSIR Building and Construction Technology, P O Box 395, Pretoria, 0001 WSSD edn

(58) Property Investment, (online, 2017). Housing for All: An Obvious Delusion. https://www.itsmeizi.blogspot.co.ke. (accessed on 08-07-2017)

(59) O. A. Sorunke, and A. D. Adekanmi, (2016). Corruption and Economic Transformation in Nigeria: An Agency Theoretic Perspective. International Journal of Academic Research in Accounting,

Finance and Management SciencesVol. 6(2), pp. 140–145, © 2016 HRMARS

(60) Tejvan, P. (online, 2017). Factors that Affect the House Market. http://www.economicshelp.org. (accessed on 08-07-2017)

(61) D. W. Velde, (2015). Economic transformation: where are we heading, post-2015. https://www.odi.org/comment/8084-economic-transformation-where-are-we-heading-post-2015. (accessed on 08-07-2017).

(62) UNDP, (2010). Human Development Reports. Palgrave Macmillan 229.

(63) UN-HABITAT, (2007). *Achieving the Millennium Development Goals in Nigeria. How Far Now?* UN-Habitat' United Nations Week, Abuja Nigeria, (2007),

(64) Wikipedia. Transformation in Economic. https://en.wikipedia.org/wiki/Transformation_in_economics. (accessed on 08-07-2017)

(65) World Bank. (1990). World Bank Report, pp.30-31.

(66) Martins Akumazi, (2011). "Affordable Housing Development in Nigeria: A Micro Analysis of Modern Estate."The FMBN Experience." Presented to the 1st National Building and Construction Economic Roundtable (BCERT), Held at the Shehu Musa Yar'Adua Centre, Abuja, from 14th-15th June.

(67) My Ondo State. Com. http://ipinleondo.com/myondostate/aboutondo.php. (accessed on 09-06-2015).

(68) Ondo State (2010). Facts & Figures on Ondo State by The Department of Research and Statistics, Ministry of Economic Planning and Budget, Akure, Ondo State.

.