

Public Policy Implementation and Housing Provision: An Impact Assessment of Akwa Ibom Property and Investment Company Ltd (APICO)

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Abstract

This study investigated the implementation of Akwa Ibom State housing policy and its socio-economic impacts with specific focus on Akwa Ibom Property and Investment Company Ltd (APICO). This was achieved through (i) assessing the impact of Akwa Ibom Property and Investment Company Ltd (APICO) on housing provision in terms of reducing housing deficits in Akwa Ibom State, (ii) evaluating the effectiveness of Akwa Ibom Property and Investment Company Ltd (APICO) in delivering social housing projects in Akwa Ibom State, (iii) examining the impact of inadequate resource allocation on APICO's ability to deliver affordable housing projects in Akwa Ibom State and (iv) evaluating the effect of inadequate human resources on APICO's efficiency in delivering affordable housing projects in Akwa Ibom State. The study adopted Decision Making Theory propounded by Simon Herbert as theoretical guide. The survey research design was adopted for the study. The study used stratified random sampling technique with a population of 1080 and a sample size of 285. Likert 4-points scale designed questionnaire with structured questions was used to obtain primary data. Tables and frequencies were also employed in representing the demographic characteristics of respondents while chi-square test was applied to test the research hypotheses. The study revealed that Akwa Ibom Property and Investment Company Ltd (APICO) have had significant impact on housing provision in terms of reducing housing deficits, has been effective in delivering social housing projects in Akwa Ibom State, inadequate resource allocation significantly hinders APICO's ability to deliver affordable housing projects and inadequate human resources negatively affected APICO's efficiency in delivering affordable housing units. The study therefore recommends, among others, that the Akwa Ibom State Government should increase resource allocation to APICO by conducting a thorough needs assessment to determine required resources and allocating a dedicated percentage of the budget, thereby enhancing APICO's capacity to deliver affordable houses.

Keywords: *Assessment, Housing, Housing Provision, Housing Policy Implementation, Policy impact and Public Housing*

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Background to the Study

Housing is a multi-faceted issue and fundamental to the well-being, survival, and health of human beings. The development of housing units plays a major role in providing accommodation for different uses, regardless of income, class, and societal status (Emmanuel and Kirsikka, 2022). Housing signifies one of the most rudimentary human needs. As a unit of the environment, it has a reflective influence on the health efficiency, social behavior, gratification and general welfare of the community (Aribigbola, 2021). Housing deficit constitutes a major problem and its significance as a major determinant of human life sustenance and welfare cannot be over emphasized. Housing requirement remains as important as food to every individual. Indeed, there is no doubt about the universal acceptability of housing as one of the fundamental needs of human beings which, in order of priority comes after food and before clothing (Ayedun and Oluwatobi, 2011). Housing to some people constitutes a major capital investment, cherished dream and life ambition. In developing countries, there has been unprecedented population growth in cities thus, demands for government provision of housing for the populace. However, one developmental problem facing developing countries, is non-accessibility to adequate and affordable housing, this is in part due to unemployment as well as poverty. Therefore, it has become imperative globally (especially for developing countries like Nigeria) to put up policies on housing that will be of immense benefit to its citizens.

The cost of housing delivery and the difficulties arising from housing deficits necessitated the establishment of the National Housing Policy in 1991, and was later re-enacted in 2002, 2006, and 2012 with the main objective of providing good, quality and affordable housing for the masses. The Akwa Ibom State Government keyed into this idea by establishing APICO in 1994; the idea was to ensure that all Akwa Ibomites have access to adequate and affordable housing in the state. Effective and efficient housing delivery is a potent instrument to raise a healthy workforce among nations. Yet there are inadequate homes, shortages of affordable housing, insufficient infrastructural amenities, slum dwelling and overcrowding due to increasing proportion of population in most cities. This phenomenal rise in population creates spontaneous and spatial congestion with low attendant of social amenities and has over the years led to shortage of decent dwelling houses. This process has resulted in a very dense network of urban areas. Consequently, the Akwa Ibom Property and Investment Company Limited (APICO) was incorporated as a limited liability company in 1994 from the Akwa Ibom State Property Development Authority, with a mission of being the agency for housing delivery and a target of being the key provider of qualitative housing needs and facilitating the delivery of cost-effective accommodation through investment in the down-stream construction industry (APICO brochure, 2007). This has in turn aided the economic and social-economic development of the state overtime. Although, the organization is responsive to housing demand, the state still faces housing shortage because of rapid growth in population of the state, inadequate access to housing finance within the state and rising cost of building material hence, limited supply of housing stock. Therefore, this study was carried out to investigate the implementation of Akwa Ibom State housing policy and its socio-economic impact with specific focus on Akwa Ibom Property and Investment Company Ltd (APICO). The study looked at the following specific objectives, research questions and research hypotheses respectively:

Specific Objectives

- i. To assess the impact of Akwa Ibom Property and Investment Company Ltd (APICO) on housing provision in terms of reducing housing deficits in Akwa Ibom State.
- ii. To evaluate the effectiveness of Akwa Ibom Property and Investment Company Ltd (APICO) in delivering social housing projects in Akwa Ibom State.
- iii. To examine the impact of inadequate resource allocation on APICO's ability to deliver affordable housing projects in Akwa Ibom State.
- iv. To evaluate the effect of inadequate human resources on APICO's efficiency in delivering affordable housing projects in Akwa Ibom State.

Research Questions

- i. What is the impact of Akwa Ibom Property and Investment Company Ltd (APICO) on housing provision in terms of reducing housing deficits in Akwa Ibom State?
- ii. How effective has Akwa Ibom Property and Investment Company Ltd (APICO) been in delivering social housing projects in Akwa Ibom State?
- iii. Does inadequate resource allocation impede APICO's ability to deliver affordable housing projects?
- iv. Do inadequate human resources affect APICO's efficiency in delivering affordable housing projects?

Research Hypotheses

- i. Akwa Ibom Property and Investment Company Ltd (APICO) tends to have significant impact on housing provision in terms of reducing housing deficits in Akwa Ibom State.
- ii. Akwa Ibom Property and Investment Company Ltd (APICO) is likely to be effective in delivering social housing projects in Akwa Ibom State.
- iii. Inadequate resource allocation significantly impedes APICO's ability to deliver affordable housing projects.
- iv. Inadequate human resources are likely to affect APICO's efficiency in delivering affordable housing projects.

Theoretical Framework

The Decision-Making Theory propounded by Simon (1979) serves as an appropriate theoretical guide for analyzing public policy implementation and housing provision in the context of Akwa Ibom Property and Investment Company Ltd (APICO). This is primarily because the theory provides valuable insights into the decision-making processes involved in formulating and implementing housing policies. Decision-making is the act of choosing between two or more courses of action (Nwokoye, 2008). In the wider process of problem-solving, decision-making involves choosing between possible solutions to a problem and these decisions can be made through either an intuitive or reasoned process, or a combination of the two. The study of decision-making processes is understood as the role of human factors, becomes particularly interesting in complex organizations. Decision making is therefore closely related to probabilistic reasoning, i.e. an inferential inductive reasoning that allows us to estimate the probability that a given event within certain conditions can be realized. Decision Making Theory assumes that decision-makers strive to make rational choices,

aligning with the primary objective of public policy implementation. This theoretical perspective recognizes that decision-makers aim to optimize outcomes, given the available resources and constraints (Simon, 2010).

In the context of this study, inefficient decision-making processes by government or principal agents hinders effective implementation of housing policy and projects by APICO. The Decision-Making Theory examines how administrators' behaviors and interactions impact decision-making, which is particularly relevant to APICO's organizational dynamics. This perspective highlights the importance of understanding administrative processes, communication patterns, and power relationships within APICO.

Review of Empirical Literature

Olawepo (2019) evaluated housing problems through participatory rural appraisal in Lokoja, the study showed that an average resident of Lokoja town is aware of the resources within the environment as well as the pressure on housing and infrastructure and would prefer immediate solution to alleviate the problems. People identified the contribution of the state government in providing accommodation but would still want the government to provide more, not just for the civil servants but for other residents. Also, residents are security. Conscious and would prefer more spacious housing and well-planned environment to reduce the stress on existing infrastructure and improved environmental quality.

Okey and Cejathan (2019) conducted a study on the satisfaction level of residents of APICO Shelter Afrique Model Estate in Uyo Metropolis. The study surveyed 186 households in the estate using survey research design and the simple random technique. The study revealed that the residents were satisfied with the physical facilities such as road network, children school and public supply of electricity in the estate, while they were unsatisfied with the present management of the estate, as handled by Akwa Ibom Property Investment Company Limited (APICO). The study recommended the employment of estate surveyors and valuers by APICO to handle the management of the estate, among others.

