

Anambra State Housing Development Corporation, Awka And Service Delivery: An Evaluative Study (1999-2015)

Nwosu, C. Sarah¹ & Okafor, C. Jude PhD²

¹Department of Political Science, Nnamdi Azikiwe University, Awka

²Department of Political Science, Nnamdi Azikiwe University, Awka

Abstract: *The study investigates the Service Delivery of Anambra State Housing Development Corporation (1999-2015). The essence of public corporation is to provide goods and services at a minimum cost to the members of the public. Anambra State Housing Corporation is one of the public corporations charged with the responsibility of providing an affordable housing for the benefit of the entire populace. The nature and manner in which people live in an unsafe, unhygienic, inadequate and high cost building propelled this study. The researcher adopted Max Webers's Organization Theory as its theoretical frame work of analysis. The study reveals that a number of corrupt and mismanagement practices have negatively affected the rationale for the establishment of Anambra State Housing Development Corporation, Awka. The study also revealed that ASHDC; did not meet up with section 16(3) of the 1999 constitution of Nigeria; which compel Nigerian state to provide suitable and adequate shelter for all citizens. Based on this, the following recommendations were made; (1) Government should set up a strong monitoring team for the corporation to monitor the affairs of the corporation towards achieving its goal. (2) the manner in which politician meddle with the affairs of the corporation should be reviewed. (3) Adequate compensation should be paid to the communities where the Estates are located to avoid youth harassment to developers.*

Keywords: Housing Corporation, Service Delivery, Development, Anambra State, Nigeria.

1. INTRODUCTION

Housing has been universally accepted to be a man's second most important need, after food. It has often been said that whether we are too old or very young, jobless or employed, wealthy or indigent, accommodation is very necessary for the protection of man, his family and his belongings (Okafor, 2013). This need has been recognized globally, for instance, one of the humanistic psychologists, Abraham Maslow sees the need for shelter as the only aspect of housing. The need for adequate shelter has attracted global attention and most especially in developing countries where urbanization process is in increase. The geographical rise in population has led the country into shortage of adequate housing units in many urban centres. The incidence of this population in urban centres has created severe housing problems and has resulted to overcrowding in inadequate dwellings.

Olawale (2015) stated that the escalating housing problem is the result of health problem and have made government to see the need for intervention leading to the formulation of the Nigeria National Housing Policy whose ultimate goal is to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost. But despite all the policies, institutions and regulations put in place by various governments since independence, there is still a dearth of housing for low income earners. In a recent study conducted on housing situation in Nigeria, puts the existing stock at 23 per 1000 inhabitant. Housing deficit is put at 15million housing units (Ugonabo, 2013).

Nigeria like other countries is saddle with uncontrollable growth of the urban population caused by lack of provision of infrastructural facilities and poor economic conditions. Over 60% of Nigerian population lives

in urban centers (Okupe, 2002). This has created many problems in the sense that they live in overcrowding and inadequate dwellings This created a lot of housing problem, as many Nigerian are said to be homeless persons (Federal Government of Nigeria, 2004). Beside the incident of overcrowding, majority of the houses are constructed with all sort of second hand materials in illegal self-allocated land, they are badly maintained and lack basic necessities of live like sanitary facilities, light, air and privacy.

Nigerian government over the years at every level of governance recognizes the fact that housing problems are multi-faceted; the most visibly tackled of these problems is that of quantitative deficiency of houses in stock. Each prospective government realized that the most vulnerable group when it comes to housing deficiency is the low income group. Irrespective of this realization, these low income groups in the country are still bedeviled with myriad of housing problems. Government programmes on housing over the years are claimed by the government to be directed towards helping the poor to meet their housing needs, but from the look of things, none of these programmes have succeeded in ameliorating housing challenges confronting the poor. Despite the policy objective of housing in the country targeted at helping the needy to overcome their housing challenges 26 years after the National Housing Policy of 1991, housing situation has become a situation where the needy have less access to decent housing while the privilege few have greater chances of accessing housing.

(Okafor, 2013) has pointed out that successive governments and the general public have constantly at various times complained very bitterly over the abysmal poor level of performance of most housing corporations in charge of implementation of housing policies. He observed

that what might be called ritualistic attempts by the successive governments to improve the level of service delivery of housing programmes through periodic re-organizations appears to prove grossly ineffective. (Okafor, 2013) estimates that more than 50% of Nigeria populations live in slums and even those who could find accommodation in single rooms and in slums were luckier.

Gabriel pointing main issues in Achebe (1981) opined that anybody who says that corruption in Nigeria has not become alarming is either a fool, a crook or else does not live in this country. Corruption and mismanagement of fund are seen as a cankerworm that has eaten deep into the fabric of the Nigeria society. Through corruption, public offices have been turned into private gains for the benefit of the office holder. Through the corrupt practice found in most of the public corporations, fund meant to be used for the benefit of all has been siphoned into private pockets or mismanaged and its seems to have affected the level of service delivery which is the case with Anambra State Housing Development Corporation.

The deplorable condition of housing in Nigeria applies with equal force to Anambra State if not to a higher extent considering that more than 60% of the population lives in urban areas. Thus, Anambra State also shares in this global developmental reality; and one of the most important challenges facing the state is how to ensure adequate and affordable housing to the poor and low-income group. According to Ugonabo (2013), over the years in Anambra State, we hear that billions of naira have been allocated to ASHDC and memorandum of understanding have been signed for housing purposes but in due time not much have been achieved. Therefore, it is on this note this paper examined the factors that have affected the level of service delivery of ASHDC and in so doing, provides solutions to the problem encountered by the ASHDC in the course of meeting its goal.

2. LITERATURE REVIEW

2.1 Goals and Housing Service Level

Housing goals are broad statements of intent, focused on addressing the problems and harnessing the opportunities identified as the problem statement, and providing an overall direction to orientate more specific, practical and measurable housing objectives. An example might be where the analysis of the housing market shows that not enough housing choices exist to satisfy different needs and demand, and then a housing goal is “to support successful communities through housing choice, affordability, adaptability, accessibility and sustainability” (Usman, 2016). Housing goals are recognized when it seeks liveability, by ensuring a diverse choice of housing for an ageing and changing population, close to services, while protecting the character of suburbs and communities (Omirin, 2002).

Omoniyi & Jiboye, (2012) also argued that housing brings community cohesion and Without a suitable range of

housing, some households or whole segments of the community may be forced to move elsewhere if their needs or financial position change. This often seen where Young people leave home, couples starting a family, while older people who are no longer able to maintain their existing homes may need to move somewhere smaller, possibly cheaper and with better access to essential services. In the same way, a lack of housing diversity can work to exclude entire sections of the population from particular locations.

The goals and objectives of housing are to provide good and affordable housing for all. The objectives of housing have given the country more concern and have led to the formulation of many policies (Animu & Ruhizal, 2013). In a bid to realize the Housing goals, the Nigeria Government over the years has established many policies such as the National Housing policy of 1981, 1991, 2006. But the inability of these earlier policies and programs to adequately resolve the backlog of housing problems in the country reveals the need for more pragmatic solutions and this form the revive of Nigeria Housing Policy 2006. Taken a brief look at the 2006 Nigerian national housing policy (NHP 2006), the goal is similar to that of the 1991 policy except that the fulfillment of the 2006 NHP policy is not tied to a specific period. The scope of the policy objectives has also been widened to include some of the issues put under the 1991 policy strategies. Aminu and Ruhizal (2013) stated that given the importance of housing in the national economy, the federal government of Nigeria set up fifteen (15) man committee on urban development and housing policy. The report of the committee as accepted by the federal government was published on government white paper on the report of the presidential committee on urban development and housing in the year 2002. The policy objectives are:

- i. Develop and sustain the political will of the government for the provision of housing for Nigerians.
- ii. Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing.
- iii. Strengthen all existing public institutions involved in the housing delivery at the federal level.
- iv. Encourage and promote active participation of other tiers of government in housing delivery.
- v. Create necessary and appropriate institutional frame work for housing delivery.
- vi. Strengthen the institutional frame work to facilitate effective housing delivery.
- vii. Develop and promote measures that will mobilize long term sustainable and cheap funding for the housing sector.
- viii. Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing construction cost.

