

## **Government and Private Housing Services in Metropolitan Abuja, Nigeria: An Empirical Survey**

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**Abstract:** The grandness of housing in the society is recognised by the involvement of both Government and Private developers in the delivery of housing services in major cities across the Federation. Notwithstanding, this has failed to stem housing inadequacies such as development of slums and poor housing quality standards. This empirical study compared public housing and private housing in Abuja. The study utilised both primary and secondary sources of data. Data collected were analysed using descriptive and inferential statistics. The study revealed among others, that housing delivery services in the Federal Capital Territory, Abuja is of relatively good quality. The study concludes that public housing service delivery is better than private housing service delivery.

**Keywords:** *Housing, Public Housing, Private Housing, Government, Private Sector.*

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### **I. INTRODUCTION**

The delivery of adequate and sufficient houses to citizens is a prominent issue facing governments in various nations to tackle. This underscores the role of adequate housing provision in any given economy. Over the years, efforts by government in developed countries to curb the effect of insufficient housing have not been fully achieved. The case of developing countries like Nigeria is even worse. In Nigeria, millions of people are either homeless or are living in squalors resulting in health hazards, insecurity, threat to life and properties. Abdullahi (2012) adduced that government's participation in housing was not impressive and in fact it is a failure culminating into poor housing quality.

According to Omole (2001), housing problem originates when the quality and number of constructed residential buildings do not meet up with the demand by persons despite the availability of funds to pay for it. Jiboye (2010) opined that quality problem is the major challenge of urban housing projects as a result of lack of adequate and relevant parameters. In developing countries, it is caused by inadequate mechanisms and land administration, funding, mortgage institutions and infrastructure (Achunine, 1993; United Nations, 1976). Ifesanya (2012) described housing problem in Nigeria as enormous and multi-faceted. In other words, housing cuts across other sectors such as the financial sector, academic sector, environmental sector and the technological sector.

The government in her effort to provide housing for her citizens have tried to review formulated housing policies and curtail the influx of people to selected parts of the country. In 1991, government moved the city of power to FCT as a measure of depopulating the then Federal Capital, Lagos by moving the headquarters of Ministries, Government Parastatals and Agencies to Abuja. However, despite the good intentions, it has been viewed that the performance of the Nigerian housing sector falls short of expectation based on the large number of Nigerians who do not have access to adequate shelter. Onibokun (1990) therefore suggested that government should create a conducive environment that would promote private sector participation in actualising housing policy thrust. This led to a rapid development in the housing sector. In spite of this, the level of housing delivery in terms of the quality has been questioned. Therefore, there was the need to compare the housing service delivered by the government with that of private developers.

### **II. LITERATURE REVIEW**

Public housing is a form of housing whereby properties are owned by the government, which may be Federal, State and Local. The purpose of public housing is to provide affordable and accessible housing to all persons especially the low income earners. However, the details, terminology, definitions and other criteria

differ from country to country (Wikipedia, 2014). In the United Kingdom, public housing is defined as accommodations owned and managed by governments (Richard, 1996). The Federal Government's thrust for housing is inculcated in the National Economic Empowerment Development Strategy (NEEDS) centered on provision of an enabling environment and enhancing the private sector developers with the participation of State and Local governments. In the government's policy, States are expected to create Housing Corporations that will supervise and engage in construction of housing units at State levels, and propose and implement the housing programme and initiatives in the State to be performed in the context of State Economic Empowerment Development Strategy (SEEDS).

The deliveries of constructed housing units are meant to be provided below the prevailing market rate. In other words, such accommodation is related to the role of government in regard to social outcomes (Babayemi, 2012). Unfortunately, these housing units are sold at prices based on prevailing economy which negates the policy thrust of government to provide houses for the low income earners (Talba, 2004). Therefore, Agbola and Alabi (2000) opined that government should have more commitment to direct housing delivery to both the poor and rich without any bias. In spite of the efforts made by government in the provision of affordable housing, there have been challenges in the area of poor implementation of government housing policies as well as inadequate provision of funds by the government. The resultant effect of this is the inability of government to meet up with the set targets of proposed housing units in the housing programmes (Akinmoladun and Oluwoye, 2007).