Noor and Nikoo (2020) explored the semantic definition of housing and evaluated its effective factors on the urban dwelling suitability. The study main objective was to recognize the quality and quantity processes of the contemporary houses. The study adopted descriptive analysis and library-based research as the research design. The study revealed that the optimized concept of the house and its indices should be defined as a suitable housing is subjected to a suitable dwelling space having the entire preliminary requirements such as availability to the safety, welfare, sustainability and structural stability. The study recommended among others that, the growth and increase of relations between the members of the family and neighborhood should be available to the entire dwellers in this regard.

Okoro (2020) carried out an investigation on the mystery of policy implementation in Nigeria. The study made use of contextual analysis method with its main objective to capture the factors that militate against effective implementation of policies in Nigeria, the study reveals that changes in government, corruption, poor leadership, tribalism, ethnic fractions and lack of political will are the albatross to policy implementation. The study recommended that

policy makers and implementers should have a change of attitude towards policies in Nigeria. Israel (2021) in his study assessed the effectiveness of Public-Private Partnership in housing delivery in Akwa Ibom State, Nigeria. The study examined the effectiveness of public-private partnership in urban housing delivery between 2007 and 2016. Research survey design method was adopted for the study with a population of 8050 and a sample size of 381. The findings of the study revealed that public-private partnership schemes were not effective in delivering housing units to urban residents in Akwa Ibom State. The study recommended among others that, government should create an enabling environment in the state such as passing an enabling law through the State House Assembly to make public-private partnership a compulsory programme at both state and local governments' level.

Jiboye (2021) examined basic issues relating to achieving sustainable development in housing through good urban governance in Nigeria. The study showed that the problem of providing adequate housing has long been a concern, not only of the individual but of government as well. The study suggested that responsive housing policy be in consonance with the existing national and socio-economic realities of the country, and relevant urban and housing development strategies be identified and integrated to form part of existing policy. Namso and Ngozi (2021) in their study determined the relationship between urban development and National Housing Policies and Programmes in Akwa Ibom State using descriptive survey research design with a population of 3.9 million and a sample size of 400. The study revealed that a significant relationship exists between urban development and National Housing Policies. The study also revealed that government had introduced policies and programmes for housing development in the state but most of the policies and programmes failed at the implementation stage. The study recommended among others that, government should make appropriate policies, initiates result oriented programmes and ensure that they are well implemented and monitored by dedicated personnel, and also provide infrastructural facilities in urban areas.

Olatoye, Folake and Abiodun (2022) evaluated housing delivery, finance and mortgage system in Nigeria. The methodology used in the study is content analysis method. The literature analysis revealed that the Land Use Act of 1978 and inadequate financial instruments for mobilization of funds for mortgages are the challenges facing mortgage system in Nigeria. The study recommended among others, a change in the narrative through a more pragmatic and effective policy regulation geared towards making long term mortgage funds available at a lower interest rate.

Another research carried out by Ukoje and Kanu (2022) on the implementation and challenges of the mass housing scheme in Abuja, revealed that building materials accounts for as much as 55-56% of the total value of a decent housing accommodation and access to finance constitutes the most critical challenge confronting housing delivery in Nigeria. The study also showed that Public Private Partnership (PPP) has been employed by the government in Abuja as a means of providing affordable housing for the residents of Abuja. Abigail (2023) examined the impact of public enterprise on development of Akwa Ibom State, with focus on Akwa Ibom Property and Investment Company Ltd (APICO). The study evaluated the housing development, investment programmes and revenue generation as objectives. A

quantitative research method was employed with the population of 3,902,051 and a sample size of 382. The study revealed that the operations of APICO led to an improved housing development, investment and revenue generation. The study recommended among others, that the state government should ensure that the cost of ground rents and levies charged by APICO on housing facilities and development should be reduced to a minimum and affordable rate.