- ix. Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery.
- x. Develop and promote the use of appropriate technology in housing construction and materials production.
- xi. Make land for housing development easily accessible and affordable.
- xii. Develop and promote a national housing market.
- xiii. Enact laws and make regulations to prevent and control fire incidence in Nigeria.
- xiv. Improve the quality of rural housing, rural infrastructure and environment. (Aminu & Ruhizal, 2013, p. 67)

Aminu and Ruhizal (2013) also stipulates that the main policy thrust of 2006 is on institutional reform, capacity building, and increased financial mobilization to the housing sector, local building material production and adequate access to building land. In order to achieve the policy objectives, 22 strategies were specified in section 2.3 of the policy, which are:

- i) Strengthen and sustain the federal ministry of Housing and Urban Development to harmonize and monitor housing delivery in Nigeria.
- ii) Maintain and strengthen the department in the standard organization of Nigeria responsible for monitoring and setting minimum performance standard in the building industry.
- iii) Restructure and adequately capitalize the following institution to effectively perform their statutory roles: the federal mortgage bank of Nigeria (FMBN), Federal Housing Authority (FHA), Federal Mortgage Finance Limited (FMF) and Urban Development Bank (UDB).
- iv) Restructure and adequately fund the Nigerian Building and Road Research Institute to perform its statutory role.
- v) Nominate representative of relevant professional bodies, stake holders and organize private sector into the policy making organs.
- vi) Review as when necessary, the provision of the followings to make them more effective and enforceable: Mortgage Institutions Act, Federal Mortgage Bank of Nigeria Act, Trustee Investment Act, Insurance Act, National Housing Fund Act, Employees Housing Scheme (special provision) Act, Federal Government Staff Housing Board Act, Urban Development Bank Act, and Land Use Act.
- vii) Establish and sustain a secondary mortgage market to enhance greater accessibility to long term housing fund for house ownership among all segments of the Nigerian population.
- viii) Grant fiscal incentives to small and medium scale local manufacturers of building materials.
- ix) In collaboration with federal ministry of Housing and Urban Development, federal ministry of industries, the NBRRRI and the committee of

bankers, to promote the growth and development of small and medium scale industry in the building material sub sector.

- x) Promote and encourage partnership between research institutes and private organizations.
 - xi) Ensure the enforcement (government example) of the provisions of professional practice of building industry.
 - xii) Encourage and fund the training of skilled manpower required for the building industry.
 - xiii) Encourage the use of conventional building systems as a means for marrying the need for mass housing to employment and wealth generation.
 - xiv) Establish regional economic and infrastructural planning programmes that would enhance the socio-economic status of the rural dwellers throughout the country.
 - xv) Devise simple and affordable techniques for upgrading existing housing stock.
 - xvi) Encourage the establishment of cooperatives or housing association to enable the rural dwellers has access to fund.
 - xvii) Embark on and sustain appropriate urban renewal programmes in blighted areas.
 - xviii) Provide fiscal incentives (tax waivers, duty waivers etc) service land and expeditious planning approval process to encourage private sector participation in housing delivery.
 - xix) Encourage the establishment of, and sustain land registries in all tiers of government in the country. Promote modernization, computerization, and human resources development of land registry throughout the country with special attention to the development of coordinated and comprehensive registries for land belonging to all tiers of government and all their agencies and networking of all land registries into a national land depository.
 - xx) Provides sites and services scheme for housing nationwide.
 - xxi) Provide statistical data for effective process of housing delivery in Nigeria.
 - xxii) Seeking international bilateral and multilateral assistance for promoting housing and urban development (Aminu & Ruhizal, 2013, p. 77).
- From the above we understood that the policy emphasizes private sector participation in housing finance and investment. In fact, one of the short term measures advanced in the policy is the commencement of the implementation of a private sector lead housing construction programme. The policy also stated the role of private sectors to include participation in the employees housing scheme, establishment of the primary mortgage institutions and Cooperating with all the tiers of government in the provisions of houses. In order to resolve the problem of inadequate access to land (Aminu & Ruhizal, 2013) opined that the goal of making building plots available at the right time, in the right place and at

reasonable prices for people willing to build will re-emphasize the problem of land use act of 1978 and recommended the immediate amendment to the land use decree. The proposed amendment includes the land use registries at local government areas, review of the composition of the local government land allocation committee to include relevant professionals, amendment of the land compensation law to reflect present day economic value of land and quick payment of compensation, provision of guidelines for fixing ground rent and separation of the land use decree from the 1999 constitution of Nigeria among others. The policy also intends to improve the procedure for land registration by means of survey and cadastral maps as national system of compulsory land registration. He went further to say that the policy considered the issue of housing finance and advanced proposals for improvements. Other issues considered include building materials and construction cost, low income and rural housing it is worth noting that the new housing policy meant to address the housing needs of Nigerians. The policy emanates from the recognition of the various impediments to housing policy and programme implementation in the past and an attempt to proper long lasting solutions. However, the success of the policy depends largely on the provision of necessary political will through the creation of an enabling environment for people to own or have access to decent accommodation.

However, according to the Scan Newspaper (2012) they opined that in order for the government to address the housing challenges in the country and bearing in mind that the housing policy of 2006 could not be achieved and there was no year stated to realize the policy, the Federal Government on June 2012 approved a new housing policy targeted at ensuring the construction of one million houses annually to each region. They noted that the failure of the moribund policies necessitated the putting together of a powerful committee to strategize on the new housing policy. The new policy emphasized the central role of private sectors financing the housing activities while government regulates its activities. It also emphasized the provision of massive housing and the introduction of social housing meaning that every citizen counts (Scan Newspaper). On this platform, it's pertinent to state that despite all these policies to actualize housing goals the realistic part of it is unrealizable. In line with this, just recently the minister of Work, Power, Land and Housing; Babatunde Fashola is still clamoring for new housing policy. This shows that the housing policy of 2012 is unrealizable. He made this known during the annual general meeting and housing symposium of Shelter Afrique held in Abuja (Vanguard news, 2016).

Aminu and Ruhizal (2013) argued that the goals and the objectives of Housing will give the country more concern and will lead the country on how to formulate good polices for the provision of more adequate housing units. In agreement to this, the goals and the objectives of housing will necessitate the survival of Housing Corporation. Without goals set out by an organization, there is a tendency

that they will sail on the ship (society) without reaching a desired destination (ie achieving results). There are many Housing projects going on in the State, although they might not be completed but works are ongoing through both government and private agencies. Nevertheless, Nigeria has good policies but lack proper implementation mechanism. Some of the policies are implemented to a laudable extent but may not be fully attained. Moreover, looking at the moribund of different housing policies instituted in Nigeria, we can see that they are good and applaudable but lack proper implementation. It is good if the Nigeria government should review this policies and layout more implementable strategies rather than to keep muddling different policies that are not attainable toward the actualization of more Housing units for the benefit of a common man.

2.2 Goals of Public Corporations in Nigeria

Generally, public corporations are government-owned outfits which perform exclusive functions for the general public and citizens of the State. They are most times called 'Government Controlled Corporations' (Khan, 2005). They were specifically created by the state governments "to address market deficits and capital short-falls, promote economic development, and reduce mass unemployment ensure national control over the economy (Khan, 2005).

A Public Corporation is viewed as an artificial person, who is authorized by law to carry out particular activities and functions. It essentially has the features of several individuals who act as one. It is described as a corporate body created by the legislature with defined powers and functions and independently having a clear-cut jurisdiction over a specified area of a particular type of commercial activity. It is a part of government apparatus and three implications are hereby highlighted: Public Corporation, by virtue of its intricate relationship with government, is an instrument of public policy and its primary mission is in connection with governmental objectives and programmes. It is therefore, naturally under government control (Nwoye, 2011, p. 75).

Public Corporation by its nature mostly manages public resources, especially public money and this means that attention must be paid to mechanisms for enforcing accountability. The definitions of Public Corporation can vary between countries and can also change over time.

Public Corporations is thus: industrial, agricultural and commercial concerns, which are owned and controlled by central government (in a Unitary State) or the central government and regional that is set up as a corporate body and as part of the

governmental apparatus for entrepreneurial or entrepreneur-like objectives. Public Corporation is 'an incorporated or large unincorporated Corporation in which public authorities hold majority of the shares and/or can exercise control over management decisions' The (United Nations, 1971 p.15).

According to Nwoye (2011) Public Corporation is a Corporation owned and controlled by the government. He went further to point out that, the legal right to appoint and dismiss directors and the rights to receive the profits from the operations of a Corporation are important factors, which can be used to establish a definition of Public Corporation. Where, for example, (i) A corporation is established as a corporation with no privately exchangeable rights to the profits, and (ii) where directors are appointed by the government, the Corporation is clearly in the public sector. A limited company with 100 percent of the shares owned by the government would be one in which the government would have the power to appoint directors and in which no private individual would receive a share in the profit. It would be virtually the same as a public corporation apart from the fact that the simple sales of shares by the government would be sufficient to transform it into a normal 'private sector' company. However, the sales of less than 50 percent of the shares would still give the government the power to appoint the directors of the company, although the existence of private shareholders would contravene condition (i) above. Even the sales of more than 50 percent of the shares might still put the government in a sufficiently dominant position to influence corporate policy.