According to Gershom (2010) private housing has become a major part of housing service delivery in Nigeria. This accounts to why many have suggested that government should encourage the private sector by creating an enabling environment for them to operate. Therefore, the Federal Government of Nigeria through the formulation of National Housing Policy authorised the private sector to engage in housing service delivery (FGN, 1991). The advent of private housing delivery services came when the government saw its inability to provide and sustain housing delivery in the country. This implies that the physical construction and provision of houses and their sales shall be done by the private sector with government providing the enabling environment. Funds shall be provided by the Federal Government and other sources to meet up with housing provision in all States of the Federation and the FCT, Abuja for special low-income and rural housing. (FGN, 2012).

Gershom (2010) also citing Okupe (2000) proffered that the functionality of private housing service delivery is dependent on cost of labour; accessibility to land, cost of building materials; accessibility to housing finance facilities; hindrances posed by government policies; regulations and bye-laws; poor infrastructural provision; inflation during the life of a project and corruption. Nevertheless, since the 'official' involvement of the organised private sector in housing delivery, there has been appreciable housing delivery in various parts of the country such as Port Harcourt, Abuja, Lagos e.t.c. This has been complementing the efforts of government that was able to provide 10% of housing to the citizens (UN HABITAT, 2006). The contribution of this sector includes the sales and provision of housing types for the middle and high income groups in area of residence. Other small contractors are also involved in provision of relatively affordable housing to middle class citizens. The study evaluated government and organised private housing delivery services in the FCT Abuja within the scope of 2000 - 2013 which captured the duration of actual advent of privatisation. This study therefore, addresses its critical bases for public and private sustainable housing delivery comparison in Nigeria.

### **III. METHODOLOGY**

This study utilized both primary and secondary sources of data. Data on housing policy issues, the government, private sector, public housing and the interaction and response from beneficiaries of both public and private housing were collected. The research covered the Federal Capital Territory, Abuja and it involved administration of copies of questionnaires to occupants of both public and private housing using simple random sampling technique. Those sampled were nine hundred and eighty three beneficiaries (983) of constructed housing estates by government and private sector which represented 10% of the total population study. Copies of questionnaire were distributed randomly among nine hundred and eighty three beneficiaries of the public (519) and private owned estates (464). Data collected were analysed using descriptive and inferential statistics.

### **IV. RESULTS AND DISCUSSION OF FINDINGS**

The central focus of this study was to compare the quality level of housing services delivered by public and private organisation in Abuja. In order to achieve this objective, quality items were listed for respondents to reflect their satisfactory levels, using likert scale of measurements, such as: Strongly Satisfied, Satisfied, Fairly Satisfied, Dissatisfied and Strongly Dissatisfied. These quality items were the expected facilities to be put in place in a standardized estate bearing in mind that, the respondents are beneficiaries, clients and customers who are either owning or renting housing units from organized private developers and public housing agencies. Comparison therefore, becomes possible by cross-tabulating the quality options of the respondents in Government constructed estates with that of private developers estates.

As presented in Table 1, it was revealed that residents in government constructed estates derived higher level of satisfaction on electricity facilities than those in private developer estates as shown by 41% satisfactory level of the respondents in the government constructed estates as against 20.2% satisfactory level. Although, the two satisfactory levels were below average. More so, little above 30% of the respondents in the two categories tended to be fairly satisfied. 44.8% of the respondents, who were residents of private developers' estates, expressed dissatisfaction with the electricity supply.

In the same vein, the descriptive analysis showed that out of 519 respondents who occupied government constructed estates, 246 (47.4%) were said to be satisfied with the water supply, compared to the 464 respondents who occupied the private estates, whose 154 (33.2%) of the respondents were satisfied. This implies that there appears to be proportional difference between the respondents in satisfactory category of the former as against that of the latter.

Also, 31.2% indicated ordinarily satisfied and 21.4% indicated strongly satisfied with respect to the toilet facilities in government constructed estates. On the other hand, 27.8% indicated ordinarily satisfied and 13.1% indicated strongly satisfied with the same facilities in the private developed estates. These respondents' distribution showed that the proportional percentage of the respondents who felt satisfied with these facilities in the government constructed estates were more than those who chose to be comfortable with the same facilities in the private developed estates. However, a reasonable percentage of the respondents 30.6% and 41.8% indicated fairly satisfied with the toilet facilities in the government and private constructed estates.

An approximately 60% of the respondents in the government constructed estates gave a satisfactory impression with the bathroom type. However, the respondents in the private developers' estates had a low satisfactory remark of 40.5% as compared to that of government constructed estates. On the contrary, more percentage of respondents 42% in the private developers' estates claimed to be fairly satisfied than those in the government constructed estates with just 23.3%.