Methodology

The study adopted survey research design. The population of the study was 1080; a sample size of 285 is determined from the target population of the study (1080) using Krejcie and Morgan (1970) table. Stratified random sampling was used in selecting the 285 staff members for this study and copies of the questionnaire administered to these respondents. Likert 4-points scale design questionnaire with structured questions were used to obtain primary data. Different statistical tools were applied to analyze the data. Tables and frequencies were used to present the demographic characteristics of respondents while the chi-square test was employed to test the study's hypotheses at 0.05 significance level, enabling a rigorous evaluation of the null and alternative hypotheses and thus, providing an empirical basis for data analysis and interpretation.

Table 1: Strata of Sampled Population

S/N	Department	Population	Questionnaire Administered
1	Project Department	340	65
2	Estate Department	240	49
3	Finance Department	180	62
4	Investment Department	200	68
5	Administrative Department	120	41
Total		1080	285

Source: Researchers' Compilation, 2024

Data Presentation and Analysis

Questionnaire Administration

A total of 285 copies of survey questionnaire were administered, out of which 276 (96.84%) were successfully retrieved and 09 (3.16%) were not retrieved (Table 2). This implies that data obtained from 276 respondents were used for statistical analysis.

Table 2: Questionnaire Administration Information

Copies of Questionnaire Administered	Copies of Questionnaire Retrieved	Copies of Questionnaire Lost
285	276	09
Percentage (%)	96.84%	3.16%

Source: Field Survey, 2024

Interpretation of Respondents' Demographic Characteristics

Table 3 shows the demographic characteristics of respondents (N= 276). The table shows that out of 276 respondents, 158 respondents which represents 57.2% were males, while 118 which

represents 42.8% were females. It implies that there were more males in the study than females in the study. Table 3 also shows the age range of respondents 18-28 was 64 respondents (23.2%), 29-38 was 80 respondents (28.99%), 39-48 was 77 respondents (27.89%), 49 and above was 55 respondents (19.92%). This reveals that respondents from age range 29-38 were more in the study. This table also indicated the marital status of respondents in the study which includes single 87 respondents (31.53%), married 100 respondents (36.23%), divorced 33 respondents (11.96%), and widow/widower 56 respondents (20.29%). This implies that there were more married respondents in the study. In observance of religion, table 3 shows that 68.84% (190) respondents were Christians, 18.12% (50) respondents were Muslims while 13.04% (36) respondents were of other religious beliefs. This reveals that there were more Christian respondents in the study. Table 3 also shows the academic Qualification of respondents which includes SSCE: 63 respondents (22.82%), OND/HND: 85 respondents (30.8%), BSc: 103 respondents (37.32%), others: 25 respondents (9.06%). This reveals that, there were more people with BSc qualification in the study.

Table 3: Demographics Characteristics of Respondents

S/N	Variables	Frequency (N= 276)	Percentage (%)
1	Sex		
	Male	158	57.2%
	Female	118	42.8%
	Total	276	100%
2	Age		
	18-28	64	23.2%
	29-38	80	28.99%
	39-48	77	27.89%
	49 and above	55	19.92%
	Total	276	100
3	Marital Status		
	Single	87	31.52%
	Married	100	36.23%
	Divorced	33	11.96%
	Widow/Widower	56	20.29%
	Total	276	100%
4	Religion		
	Christianity	190	68.84%
	Islam	50	18.12%
	Others	36	13.04%
	Total	276	100%
5	Academic Qualification		
	SSCE	63	22.82%
	OND/HND	85	30.8%
	BSc	103	37.32%
	Others	25	9.06%
	Total	276	100%

Source: Field Survey, 2024

Test of Hypotheses

Impact of Akwa Ibom Property and Investment Company Ltd (APICO) on Housing Provision in Terms of Reducing Housing Deficits in Akwa Ibom State.

Table 4 indicate responses to statements 1, 2, 3, 4 and 5 which are relevant to objective 1 by way of analysis, each column represents responses of questionnaire items 1-5. The first column represents Strongly Agreed 455; the second column represents Agreed 388; the third column represents Disagreed 204; and the fourth column represents Strongly Disagreed 333. The first numbers in each cell represent the observed frequencies i.e., the number of respondents to questionnaire items while the second numbers represent the expected frequencies.