Anyanwu (1999) succinctly explained that despite the great expectations that spurred the establishment of Public Corporations and the huge investments and subventions pumped to float and maintain them, they have remained a colossal drain on the nation's hard earned resources with little positive impact on the socio-economic life of the country. In the words of Adamolekun, and Gboyega, (2007), profit is the commonest measure of efficiency in productive organizations, but it is usually regarded as non-profit; and as is to be expected, an evaluation of their performance is usually required. A resolution of this dilemma has been a major concern among scholars.

In Nigeria, the failure or inability of most of the Public Corporations to achieve the objectives for which they were created is no longer in doubt. In an address to the working party appointed in 1966 in Nigeria Statutory Cooperation and State-Owned Companies, the then Head of State said: "The present states of the statutory Corporations, state-owned companies and allied organizations have given the Federal Military Government some cause of anxiety. Sufficient time has elapsed to enable an objective fragment to be passed on whether or not these various organizations have creditably satisfied their objectives. The spate of public

opinion in the last five years and more provides available evidence that these organizations have failed to fulfill their expectation" (Nigeria Railways Corporation,1966).

According to Adamolekun and Gboyega (2007) there are several reasons for the failure of some of the Public Corporations to achieve their objectives. The first in order of precedence is that the objectives of each Corporation are never clearly defined; other reasons are fundamental non-availability of many projects, political patronage in appointment to the Board and staff, lack of suitably qualified manpower; and corruption. They further stated that in an effort to reverse the above ugly tide, Nigerian government in the early 1980s made effort to use performance contract to measure the performance of Public Corporations in Nigeria. This plan constitutes a pact between a government and the management of the Public Corporation by stating the objectives to be achieved within a given specific terms and conditions for attaining the objectives. Normally the agreement includes a formal commitment of the government to provide the necessary resources for the Corporation. The outcome of this exercise produced poor results. This is because the government did not fulfil their part of the bargain and showed no interest in monitoring the impact of the contracts.

Another manifestation of the concern about poor performance of public Corporation is the introduction of some reform measure in 1979. This reform was half-hearted and some useful reform measures recommended by review bodies such as the Onasode (1981), were never faithfully implemented. A notable example is a 1979 two- year management service agreement with Rail India Technical Services and the Dutch Royal Airtime to assist in improving the performance of the Nigerian Railways Corporation and the Nigerian Airways, respectively. The pacts were signed in 1979, but the temporary improvement in service could not be sustained. Obviously, attaining improved performance in Public Corporations requires more far-reaching reform in and greater commitment on the part of the government and her leadership and the management of the Public Corporations (Ademolekan & Gboyega 2007).

However, in support of the argument made by Anyanwu (1999), public Corporation been established to help fasten economy, have been seen as an avenue through which funds made for the development of the society are been siphoned for private gains. Therefore, these have made reasons for the establishment of public corporation to be futile. Also, Ademolekan and Gboyega(2007) clamoring for more reforms in Nigeria Public Corporation, looking at the inception of reforms in Nigeria, many reforms and policies has emerged but still not much has been credited for it. The researcher thinks that we don't need more reforms; instead, there should be a review of previous reforms for the betterment of the society.

2.3 Problem Associated with Poor Housing Delivery

Housing has been universally acknowledged as the second most indispensable item in human after food

(Maslow, 1970; Sidi, 2012). Housing has a profound impact in the health, welfare and productivity of human beings (Federal Republic of Nigeria, 1975). Housing fulfils physiological needs through the provision of security to life and property and also protects individuals from adverse weather and climatic conditions. It fulfils psychological needs through the provision of a sense of personal space and privacy (Buddenhagen, 2003) and fulfils sociological needs by providing a gathering area and communal space for family, which is the basic unit of any given society (Grunfeld, 1970; Leung, 2004; Sidi, 2012).

However, Kothari (2001) and Kothan (2009) in the support of this, opined that Housing also fulfill economic needs by functioning as a centre for commercial production. More so, Lawrence (2004) and Eni (2014) have it that living in socially undesirable housing has adverse social and psychological effects. Macpherson (1979) opined that poor housing has been held responsible for a number of social problems, including identifiable physical and mental disease of occupants, maladjustments of different kinds, intra-family and in the family crowding, low self-esteem of slum delivers, barriers to economic improvement, problem of adequately educating the children. In addition, poor housing exposes children to social vices, like juvenile delinquency, broken homes, illegitimacy, alcoholism, drug abuse, prostitution, rape, high mortality rates. According to Nubi (2008), 90% of areas boys and girls are products of poor housing and homelessness.

Ezenagwu (2000) insisted that health problems were created when a community grew in size and density without constructing proportionate health's centers and basic infrastructure simultaneously. Urban problems arise fundamentally as a result of concentration of people in specific locations, which gives rise to different types of wants and needs such as the need for housing, which leads up to the following social services, health, as well as infrastructural services like water, electricity, roads and transportation, refuse disposal, drainage and so forth.

However, as part of government effort to provide suitable and adequate shelter for the citizenry, she went into public housing provision initiative (Akeju, 2007). Public housing is visually owned and operated by the government. (Some public housing projects are managed by subcontracted private agencies).

Public/social welfare housing is housing financed, constructed or allocated by the state, usually for paragons in low income category. Sometimes it is regarded as affordable housing. Public housing is generally kept at affordable rate level or financial assistance given on low-interest loans or credit. Buddehagen (2003) and Eni (2014) stated concurrently that in Nigeria, despite the fact that the 1999 Constitution Section 16(3) under "Fundamental Objectives of State Policy" compels the Nigerian state to provide suitable and adequate shelter for all citizens" (Federal Republic of Nigeria, 1999), This is observed in the breach. The attainment of such a goal is still unrealizable.

Eni (2014) and Muoghalu (1989) stressed that government was attracted to public housing because of its visibility and the money accruing from contracts and politicians can point unit pride at the highly visible, public-aiding housing. The forgoing formed proactive and deplorable condition of housing in Awka just like every other public cooperation in Anambra State it is a higher extent considering that more than 60% of the population lives in urban areas. Thus, Anambra State also shares this global development reality and one of the most important cleavages facing the state is how to ensure adequate and affordable housing to the poor and low-income group.

Unfortunately, Eni (2014) emphasized that despite all housing service delivery, including the memorandum of understand that His Excellency Governor Willie Obiano, signed with the Irish firm, Asieur Interactional Limited group which its goal is to build 10,000 housing units for civil servants and other low income earners and also the recent signing of an (Mou) with Del farm to develop 1000 hectares of land; despite all this efforts by the state government towards achieving sustainable housing delivery to the common people, existing realities indicates that the goal is far from being achieved.

The researcher disagreed with Nubi (2008) to some reasonable extent. Area boys can be found in any place in the society, both in good Housing areas and in slums. One associating oneself in social vices is dependent on the individual's personality. There are many who live in slums but still choose to live a good life free of crimes. There are also sets of people who live in good housing areas but still engage in social vices.

2.4 Importance of Housing to the Development of Nigeria

The housing sector is the bedrock of the economy of most developed nations, an important tool for stimulating growth. Housing construction indices are some of the most common measures used by analysts to gauge economic trends. In more advanced countries like the United States of America, Britain and Canada, the sector contributes between 30 percent and 70 percent of their Gross Domestic Product (GDP) to compare to that of Nigeria which is only 3 percent (Aribigbola, 2008). He further opined that the housing sector has the potential to generate employment, increase productivity, raise standard of living and alleviate poverty. This is because investment in housing affects all facets of life through its multiplier effect on economic development through forward linkages to the financial markets and backward linkages to land, building materials, tools, furniture and Labour markets. Form a notable example giving; It is seen that the construction of a medium sized (2/3 bedrooms) bungalow is capable of directly creating employment for an average of 76 workers. Therefore, for 1000 housing units scheme of two bedroom bungalows, up to 76,000 workers will be engaged for a period of between 12-18 months. Accordingly, if in a year build of 1000-

housing units' estate in each of the 36 States of the federation, it is understood that the workforce would be 2,815,000 per annum (Aribigbola, 2008 p. 232).

According to Usman (2015) in support of the above, highlighted that housing sectors has contributed to the national development. He stated that the sector serves as an important contributor to economic growth, adding that the housing sector have a tremendous multiplier effect on the broader economy. "Housing contributes to GDP through two main channels, namely: private residential investments, such as, construction of new homes, and also via the consumption spending on housing services. He further stated that, in the USA, private residential investments contribute about 5 percent of GDP, while housing services contribute another 13 percent of GDP, summing up to a total housing sector contribution of 18 percent of GDP.