Respondents were asked to either reflect on their satisfactory levels with the establishment of primary school in government constructed estates and private developers' estates. In their response, 59.1% of the respondents fell in the satisfactory category, 32.2% of the respondents indicated fairly satisfied, and 13.9% of the respondents fell in the dissatisfactory category with the establishment of primary school within government constructed estates. On the other hand, 33.7% of the respondents were, as well, indicated satisfied, 23.1% of the respondents indicated fairly satisfied, and 40.1% of the respondents chose dissatisfied with the establishments of primary school in the private developers' estates. This interpretation of this finding revealed that the standard of primary school in most of the government constructed estates seems satisfactory than those in the private developers estates since close to an average of the respondents in the private developers estates chose not to be comfortable with the primary school settings in the estates.

Similarly, it was also revealed that secondary school establishment in the government constructed estates was rated to be more satisfactory than those in the private developers' estates. This was observable in the proportional percentage of respondents in the two categories. 48.7% of the respondents in government constructed estates claimed to be satisfied with the establishment of secondary school, while a proportional percentage of 31.7% of the respondents in private developers admitted to be satisfied. However, 45.5% of the respondents in the private developers' estates indicated fairly satisfied, just a little above 30.4% of the respondents in the government constructed. Also, 18.2% of the respondents in the private developers' estates were also dissatisfied with the secondary school establishment, as it was more than 16.8% of the respondents in government constructed estates who claimed the same.

**Table 1 Comparing the Quality of Public Sector Housing Services Delivery with that of the Private in the Study Area**

Items (Facilities)	Responses	Estate Establishment				Total	
		Government Constructed		Private Developer Constructed			
		Frequency	%	Frequency	%	Frequency	%
Electricity	Strongly Dissatisfied	66	12.7	65	14.0	131	13.1
	Dissatisfied	58	11.2	143	30.8	201	20.4
	Fairly Satisfied	168	32.4	147	31.7	315	32.0
	Satisfied	113	21.8	73	15.7	186	18.9
	Strongly Satisfied	99	19.1	21	4.5	120	12.2
	No Response	15	2.9	15	3.2	30	3.1
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
Water Supply	Strongly Dissatisfied	50	9.6	150	32.3	200	20.3
	Dissatisfied	49	9.4	41	8.8	90	9.2
	Fairly Satisfied	139	26.8	96	20.7	235	23.9

<b>(Bore Hole)</b>	Satisfied	152	29.3	105	22.6	257	26.1
	Strongly Satisfied	94	18.1	49	10.6	143	14.5
	No Response	35	6.7	23	5.0	58	5.9
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Toilet</b>	Strongly Dissatisfied	31	6.0	31	6.7	62	6.3
	Dissatisfied	32	6.2	35	7.5	67	6.8
	Fairly Satisfied	159	30.6	194	41.8	353	35.9
	Satisfied	162	31.2	129	27.8	291	29.6
	Strongly Satisfied	111	21.4	61	13.1	172	17.5
	No Response	24	4.6	14	3.0	38	3.9
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Bathroom</b>	Strongly Dissatisfied	28	5.4	26	5.6	54	5.5
	Dissatisfied	44	8.5	42	9.1	86	8.7
	Fairly Satisfied	121	23.3	195	42.0	316	32.1
	Satisfied	199	38.3	123	26.5	322	32.8
	Strongly Satisfied	108	20.8	65	14.0	173	17.6
	No Response	19	3.7	13	2.8	32	3.3
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Primary School</b>	Strongly Dissatisfied	38	7.3	23	5.0	61	6.2
	Dissatisfied	37	7.1	163	35.1	200	20.3
	Fairly Satisfied	167	32.2	107	23.1	274	27.9
	Satisfied	163	31.4	94	20.3	257	26.1
	Strongly Satisfied	92	17.7	62	13.4	154	15.7
	No Response	22	4.2	15	3.2	37	3.8
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Secondary School</b>	Strongly Dissatisfied	34	6.6	20	4.3	54	5.5
	Dissatisfied	53	10.2	64	13.8	117	11.9
	Fairly Satisfied	158	30.4	211	45.5	369	37.5
	Satisfied	161	31.0	97	20.9	258	26.2
	Strongly Satisfied	92	17.7	50	10.8	142	14.4
	No Response	21	4.0	22	4.7	43	4.4
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>

Source: Fieldwork, 2015

In furtherance to the analysis, Table 2 also presented the data analysis on some of the set out housing qualities. These included waste disposal units, estate fire service, police post, worship centre, supermarket and privately provided generator. In their reactions, a proportional percentage of 41.4% of the respondents in the government constructed estates proclaimed to be satisfied with the waste disposal unit, while less than 10% of this percentage claimed alike in the private developers' estates. However, it was remarkable to note that 42.7% of the respondents in the private developers' estates expressed dissatisfaction with the waste disposal unit in the estate. This finding indicated that waste disposal unit in government constructed estates could be adjudged to be more standardized than that of private developers' estates.