Furthermore, Iweala (2015) noted that the housing sector can support job creation and economic inclusion. She argued that "the job creation potential for the housing sector is enormous in Africa and other developing countries. In India, each new housing unit generates 1.5 direct and 8 indirect jobs. In South Africa, each housing unit creates 5.62 direct jobs and 2.5 indirect jobs. She opined that the sector can also help promote economic inclusion by creating jobs for our craftsmen and artisans such as masons, plumbers, welders, electricians, painters and so on. In addition to Social benefits, she noted that the sector also provides social benefits by contributing to community and nation building. This can be seen on the aspect of knowing that home-ownership often gives citizens a true stake in their communities. After owning a home, many citizens tend naturally to be concerned about the provision of public goods in their communities – from schools, to clinics, to security. These are intangible social benefits which a strong housing sector can help to generate, it is generally accepted that the standard of housing in a nation indexes effects economic development; standard of living and height of civilization.

The researcher supported the above views on housing as an index of development. Housing, just as Aribigbola (2008) has pointed out can bring out employment, increase productivity and alleviate poverty. Investment in Housing can change every facet of the economy. Also living in a good environment can as well shape the behavior of an individual towards inculcating good habits that can as well enhance development in the society. Inadequate housing can cause havoc to the society and can occasion more crimes that might hinder development in the country. The Government should as a matter of urgency, institute more housing units in the country so as to create more job employment, so as to eradicate different social vices associated with poor Housing.

2.5 Factors Affecting Housing Service Delivery Level

One of the fundamental problems of Nigeria is corruption. It has thrived, progressed and flourished unabated. Corruption has been institutionalized to the point

of accepting it as part of our system. Corruption is ubiquitous, it is found all over the world, but the degree of its manifestation varies from system to system (Lawal & Oladunjoye, 2010). According to Onu, Umeziruike, and Biereenu (2009), they opined that there can never be proper resource management under a corrupt setting. In position to this context, Hussain (2009) went further to say that "corruption is a plague that has attack the majority of the developing world. once it hits, it works its way gradually through the entire system, until each and every activity that occurs in developing nations is affected by it, to the point where it seems a natural way of life". Corruption is as old as man, and it is because of corruption that God destroyed the first generation of man, thus; Now God saw that the earth was badly corrupt and was filled with violence. God observed all these corruptions in the world, for everyone on earth was corrupt. So God said to Noah, "I have decided to destroy all living creatures, for they have filled the earth with violence. Yes, I will wipe then all out along with the earth" (Genesis 6- vs11-13 NLT).

Corruption is a social phenomenon that is difficult to define, and it does not have a universally accepted definition. The definition varies depending on the inclination of the scholar and perception of the concept. Mohammed (2013) is of the opinion that corruption is a "complex and multifaceted phenomenon with multiple causes and effects, as it takes on various forms and contexts" (p. 120). Similarly, Tanzi (1998) is of the view that while it is hard to define corruption, the crisis that is linked to corruption is not difficult to identify. The United Nations Global Programme against Corruption (GPAC) defines political corruption as the "abuse of power for private gain." In a similar vein, it also put forward a lucid definition of the concept as "the abuse of entrusted power for private gain." Waziri (2010) views corruption as a pervasion or a change from the generally accepted law or rules for personal benefit. Azelama (2002) defines corruption as any action or omission enacted by a member of an organization, which is against the rules, regulations, norms, and ethics of the organization and the purpose is to meet the selfish end of the member at the detriment of the organization. Public office is abused for private gain when an official accepts, solicits, or extorts a bribe. Mohammed (2013) observes that public office can be abused for selfish gain even if bribery does not take place. This implies that corruption in service delivery could be defined in the form of patronage, favoritism in the award of contract, procurement scam, tribalism and nepotism in recruitment and promotion, unfair punishment/sanctions for public officials. Given the above definitions, corruption implies any action that violates service delivery rules/the formal duties of any public role, rules, or norms with regard to public trust.

Onu et al. (2009) argued that no matter how visible corruption is, and the higher of the probability of been caught and prosecuted in any country, there tends to be lower activities of corrupt practices. If the prosecution of corruption is high the level of corruption will be drastically

low. He went further to point out that the level of accountability imposed on public office holder increases the incidence of corruption and retards service delivery and good governance. In an economy where a highly placed public officer can do anything, whether corrupt or not, through the power vested on him, poverty tends to be high. According to Onu et al. (2009), there are two major institutions required in fighting corruption such as institution of horizontal accountability and institution of vertical accountability. He said "institutions of horizontal accountability are the ones like the Economic and Financial Crimes Commission (EFCC), Independent Corruption Practices and other related Offences Commission (ICPC), which are important institutions. However, there are critical missing elements, especially with the vertical accountability, which has to do with the ability to hold their leaders responsible for their action, is missing in Nigeria approach of fighting corruption. This has equally made the Nigerian government not to be responsible to the people. A critical example is the impeachment of Governor Peter Obi of Anambra State by a section of the legislature despite the cries of the entire populace of Anambra State.

According to Osawe (2014) argued that the performance of Nigeria public service has been a major concern to policy makers and researchers as well. This is because despite all measures put in place to arrest the performance in service delivery, it seems it has defiled all approaches toward tackling the problem of inefficiency and capacity collapse. The public service reforms have not been able to correct the ills of the public service especially in the area of service delivery. Osawe also stated that "in the Nigeria public service system, professionalism and unbureaucratic ethics have been abandoned and the act of corruption and other unprofessional act have become the norms of civil service. Tribalism, nepotism, embezzlement, influence peddling, use of position for self-enrichment, bureaucratic bullying, excessive centralization, multiplication of agencies, partiality, deject and denounced behaviors like moonlighting absenteeism, lateness to work, among other vices are now the other of the day in public services".

Osawe (2014) in describing the state of Nigeria public service said that, the public service is in a state of comma and may take time to wake it up if ever possible. Independent Policy Group (2003) maintained that "the Nigeria society harbors so many people who behave opportunistically, as free riders, rent seekers, people who have their eyes on public funds or whom are quick to bribe their way out of situations". In the groups' opinion, the public service is filled with corrupt practices, employees who are not qualified for the position they are, thereby, throwing professionalism away in public service. However, the public service has thus come to be associated with corruption, and all spices leading to inefficiency, ineffectiveness and poor level of satisfaction with service delivered by public agencies thereby calling for a mechanism of curbing the tide of unethical and

unprofessional practice in the Nigeria public service. (Osawe,2014)

Abudullahi (2013) noted that over the decades since 1996, Nigeria has evolved as an undemocratic and pseudo autocratic nation thus transforming the civil servant into an institution to execute the unquestioned, will and whims of unaccountable military juntas. Recruitment into the civil service has been influenced by patronage and politics. Nepotism and tribalism is the order of the day. Because of the political under tune entrenched in public service people are recruited base on tribe and connections. Unprofessional and incompetent hands are now recruited into public service; poor salaries of the public servant are also contributing to the collapse of the Nigeria public service. The wages, salaries and financial entitlements of the workers hardly ever meet their needs. As a result of these; staff engages in corrupt practice which includes bribery, conniving with contractors by inflating contracts and the outright leaking and sales of government information.

Although corruption in service delivery is perceived differently from one territory and geographical location to another, the following behaviors are regarded as forms of corruption in Nigeria service delivery: acceptance of gratification; succumbing to inducement and undue influence; embezzlement; conflict of interests, for example, the award of contracts by public office holders to cronies, family members, and personally held companies; bribery; fraud; nepotism and tribalism in recruitment/appointment, promotion; kickback on contract; rigging of elections; misappropriation and conversion of public funds for personal gains; procurement scam; leaking tender information to friends and relations; diversion and misappropriation of funds through manipulation or falsification of financial records; payment for favorable judicial decisions, and so on (Azelama, 2002; Ijewereme, 2013; Waziri, 2010). Nwoye (as cited in Onu, 2003) maintained that corruption places a country in low international esteem and confidence, creates resource mismanagement, misapplication and diversion, increases the cost of doing business, distorts and impedes public expenditure, deters foreign investment, distorts and perverts legal and Administrative rules, impedes foreign and humanitarian aid/assistance etc. All these negative effects impede a nation's development. Also Onu (2003) opines that the problem with negative effect of corruption is that they are self-evident on only scientific academic analysis but in superficial physical terms it appears to be physical development or economic development to those officials and geo-political areas involved in corrupt practices. Therefore, this applies that while macro-economic impact of corruption is very detrimental; the micro-effects appear to be beneficial to the citizens.

Mohammed (2013), Tanzi (1998) and Waziri (2010) have succeeded in listing the forms of corruption in service delivery of Public Corporations. In support of their views, corruption has eaten deep into the fabric of our societies and as such, it has affected the service delivery of

Public Corporation. Although the scholars did specifically state how these corrupt practices are made manifest and how it can be curbed or measures set out to curb them, but has failed to present the performance of these institutions set out to fight corruption; if they have delivered the service they are meant to deliver or if they have failed. Meanwhile, the researcher to some extents disagreed with the definition given by Waziri (2010). He viewed corruption as a change from general accepted laws or rules for personal gain. Change is constant in the society, therefore, change in rules or laws can be in favour or against a particular policy of the state. Change in rules and in laws may not bring corruption.

2.6 Effect of Adverse Housing factors

Housing delivery in Nigeria has been a serious challenge to the government, private sector as well as individuals despite the efforts put in that direction. It is believed that Nigeria has housing deficit of about 17 million and efforts to bridge the gap by previous governments yielded little result (Usman, 2016). A couple of National Housing policies introduced by past governments with the intention of bridging the deficit were either jettison mid-way or not implemented at all to the detriment of the masses who are helpless in their desire to get shelter (Okafor, 2013).

According to Usman (2016), the past administration of president Goodluck Jonathan initiated the policy of churning out 10,000 houses yearly as part of his transformation agenda but nothing tangible was achieved. The non-accessibility to land, high cost of land acquisition, high cost of providing infrastructures, bureaucracy in land approval processes, lack of affordable housing finance and non-use of construction professional and absence of professional advice by prospective housing developers are key obstacles to bridging the housing deficit.

Musa (2016) explained that the issues of housing delivery could only be made easy if governments at all levels have the political will to address the above mentioned factors challenging housing delivery in the country. He added that if the leaders continue to follow the same pattern of not implementing housing policy, housing delivery would continue to be a mirage in the country. Ekejiuba (2008), argued that getting access to land for building construction in Nigeria is a very big challenge because land allocation procedures is bedeviled with so much corruption that only land speculators who are ready to pay huge amounts as bribe get land allocated to them directly from the government. Even when the land is put into the open market only those who can pay so much and can afford the land from the speculators end up getting the land. This high cost is invariably transferred to whoever that will either rent or buy the property when it is eventually constructed.

2.6.1 High Cost of Land Acquisition

Musa (2016) said that land is expensive to acquire as it is usually sourced from either the government or the

traditional land owners. Either ways, land does not get directly to those who need them for housing development. As a result of this, by the time it gets to the prospective developer, the land is acquired at very expensive and exuberant rate that will add up to the cost of the construction which invariably makes houses expensive and delivery a challenge. In relationship to the above view, Ugonnabo (2013), asserted that the State partakes in this ugly tide. However, based on the information gathered from a close source of the corporation, one of the plots of land secured by the government was surveyed, by the surveyor. He quoted that the Estate in question was about 47.2 hectares as against 59.2 hectares of land he surveyed. It was when another surveyor came and surveyed the plots; the original result came out as against the result the former surveyed. The previous surveyor falsified the result so that he can connive with the developer in sharing the proceeds. The town planners are not left out in this corrupt practices; they also map out huge space needed for a particular infrastructure for their selfish gains, making the cost of housing delivery to be high.

More so, Ugonnabo (2013) highlighted that the rate which one can get his certificate of occupancy in ASHDC is alarming. This has made most of investors to flee to the neighbouring States. He went further to say that the rate which workers in ASHDC and government extort money from the land allottees it's quite unfair, they don't pay according to ability but according to the location. This case is seen in GRA where charge done by the Anambra Property Land Use Charge (APLUC) is N500,000. There are other charges seen as a personal income task payable by the individual who possess land in the estate in question; such charges include Ground Rent per annum N10,000 - N20,000, Residential Property N300,000, Commercial Property N750,000, Approval Fees (storey building, Bungalow, Boys Quarters) N100,000 – 200,000) etc. All these charges are placed on allottees depending on the location of the Estate in question. Also from the information gathered, we found out that some key officials will meet with the original owners of the land to inflate the cost of the land for their own selfish gains, thereby making the cost of land to be high to the allottees.

2.6.2 High Costs of Providing Infrastructure

Ekejiuba (2008) explained that infrastructure like roads, drainages; electricity, portable water and telecommunications are expensive to put in place in Nigeria. Government is usually responsible for providing this infrastructure but many developing areas across the country lack this basic infrastructure. For a developer to provide good and habitable housing he will need to provide infrastructure which is quite expensive. Most areas remain undeveloped and anybody interested in developing a house will have to resort to sinking a borehole to have access to portable water as well as buying his own transformer and this will be credited on the side of the government at the final cost of delivering the houses. A clear picture of this

incident is seen from the information gathered, when the former Governor of the State, Peter Obi gave Ngozika Estate ph.1&11 Extension to Rockland Ltd to develop. The then Governor did not give the Estate to the corporation; rather to the private developer; because of some personal reasons of affiliations. The private developer misappropriated the money to some key officials; the developer couldn't deliver the expected service to the Estate. Now, the allottees in the Estate are beckoning on the government to provide the required infrastructures required. No doubt, the government will provide these infrastructures because they will not like to review what has happened to the resources budgeted to provide these infrastructures; because they will be affected.

2.6.3 Bureaucracy in Approval Processes

According to Ugonabo (2013) despite the huge sum of monies paid for approval fee, the process for getting approval for housing development is laced with so much problems that approvals take so long to be granted. In some cases, greedy and corrupt approval officials deny sincere and uncompromising developers' approval until they have been made to part with huge sum of money to facilitate the approval. This problem contributes immensely to the challenges in housing delivery. He stressed that in Anambra most houses are not built in line with the legalized actual plan of that area. In respect to this, structures are built any how without good road networks, yet the plan of the house takes 6-12 months for approval. Yet they approve uneven plan for the land owners according to the extent of the extorted fund from the land owner, knowing fully that they have their own share in it. This has identified that there is a presence of administrative corruption and bureaucratic bottlenecks which pushes cost of approval thereby neglecting impacting housing delivery by the housing corporation.

2.6.4 Lack of Affordable Housing Finance

Housing development all over the world required huge finances. Except for organization that have enough resources to go into housing development, private individuals who depend on their monthly income or their annual lump sum allowances do not have the kind of resources required to start and complete housing projects within a 12 -18 months' duration. Because of their level of income, a house as small as a 3-bedroom flat can take up to seven to 10 years to develop. Sadly, financial institutions do not provide long term finance for housing development (Okereke, 2009). The lack of housing finance constitutes a major problem of housing delivery in Nigeria. The lack of long term funding by available mortgage institution whose primary purpose of existence is to support housing delivery by giving 1% interest rate long term loans has also impacted negatively in housing delivery. This is because they contribute only a very small percentage to the housing stock in view of their high interest rates and short time payment term which are never affordable to small and medium income earners (Ugonabo, 2013).

According Oduwaye (2017) expressed that mortgage bank in Anambra is not operating as a mortgage banks, rather they operate as a commercial bank it is so because they see the loans to finance housing projects as a long term goal which they will not achieve much from it rather they choose to give loans to most business people who will collect loans and payback in a short time with more interest rate. This issue needs to be addressed because mortgage banks are being established and financed by the federal government to grant loans to the low income earners who wish to develop their lands in other to benefit from it.

2.6.5 High Cost of Construction and Non-Use of Construction Professionals

Ugonabo (2013) opined that Most of the developers in the State always hike price starting from the cost of materials used in building houses to the labourers used for the constructions. These have equally made most of the houses in the Estate to be costly as at one residential building can be sold up to N600,000,000 – N900,000,000 depending on the location of the Estate. These high costs of construction will hinder service delivery in the State; as the poor ones cannot thoroughly afford it. The unwillingness of some prospective house owners to engage and pay professionals is also a major impediment to housing delivery in Nigeria. These have contradicted the objectives of housing pointed out by Aminu and Ruhizal (2013). Most of the developers in a bid to cut cost do not seek professional advice on the best approach for their building projects. They are most times ill advised by quacks into venturing into housing projects that fail as a result of poor planning, under costing, use of wrong construction methodology as well as use of poor quality building materials.

2.6.6 Double and Allocation of Non-Existing Plots

According to (Ugonabo, 2013) the major instrument used to administer land in Anambra State is the Land Use Act (Cap. L.5 LFN 2004 (Decree No 6 of 1978). He went further to state that successive administrations in the state have been making land policies in the state and implementing indiscriminately. Obunadike (2008) identified a number of problems associated with land policies implementation in Anambra state to include;

- The issue of double allocation and allocation of non-existent plots.
- The problems of block allocations to groups like the Abuja Housing Estate sited in the area already allocated to other people with subsisting certificates of occupancy.
- The problem of redesigning some layouts and allocating same to different people, thus creating problem of displaced allottees.
- Resistance by expropriated land owners over acquisition of their land. In some cases, they extort some money from the allottees or cart away stacked building materials of the allottees especially in

Agu Awka Layout and Trans-Nkisi Layout, Onitsha. - Reservation of 20% of realized plots in any government layout and given to land owning community as compensatory plots.