Fire service unit remains an essential unit of a standardized estate. In lieu of this, respondents in both government constructed and private developers' estates were asked to reflect on whether they were satisfied or not with the fire services rendered by their respective estate establishments. Reacting to this, 54.3% of the respondents in the private developers' estates berated the fire service units in their estates, while just 39.1% of the respondents in government constructed states chose to be satisfied with the fire service. However, there were fair satisfactions about this service in both estates, though not with a remarkable percentage, as it was below 25%. This implied that the proportion of the dissatisfied respondents in both estates overwhelmed those who indicated relatively satisfied, thus belittling the fire service styles and patterns in the two categories of estate.

Also, 41.3% of the respondents expressed satisfaction and 26.8% of the respondents tended towards fair satisfaction and 29.5% of the respondents were not comfortable with the police post in the government constructed estates. On the other hand, 51% of the respondents were dissatisfied with the police posts in private developers' estates, and 25.2% of the respondents in this category were fairly satisfied, having just 20.3% of the respondents in the satisfactory category. This still reflected more dissatisfaction than satisfaction with the police posts in the two categories of the estate. In addition, 63.1% of the respondents in private developers' estates claimed that the worship centers provided seemed to be somewhat satisfactory. It also received positive encomiums from 58.4% of the respondents in the government constructed estates. This is therefore a clear

indication that worship centers in the two categories of estate caught up with the satisfactions of their residents, who are the major respondents to this study.

Respondents were also asked to make their positions known on the supermarket standards in the two categories of estate. With respect to the government constructed estates, 52.4% of the respondents claimed to be satisfied, 31% claimed fair satisfaction and 14% indicated dissatisfied. To the respondents in the private developers' estates, 38.8% were satisfied, 43.5% were fairly satisfied and 16.3% were dissatisfied. It could be deduced from this statistical revelation that more respondents in the government constructed estates seemed to be more satisfied than those in the private developers' estates, thereby having more respondents in the private developers' estates in fair satisfaction group. More so, 44.7% of the respondents in government constructed estates said they were satisfied with the privately provided generator. On the contrary, 47% of the respondents in the private developers' estates stressed dissatisfaction with the privately provided generator for each housing unit. This interpreted that privately provided generator seemed to be notable in government estates, while it appeared to be disturbing in the private estate.

**Table 2 Comparing the Quality of Public Sector Housing Services Delivery with that of the Private in the Study Area**

Items (Facilities)	Responses	Estate Establishment				Total	
		Government Constructed		Private Developer Constructed			
		Freque ncy	%	Frequency	%	Freque ncy	%
<b>Waste Disposal Unit</b>	Strongly Dissatisfied	77	14.8	43	9.3	120	12.2
	Dissatisfied	47	9.1	155	33.4	202	20.5
	Fairly Satisfied	165	31.8	108	23.3	273	27.8
	Satisfied	160	30.8	101	21.8	261	26.6
	Strongly Satisfied	55	10.6	42	9.1	97	9.9
	No Response	15	2.9	15	3.2	30	3.1
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Estate Fire Service</b>	Strongly Dissatisfied	63	12.1	58	12.5	121	12.3
	Dissatisfied	111	21.4	194	41.8	305	31.0
	Fairly Satisfied	129	24.9	84	18.1	213	21.7
	Satisfied	137	26.4	68	14.7	205	20.9
	Strongly Satisfied	66	12.7	43	9.3	109	11.1
	No Response	13	2.5	17	3.7	30	3.1
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Police Post</b>	Strongly Dissatisfied	54	10.4	157	33.8	211	21.5
	Dissatisfied	99	19.1	80	17.2	179	18.2
	Fairly Satisfied	139	26.8	117	25.2	256	26.0
	Satisfied	114	22.0	57	12.3	171	17.4
	Strongly Satisfied	100	19.3	37	8.0	137	13.9
	No Response	13	2.5	16	3.4	29	3.0
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Worship Center</b>	Strongly Dissatisfied	29	5.6	18	3.9	47	4.8
	Dissatisfied	32	6.2	32	6.9	64	6.5
	Fairly Satisfied	144	27.7	104	22.4	248	25.2
	Satisfied	170	32.8	228	49.1	398	40.5
	Strongly Satisfied	133	25.6	65	14.0	198	20.1
	No Response	11	2.1	17	3.7	28	2.8
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Super Market</b>	Strongly Dissatisfied	21	4.0	16	3.4	37	3.8
	Dissatisfied	52	10.0	60	12.9	112	11.4
	Fairly Satisfied	161	31.0	202	43.5	363	36.9
	Satisfied	166	32.0	124	26.7	290	29.5

	Strongly Satisfied	106	20.4	56	12.1	162	16.5
	No Response	13	2.5	6	1.3	19	1.9
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Privately Provided Generator</b>	Strongly Dissatisfied	116	22.4	58	12.5	174	17.7
	Dissatisfied	46	8.9	160	34.5	206	21.0
	Fairly Satisfied	114	22.0	91	19.6	205	20.9
	Satisfied	122	23.5	81	17.5	203	20.7
	Strongly Satisfied	110	21.2	60	12.9	170	17.3
	No Response	11	2.1	14	3.0	25	2.5
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>

Source: Fieldwork, 2015

In addition to the analysis above, Table 3 provided further comparison between the housing quality in the government estates and private estates. With respect to the central market, the descriptive analysis revealed that the highest percentage of 35.5% was received by respondents who indicated fairly satisfied in the government constructed estates. While, on the other hand, highest percentage of 36.6% respondents chose dissatisfied with the central market arrangement in the private developers' estates.

Also, a cumulative percentage of 41.8% respondents expressed satisfaction with the recreation area provided in the government estates, and 21.9% of the respondents asserted to be dissatisfied. On the other hand, a cumulative percentage of 33.4% also claimed satisfaction with the recreation area in the private estates. However, 40.6% of the respondents expressed distress on the facility. Inference could therefore be drawn that recreation area was satisfactory to the residents in government estates, while similar percentage in the private estates was to be somewhat in discomfort with the facility.

Similar respondents' opinions were also sampled on the shopping centres in the two estate categories, thus providing an empirical confirmation to the findings above. The descriptive analysis showed that 44.3% of the respondents in the government estates fell in the satisfactory category, and an approximately 40% of the respondents in the private estates were in the dissatisfactory group. However, sidewalks were acknowledged to be fairly satisfactory both in the government and private estates. This was shown in the descriptive analysis wherein a highest percentage of 33.7% respondents chose to be fairly satisfied, and 49.6% respondents fell in the same category under the private estates.

It was also revealed that 51.2% respondents in the government estates felt satisfied with the provision of streetlights in the estate. A contrary outcome was recorded in the private estates, as 43.8% respondents showed discredit to the type of streetlights in the estates. Also, related finding was observed on the type of motorable roads in the two estate categories. This was presented in the descriptive analysis wherein an approximately 62% respondents expressed satisfaction, and dissimilar outcome was observed in the private estates, as 42.2% respondents expressed discomfort with the state of roads in the estate.

**Table 3 Comparing the Quality of Public Sector Housing Services Delivery with that of the Private in the Study Area**

Items (Facilities)	Responses	Estate Establishment				Total	
		Government Constructed		Private Developer Constructed			
		Frequency	%	Frequency	%	Frequency	%
<b>Central Market</b>	Strongly Dissatisfied	14	2.7	17	3.7	31	3.2
	Dissatisfied	75	14.5	170	36.6	245	24.9
	Fairly Satisfied	184	35.5	132	28.4	316	32.1
	Satisfied	144	27.7	93	20.0	237	24.1
	Strongly Satisfied	85	16.4	44	9.5	129	13.1
	No Response	17	3.3	8	1.7	25	2.5
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Recreation Area</b>	Strongly Dissatisfied	37	7.1	23	5.0	60	6.1
	Dissatisfied	77	14.8	165	35.6	242	24.6
	Fairly Satisfied	180	34.7	111	23.9	291	29.6
	Satisfied	121	23.3	99	21.3	220	22.4
	Strongly Satisfied	96	18.5	56	12.1	152	15.5
	No Response	8	1.5	10	2.2	18	1.8