Similarly, successive administrations in the state indulge in constant revocation and review of allocations made by previous administrations. Meze (2011) asserts that since the creation of the state in 1991, allottees of government plots are never sure of the status of the plots allocated to them because such allocations are subjected to constant revocation exercises. The foregoing uncoordinated policies and practices impact negatively on provision of safe, adequate and affordable housing for the citizens of the state. Emphasizing more on this, Ujummadu (2017) Opined that Governor Willie Obiano revoked the land giving to the Federal Government under the Dr. Chinwoke Mbadinujus' administration. But due to delay the by Federal Government to build the site and service scheme that would enable the allottees identify their lands, most of then became frustrated and later started reselling their plots because of this the state government revoked the allocation, thereby causing more pains to the allottees.

2.6.7 Youth/Touts Harassment of Developers

Virtually in all urban towns in the state ranging from Onitsha, Obosi, Nkpor, Nkwelle-Ezunaka to Awka, they have emerged powerful youth/touts associations that harass and disturb real estate developers from carrying out development. In Onitsha you cannot carry out repairs or renovation of your old house without paying development fee, levy or royalty to the youth association. When you fail to pay before commencing development, they will seize and cart away the tools of the artisans together with some lightweight building materials until the developer settles them. It is regrettable that even with the enactment of Prohibition of Fraudulent Practices on Land and Property Law 2012, these youth associations are still fully operational in their various towns. The annoying aspect of this practice is that there are various distinct groups operating in the same area to the effect that if you settle one group, the next day another group will pose to be the authentic group and so on. This frustrating situation is driving away investors in housing from the state to some neighboring states where investment climate is friendlier (Meze, 2011).

In support of the above views, on corrupt practices associated with Housing Corporation it is observed that unnecessary forms of extortion right from sales of lands forms to the building of houses. All this necessitated the problem of high cost of rents in Anambra State, especially in Awka metropolis. The alarming rate of rented apartments in Awka metropolis is nothing to write home about and it has equally made workers and business men who have their businesses in Awka to live in houses near Awka metropolis. Most landlords in Awka have kept on increasing house rent because of high cost of utility bills imposed on them by the

government. This tends to make life more difficult for the poor masses in the society.

3. THEORETICAL FRAMEWORK

The study is utilized Max Weber's Organization Theory as its theoretical framework of analysis. The modern organization theory is rooted in concepts and was developed during the beginnings of the industrial revolution in the 1800s and early 1900s. Of a considerable import during that period was the research done by German Sociologist Max Weber (1864-1920). Weber believed that bureaucracies, staffed by bureaucrats, represented the ideal organizational form. This theory was chosen among others because Weber based his model bureaucracy on legal and absolute authority, logic and order. With this attributes, the aims and objectives of the housing goals will be achieved. In Weber's idealized organizational structure, responsibilities for workers are clearly defined and behaviour is tightly controlled by rules, policies and procedures.

Weber's theory of organizations, like others of the period, reflected an impersonal attitude toward the people in the organization. Indeed, the work force, with its personal facilities and imperfections was regarded as a potential detriment to the efficiency of any system. Weber's views on bureaucracy provided important insight into the era's conceptions of process efficiency, division of labour and authority.

Other key contributors or developers of this theory include, Henri Fayol, Elton Mayo, Abraham Maslow and Douglas Macgregor. The modern organization theory focuses primarily on human organization, and it therefore treats organization as a system of mutually dependent variables, which studies the key elements in an organization, how they interact with one another and the influence of the environment in the organization (Ezeani, 2005). The theory according to Ezeani (2005) identified the following parts of the system: the individual and the personality structure he brings to the organization; the formal organization – interrelated patterns of jobs, which make up the structure of the system; the informal organization status, role pattern and the physical environment of work. All the parts interact and are linked together through the following processes: Communication, which is the method by which action is evoked from the parts of the system; balance, which refers to the equity breeding mechanisms that harmoniously maintain the structured relationship of the parts to each other in the society. Essentially, the modern organization theory has its advantage over other theories, its distinctive qualities which comprise its conceptual analytical base, its reliance on empirical research data and most in through division of labor. The importance of modern organization theory is further stated by Asolo (2000) that Human behavior in organization, and indeed, organization itself, cannot be adequately understood within the ground rules of classical and neoclassical doctrines.

Public Corporation as an Organization is an assembly of people working together to achieve common

objectives through division of labour. They are being divided in groups to attain the very purpose of serving the public which they are working for. Public Corporations provide a means of using individual's strengths within a group to achieve more than can be accomplished by aggregate efforts of group members working individually. The impersonal attitude seen in Max Weber's modern organizational theory represents that the workers in ASHDC are not guided by their personal attitude towards the delivery of its services, but rather, they are guided by the organizational rules and norms. The employees are believed to be the 'back bone' of every public Corporation. The employees in ASHDC does not work with their own aspiration rather, they ensure that the policies and programmes towards achieving a sustainable housing service delivery is achieved. The government taking note of the informal group in the organization is expected to train the employees with the overriding interest of the corporation; on the need of achieving a sustainable housing service delivery in the State. Hence, their quality (skills), work processes and development must be taken into as important factors of delivery by the government. More so, training the government must embark on, must be on a professional base, the employees may have their own skills that may not be in conformity with the Corporation's objectives the government must invite expertise to train the workers towards rendering the desired services expected from them.

However, in recognizing Max Weber's model organization theory as the most efficient form of organization and even indispensable for modern organization, it is still seen criticized on the ground that it is a threat to individual freedoms and ongoing bureaucratization as leading to a polar might of icy darkness" (Bureaucracy) in which increasing rationalization of human life traps individuals in the aforementioned "iron cage of bureaucratic.

4. HOUSING SITUATION AND SERVICE DELIVERY IN ANAMBRA STATE HOUSING CORPORATION

Eni (2014), posit that since the creation of the state in 1991, the housing situation in the state could be described as deplorable and needs declaration of state of emergency in the sector. Shortage of housing in the three major towns of Awka, Onitsha, Nnewi appears intractable with increasing rural-urban drift and as more civil servants are moving to Awka the state capital. Residential accommodation and public buildings are very scarce and even some government offices are still operating in rented houses. Eni, stressed that this scarcity of housing has made

the cost of rented buildings very high as three bed room flat rents between N200,000 – N300,000 per annum and a duplex lets for between N500,000 – N2,000,000 per annum in the three mega cities of Onitsha, Awka and Nnewi. Obviously these rents are not affordable by majority of the civil servants resulting in emergence of squatter settlements as alterative accommodation. Onu, agreed with this statement by saying that:

Before the administration of formal Governor peter Obi, a lot of housing projects had been abandon in Anambra State for years, while the state Housing Development Corporation had been quarantined in an obscured place inside Awka Town in a rented apartment since the creation of the State. But all that is history following the creation of a permanent head office in 2006, for the Anambra State Housing Development Corporation (ASHDC) (Onu, 2008).

More so, Ezenagwu (2000) stated that Extensive illegal and unregulated building patterns predominates the urban town in the state. Buildings are put up without regard to existing building and health codes or zoning the sub division regulations. Thus; creating slum and squatter conditions in which most residents in the state now live. This ugly situation still persists today and not much has been done by government to increase the housing stock in relation to demand for residential and office accommodation in the state especially Awka the state capital.

Meanwhile, Onu (2008) asserted that the cost of building houses is increasing every day and its becoming increasingly difficult for an average civil servant to build and own houses unless government embark on massive construction of low cost Housing Estates in Awka, Onitsha and Nnewi, that has increased urban population and commercial activities. He emphasized that the foregoing scenario necessitated the existence of many slums and blighted urban areas without basic infrastructures and social amenities to make life comfortable for urban dwellers.

However, realizing the importance of secured access to land as a fundamental challenge to housing delivering in urban area, successive governments in Anambra state has developed/created government residential Layouts which were fully/partly develop for the public while the rest were developed /created as a site and services schemes and allocated to members of the public.

There are many existing state and federal government residential layouts, but however as regard to the study in context, the researcher will state the existing State Government Residential Layout Estates in Anambra State. They are as follows;

| S/N | Name of location | No of Residential plots | Status of Development |
|-----|------------------|-------------------------|--|
| 1 | Fegge layout | 1071 | Fully developed and functional, old layout |
| 2 | GRA | 473 | Fully developed and functional, old layout |
| 3 | Akpaka Layout | 2725 | Party developed/set of illegal possession and encroachment by natives and speculators No |

| | | | infrastructure |
|----|--|------|--|
| 4 | Trans Nkisi Layout Phase 1&11 | 2725 | No infrastructure. Rural claims between Onitsha and NkwelleEzunaka. |
| 5 | Trans Nkisi Layout | 739 | No infrastructure. Rural claims between Onitsha and NkwelleEzunaka |
| 6 | Niger Bridge Head | 541 | Fully developed and functional managed by housing corporation |
| 7 | Hill view Housing | 696 | Partly developed managed by Housing Corporation. |
| 8 | Ahocol Estate | 10 | Developed managed by Housing Corporation. |
| 9 | Agu- Awka GRA | 1223 | Not a settled layout. Incessant encroachment by natives-partly developed |
| 10 | Unity Layout | 2000 | Returned to the natives |
| 11 | Presidential Layout | 1119 | No payment of compensation. Re-entry by natives illegal parcellation and sale by natives |
| 12 | Iyiagu Layout | 283 | Partly functional, No infrastructures. Natives are disturbing and chasing allot tees. |
| 13 | Abuja Estate Phase I | 99 | Almost fully developed and functional |
| 14 | New Town Layout | 1560 | Settled but no infrastructure. The layout is dormant |
| 15 | Nkonko Layout | 800 | Settled but no infrastructures in the place yet to be allocated to general public |
| 16 | Udoka Housing Estate | 333 | Fully developed and functional, managed by Housing Corporation |
| 17 | Liberation Housing Estate Nawfia/EnugwuAgidi | 700 | Not settled, no infrastructure, managed by Housing Corporation |
| 18 | Ahocol Phase II | 122 | Fully developed and functional, managed by Housing Corporation |
| 19 | Ahocol Extension | 54 | Fully developed and functional, managed by Housing corporation |
| 20 | New Heaven Estate Mgakwu | 248 | Not developed, managed by Housing Corporation |
| 21 | Inner City Estate | 8 | Fully developed and functional, managed by Housing Corporation |
| 22 | Ngozika Estate Phase I | 420 | Fully developed and functional, managed by Housing Corporation |
| 23 | Ngozika Estate Phase I Extension | 71 | Not developed, managed by Housing Corporation |
| 24 | Light of Nation (Ngozika Estate Phase I Extension) | 400 | Partly developed, managed by Housing Corporation. |
| 25 | Eme Court Layout | 32 | No infrastructures, partly developed and functional |
| 26 | Otolo utu mii layout | 369 | Not settled, dormant and not functional |
| 27 | Mii GRA Nnewi, Orafite/Ozubulu | 131 | Not settled, No compensation payment. Not functional |
| 28 | Okwuzukpe Re development Layout Sihenu, UmuenemeOtolo, Nnewi | 80 | Not developed. Not functional. |

Source: Ugonabo (2013) civil and environmental field research.

Note that some of the residential layouts that wished to be created by successive administrations in the state could not be actualized as a result of inelegant revocation and compensation procedures. As payment of compensation completes land acquisition process, it follows that non-payment of adequate compensation delays acquisition process as the case of many non-actualized layouts in the

state. The customary owners of these layouts have tended to re-enter or re-possess their land, percolate same land and sell to interested member of the public. Thus over the same parcel of land two different persons will be claiming ownership. The foregoing scenario is what is obtainable in some of the state government layouts compounding the problem of lack of secure access to land in the state (p. 209).

Table Showing the Fees and Other Charges at Anambra State Housing Development Corporation, Awka, as at Reviewed in 2017.

| S/N | ITEM | RATE (₦) | LOCATION |
|-----|---|--------------|---|
| 1 | Ground Rent per annum (P.A) | 10,000.00 | Udoka, AHOCOL I & II, AHOCOLInnercity, Oganiru, NigerBridge, Ngozikaph.I,II&EXT.Obinwanne, Newlife, Savanna I&II, Hill View, New Haven & Liberation Estates |
| 2 | Estate Management Fees (P.A) | 20,000.00 | Udoka, AHOCOL I & II, AHOCOLInnercity, Oganiru, Niger Bridge, Ngozikaph.I,II& EXT. Newlife, Savanna I&II, & Liberation Estates |
| 3 | Estate Management Fees (P.A) | 10,000.00 | New Haven Estate |
| 4 | Estate Management Fees (P.A) | 30,000.00 | Niger Bridge Head, Obinwanne& Hill ViewEstates |
| 5 | Residential Property | | |
| I | Consent fee | | |
| A | 300-399m2 | 300,000.00 | |
| B | 400-749m2 | | |
| C | 750m2- and above | | |
| ii | Perfection of Title Documents | | |
| A | Legal fee | | |
| B | Survey fee | | |
| C | Preparation | 300,000.00 | |
| D | Registration | | |
| 6 | Commercial property | | |
| A | Consent fee | 750,000.00 | |
| B | Perfection of Tile Document | | |
| C | Legal Fees | | |
| D | Survey | | |
| E | Preparation | 600,000.00 | |
| F | Registration | | |
| 7 | Residential plots | 100,000.00 | |
| 8 | Commercial plots | 200,000.00 | |
| 9 | Approval fee (storey) | 200,000.00 | |
| 10 | Approval fee (Bungalow) | 150,000.00 | |
| 11 | Approval fee (Boys quarters) | 100,000.00 | |
| 12 | Building Extension/Modification | 100,000.00 | |
| 13 | Fencing fee for residential property | 100,000.00 | |
| 14 | Fencing fee for Commercial Property | 250,000.00 | |
| 15 | Penalty for Development without prior Approval | 200,000.00 | |
| 16 | Penalty for Non-payment of Ground Rent and Estate Management Charges as at When Due | 10% | |
| 17 | Penalty for Non Payment of (IDF) as at When Due | 10% | |
| 18 | Title Examination Search fee/ Information on Property | 30,000.00 | |
| 19 | Change of use from Residential to Commercial use | 3,000,000.00 | |

| | | | |
|----|--|---------------------|--|
| 20 | Change of Use from Bungalow to Storey Building | 500,000.00 | |
| 21 | Provision of Certified True Copy of Documents | 50,000.00 | |
| 22 | Provision of Certified true Copy of Building Drawing | 50,000.00 | |
| 23 | Non Refundable Application Fee for purchase of Residential Plots | 40,000.00 | |
| 24 | Development of Pent House | 1,000,000.00 | |
| 25 | Non Refundable Application Fee For Street Naming for Individuals | 10,000.00 | |
| 26 | Street Naming Statutory Fee for Individuals | 300,000.00 | |
| 27 | Non Refundable Application Fee for Street Naming for Companies, Towns/Organization | 20,000.00 | |
| 28 | Street naming Statutory Fee for Companies, Towns/Organization | 350,000.00 | |

Source: Researcher (2017) Field Study

From this table, we found out there are a lot of charges placed on residential and commercial plots of ASHDC Estates. The charges placed on these plots are based on the location of the Estates in question and not according to ability. Although, from this charges, the corporation generates more revenues; but these charges are to the expense of the allottees in the Estates. Most of the allottees find it difficult to pay these charges, thereby, making services not to be delivered as needed in these Estates. It will make most of commercial building at the Estate to be costlier; making it less affordable for the low income learners.

5. CONCLUSION

Housing has been universally acknowledged as the second most indispensable item in human after food. It has a profound impact in health, welfare and productivity of individuals and human beings. In the foregoing, the researcher has undertaken critical analysis in the service delivery level of Anambra State Housing Development Corporation. Based on the findings of the study, The issues ranging from non-provision of access to land, high cost of land, lack of estate development, non-provision of affordable housing, non-provision of infrastructural development fund, high rate of fees, lack of finance from the mortgage bank, double allocation of non-existing plot, employment of quacks as professional, individuals developing their lands, building without the legal plan, nonfunctional estates, have affected the level of service delivery and shows that corruption and mismanagement are significant in service delivery level of ASHDC.

6. RECOMMENDATIONS

Based on this study, we realized that government has embarked on many policies and regulations since independence till now to institute efficient, effective, affordable and sustainable housing delivery processes as regards to the functions of public corporations in Anambra state. Government should provide more adequate housing based on the demand of more housing needs in the society. Housing needs is recognized globally, especially when one of the humanistic psychologist Abraham Maslow, sees the need of shelter as an aspect of housing. Also the 1999 constitution section 16(3) under “fundamental objective of the state policy” compels the Nigerian state to provide suitable and adequate shelter for all citizens. Against this backdrop, the research recommends that:

- i. The government should set strong monitoring team so as to monitor closely the affairs of the Corporation; in order to know if the corporation is really achieving their desired set goals thereby, identifying the lapses incurred and paving way for solutions to the problem encountered. This will go a long way to address issues of mismanagement in the corporation.
- ii. The manner in which the politicians meddle with the affairs of the corporation should be reviewed.
- iii. Adequate compensation should be paid to the communities where the Estates are located to avoid youth harassment to developers.