	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Shopping Center</b>	Strongly Dissatisfied	34	6.6	12	2.6	46	4.7
	Dissatisfied	73	14.1	172	37.1	245	24.9
	Fairly Satisfied	165	31.8	125	26.9	290	29.5
	Satisfied	130	25.0	88	19.0	218	22.2
	Strongly Satisfied	100	19.3	51	11.0	151	15.4
	No Response	17	3.3	16	3.4	33	3.4
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Functional Sidewalks</b>	Strongly Dissatisfied	33	6.4	19	4.1	52	5.3
	Dissatisfied	80	15.4	65	14.0	145	14.8
	Fairly Satisfied	175	33.7	230	49.6	405	41.2
	Satisfied	122	23.5	94	20.3	216	22.0
	Strongly Satisfied	89	17.1	45	9.7	134	13.6
	No Response	20	3.9	11	2.4	31	3.2
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Street Lights</b>	Strongly Dissatisfied	42	8.1	32	6.9	74	7.5
	Dissatisfied	73	14.1	171	36.9	244	24.8
	Fairly Satisfied	125	24.1	115	24.8	240	24.4
	Satisfied	177	34.1	91	19.6	268	27.3
	Strongly Satisfied	89	17.1	45	9.7	134	13.6
	No Response	13	2.5	10	2.2	23	2.3
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>
<b>Motorable Roads</b>	Strongly Dissatisfied	32	6.2	32	6.9	64	6.5
	Dissatisfied	43	8.3	164	35.3	207	21.1
	Fairly Satisfied	108	20.8	83	17.9	191	19.4
	Satisfied	199	38.3	129	27.8	328	33.4
	Strongly Satisfied	122	23.5	48	10.3	170	17.3
	No Response	15	2.9	8	4.7	23	2.3
	<b>Total</b>	<b>519</b>	<b>100</b>	<b>464</b>	<b>100</b>	<b>983</b>	<b>100</b>

Source: Fieldwork, 2015

### Test of Hypothesis

This section presents the analysis/interpretation of hypothesis of this study. The statistical tool used in the analysis of the data is T-test. The level of significance used in the analysis is 5% (i.e. 0.05).

$H_0$  - There is no significant difference between the quality housing services of government and private estates in Abuja

$H_1$  - There is significant difference between the quality housing services of government and private estates in Abuja

**Table 4 T-test Table**

Items	Mean Value	Mean Difference	T-test (t)	df	p-value	Table Value $t_{tab}$ at 5% (Approx. 1000)
Government Housing Services Delivery	48.1	15.5	5.422	981	0.000	1.962
Private Housing Services Delivery	32.6					

Source: Field Survey, 2015

Table 4 above presents the comparison between public and private housing services delivery in Abuja. The result revealed that, on average, government estates was significantly different from private estates in terms of their housing qualities from 48.1% to 32.6%. Thus, there was an estimated change of 15.5%. However, there was a great deal of variation between the data values in both samples and considerable overlap between them. Above all, it implied that there was significant difference between the quality housing services of government and private estates in Abuja ( $t = 5.422$ ,  $p < 0.000$ ). Thus, since p-value (0.000) is lesser than significant level (0.05) and the  $t_{calculated} = 5.422$  is greater than an approximate  $t_{tab}$  at 5% significance level = 1.962. Hence, this study  $H_0$  is rejected; and  $H_1$  is accepted. This implied that there was significant difference between the quality

housing services of government and private estates in Abuja. In other words houses provided by government are of better quality than private housing in the Federal Capital Territory, Abuja.

## V. CONCLUSION AND RECOMMENDATIONS

This study concluded that housing delivery in Abuja is relatively qualitative. Nevertheless, the public housing delivery is of better quality than private housing delivery. Therefore, the government should set up an independent body that will be charged with the responsibility of monitoring, supervising and approving constructed houses by government agencies and especially the private sectors before these constructed houses are put for sales to the public. The independent committee should comprise seasoned professionals from the building team consisting of Architects, Builders, Town Planners, Surveyors and Estate Valuers. Selection of the members of this team by government should be done with the approval of the respective professional bodies. This step would help to curb poor quality of constructed housing units by stakeholders in the housing industry. Paucity of funds is an area of concern. Public and Private sectors need funds to help improve housing standard as well as its quality. Therefore, government should formulate policies that would make financial institutions give out loans to developers without stringent measures. This step would further result in housing development in the city.

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