7. REFERENCES

- [1] Abudullahi, M. (2013). Ethics and Accountability in Nigeria public service: its collapse and the way forward. *Academic journal of interdisciplinary studies by MCSER-CEMAS- Sapienza university of*

- Rom, retrieved from <http://www.ethicsandaccountabilityinnig.org>.
- [2] Ademolekan, L. & Gboyega, A. (1979). *Public enterprise and its' effect on productivity*. Ibandan, Oyo:YayaGoza Publishers.
- [3] Adesanmi, N. (2011). *Entrepreneurship development: The Nigeria perspective*. Lagos. Oladelu Press.
- [4] Aminu, G. & Ruhizal, R. (2013). Housing policies and programmes in Nigeria: *A Review of the concept and Implementation*. 13(2), 60-68
- [5] Anya, A. (2003). *Comments on privatization in Nigeria*. The Itarghe Netherlands. A paper presented at the Nigeria economic summit university of Ibadan, Nigeria.
- [6] Anyanwu, I. (1999). *The Structure of Nigeria economy 1960-1997.*, Onitsha, Anambra: foanere educational publishers Ltd.
- [7] Aribigbola, L. (2008). Housing Policy Formulation in Developing Countries: *Evidence of Programe Implementation from Akure, Ondo State-Nigeria* journal of Human Ecology, 23(2): 225-234(2008)
- [8] Azelama, J. (2002). *Public Enterprises Management in Nigeria*. Benin-city, Edo Nigeria. Ambik Press.
- [9] Azelama, J. (2005). *Administration of Tertiary institutions*. Benin-city, Edo Nigeria: Ever blessed publisher.
- [10] Biereenu-Nnagbugwu, M. (2006). *Methodology of Political Inquiry: Issues and Techniques of Research Methods in Political Science*. Enugu: Quintagon.
- [11] Blunt, A. and Dawling, R. (2006) *Home*. London, Routledge: Simon.
- [12] Buddenhagen, C. (2003). *The right to housing, human education association Lagos Federal University of work and Housing Abuja*: Federal Government press.
- [13] Eni, C. (2014). *Evaluation of occupants' perception of public housing estates in Awka and Onitsha, Anambra State, Nigeria*. An unpublished discretion, department of environmental Management, Faculty of Environmental Science, Nnamdi Azikiwe University, Awka, Anambra State.
- [14] Ezenagu, V. (2000). *Fundamental of housing*, Awka, Nigeria: Foundation Publishers.
- [15] Fadamiri, J. (2004). *Sustainable housing development and public sector intervention in a developing country*. Ibadan, Oyo: Adewale press.
- [16] First United Nation (1968) *Inter governmental relation in new countries*. New York, F.U.N Publications.
- [17] Gabriel, M. (2007). *Corruption and the Nigeria State: Acritical discourse*, Saarbrucken Germany: Lap Lambert Academic Publisher.
- [18] Grufield, F. (1970). *Habitat and Habitation*. New York, Ny: M Samson N.V.A. W Sidthoff.
- [19] Holy bible, New Living Translation, (2004) Tyndale House publishers, Inc, wheaton, Illinois 600189.
- [20] Ijewereme, O. (2013). An examination of anti corruption crusadees in Nigeria. *Issues and challenges of corruptions in Nigeria. The quarterly journal of administration*, 33(1-3)108-127.
- [21] Independent policy group, (2003). *Ethics and values in the development of Nigeria*. Abuja: IPG.
- [22] Kabir, O. (2004). *Low-cost technology and mass housing system in Nigeria*. Ibadan: Fnorpress.
- [23] Kahan, A. (2005). *Trends in public management*, Enugu, Enugu: HRV Publishers.
- [24] Kalu, I. (1999, December 29). Modalities for privatization of State Corporation. The Guardian news, Retrieved from <http://www.modalitiesforprivatization>.
- [25] Kothan, M. (2009, January 9). Achieving the MDGs slum upgrading an affordablehousing. Retrieved from <http://www.grantland.com/the-mdg/slumupgrade>.
- [26] Kothari, M. (2001, February 27). *The right to adequate housing is a Human right*. http://www.un.org/chromoide/2001/iassu/issue/010_1p.36htm.
- [27] Lawal, G, and Oladunjoye, A. (2010). Bureaucratic Corruption and Good Governance. *The Challenges and Prospects of Institution Building in Nigeria. Journal of Applied Science Research*, 2 (4-6), 35-43.

- [28] Lawrence. R. (2004). Housing health's and well-being: *Moving Forward*. Review on environment Health 19 (3-4), 161-176.
- [29] Leuna, D. (2004). *The Nigeria Privatization Programme: An overview*. A paper presented to the state omitted on sale of government owned companies. Yar'Adua a centre, Abuja, August, 10.
- [30] Maslow, A. (1970). *Motivation and personality*, New-York: Hamper and Raw Publisher.
- [31] Meze, N. (2011). The effect of land administration policies in development of Awka metropolis. *Land administration policies*, 2(7-8), 167-173
- [32] Mohammed, R. (2013), Sustaining democracy in Nigerian local government: The role of legislatures. Ile-ife. University Press.
- [33] Muogahlu LN, (1986). The role of political factors and bureaucratic decision making in low income housing deprivation in Nigeria. *Decision making in low income housing. Awka Journal on Educational studies*17(20-32) 50-55.
- [34] Muoghalu L.N (1989). *Assessing Magnitude of Housing and Environmental Maintenance Needs in a traditional Nigeria City of Benin: Methological Persepective*. A paper presented at the first National conference on maintenance management and technology organized by faculty of environmental sciences. ASUTCH, Enugu.
- [35] Muoghalu, L. (1986). Subjective indices of housing satisfaction. Social indicators for planning public housing in Nigeria: social indicators Research. *15(145-164)*.
- [36] Musa, E. (2016, march 16). Housing for all challenges and imperatives. Daily champion, Retrieved from <http://www.dailychampionnews.com>
- [37] Nigeria rail way Corporation, (1966). *Corporation and issues in Nigeria*. Lagos Government Press.
- [38] Nigeria, (1999). *Constitution of the federal Republic of Nigeria Lagos. Federal Government Press*.
- [39] NNPC, (2002). *Nigeria Foreign Trade Summary* Jan-December.
- [40] Nubi, T. (2008). *Housing Corporation as tools for affordable housing* yesterday, today and tomorrow being a paper presented on affordable of housing in Nigeria by the ASHDC.
- [41] Nwoye, N. (2011). *Public Administration & Ecology* Ibadan, Oyo:Hev Press.
- [42] Obasanjo, O. (1999). *Imperative of privatization: Inauguration address of the National council on Privatization at the presidential villa, Abuja* CMnd 569, pg 97.
- [43] Obunadike, G. (2003). *Land Administration in Anambra State*. Paper presented at the working luncheon organized by NIESV, Anambra State branch at Tracy hotel AWKA.
- [44] Okafor, I. (2013). The New Housing Policy and Shelter Challenge. *Housing policies and challenges: journal of Environmental science* 3(1), pp74-79
- [45] Okafor, O. (2013). Shelter for All: *An Appraisal of Implementation of the National Housing policy journal of Management Sci, Unizik. 2 (3) p. 217-220*.
- [46] Okeke, M. (2015). *New Approach to public Administration and Management*. Onitsha, Anambra:Iweka Publishers ltd.
- [47] Okereke, E. (2009). Housing issues in rural areas <https://www.anambrahousing>
- [48] Okonji-Iweala, N. (2015, Novermber 9). Housing as Tool for Development <https://www.vanguardng.com/2015/11/by>.
- [49] Sidi, N. (2010), Quality affordable housing in Nigeria: *A Theoretical framework planning and design of quality. Journal of Technology University, Yun Hussian Maslow. 7(4 -5) 70-112*.
- [50] Tanzi, v. (1998). Corruption around the World; Causes, consequences, scope and cause (IMF working paper) <http://www.imf.org/external/pubs/ft/wp98>.pdf.
- [51] Ugonabo, F. (2013). The major challenges to housing development and delivery in Anambra State, Nigeria. 3(4-6) 200-215retrieved from Civil Environmental Research, <http://www.majorchallengetohousingdevelopment>.
- [52] Ujumadu, v. (2017, January 7). Obiano-begins-contruction-housing-estate-revoked-fg-land.

Retrieved from <http://www.vanguardng.com/2017/01/>

- [53] UN-Habitat, (2007) *Milestones in the Evolution of Human Settlement Policies. 1976-2006. State of the World Cities*. Report 2006/2007. The MDGS and Urban Sustainability. 30 years of Shaping the Habitat Agenda. Earsthean
- [54] United Nations (1971). *United Nations Security Council Resolution*. Ed on 27 Feb. 2013. [www.wikipedia.org/wiki/united Nations](http://www.wikipedia.org/wiki/united_Nations).
- [55] Usman, (2016, August 4). Housing as tool for economic development. Retrieved from: <https://www.vanguardng.com>.
- [56] Waziri, F. (2010, November 15). *Corruption and governance challenges*, Nigeria conference. <http://www.courruptionandgoveranacechallenges>
- [57] World Bank, (2009). *World bank annual report for the international finance corporation* N.Y Washington, DC 204 USA www.worldbank.org/en/about