Table 4: The Chi square (X^2) Table

Items	SA	A	D	SD	Total
Statement (1)	105 (91)	53 (77.6)	48 (40.8)	70 (66.6)	276
Statement (2)	92 (91)	123 (77.6)	26 (40.8)	35 (66.6)	276
Statement (3)	53 (91)	48 (77.6)	29 (40.8)	146 (66.6)	276
Statement (4)	108 (91)	87 (77.6)	43 (40.8)	38 (66.6)	276
Statement (5)	97 (91)	77 (77.6)	58 (40.8)	44 (66.6)	276
Total	455	388	204	333	1,380
Percentage	32.97%	28.12%	14.78%	24.13%	100%

Source: Field Survey, 2024

Table 5: Chi square (X^2) Calculation

R – C	FO	FE	FO – FE	/FO – FE/ ²	/FO – FE/ ² FE
1 – 1	105	91	14	196	2.15
1 – 2	53	77.6	-24.6	605.16	7.80
1 – 3	48	40.8	7.2	51.84	1.27
1 – 4	70	66.6	3.4	11.56	0.17
2 – 1	92	91	1	1	0.01
2 – 2	123	77.6	45.4	2061.16	26.56
2 – 3	26	40.8	-14.8	219.04	5.40
2 – 4	35	66.6	-31.6	998.56	14.99
3 – 1	53	91	-38	1444	15.87
3 – 2	48	77.6	-29.6	876.16	11.29
3 – 3	29	40.8	-11.8	139.24	3.41
3 – 4	146	66.6	79.4	6304.36	94.66
4 – 1	108	91	17	289	3.18
4 – 2	87	77.6	9.4	88.36	1.14
4 – 3	43	40.8	2.2	4.84	0.12
4 – 4	38	66.6	-28.6	817.96	12.28
5 – 1	97	91	6	36	0.40
5 – 2	77	77.6	-0.6	0.36	0.00
5 – 3	58	40.8	17.2	295.84	7.25
5 – 4	44	66.6	-22.6	510.76	7.67
Total					215.62

Calculated value (χ^2) = 215.62

Degree of freedom = $(r - 1)(c - 1)$

$(5 - 1)(4 - 1)$

$4 \times 3 = 12$

Level of significance = 0.05 Table value = 21.026

Decision: Since the calculated value (χ^2) (215.62) is greater than the table value (21.026), H_0 is rejected, while H_1 is accepted. This thereby implies that Akwa Ibom Property and Investment Company Ltd (APICO) have significant impact on housing provision in terms of reducing housing deficits in Akwa Ibom State.

Effectiveness of Akwa Ibom Property and Investment Company Ltd (APICO) in Delivering Social Housing Projects in Akwa Ibom State

Table 6 indicate responses to statements 6, 7, 8, 9 and 10 which are relevant to objective 2 by way of analysis, each column represents responses of questionnaire items 6-10. The first column represents Strongly Agreed 335; the second column represents Agreed 344; the third column represents Disagreed 346; and the fourth column represents Strongly Disagreed 355. The first numbers in each cell represent the observed frequencies i.e., the number of respondents to questionnaire items while the second numbers represent the expected frequencies.

Table 6: The Chi square (χ^2) Table

Items	SA	A	D	SD	Total
Statement (6)	86 (67)	76 (68.8)	54 (69.2)	60 (71)	276
Statement (7)	92 (67)	69 (68.8)	57 (69.2)	58 (71)	276
Statement (8)	60 (67)	78 (68.8)	90 (69.2)	48 (71)	276
Statement (9)	28 (67)	13 (68.8)	100 (69.2)	135 (71)	276
Statement (10)	69 (67)	108 (68.8)	45 (69.2)	54 (71)	276
Total	335	344	346	355	1,380
Percentage	24.28%	24.93%	25.07%	25.72%	100%

Source: Field Survey, 2024

Table 7: The Chi square (X^2) Calculation

R – C	FO	FE	FO – FE	/FO – FE/ ²	<u>/FO – FE/²</u> FE
1 – 1	86	67	19	361	5.39
1 – 2	76	68.8	7.2	51.84	0.75
1 – 3	54	69.2	-15.2	231.04	3.34
1 – 4	60	71	-11	121	1.70
2 – 1	92	67	25	625	9.33
2 – 2	69	68.8	0.2	0.04	0.00
2 – 3	57	69.2	-12.2	148.84	2.15
2 – 4	58	71	-13	169	2.38
3 – 1	60	67	-7	49	0.73
3 – 2	78	68.8	9.2	84.64	1.23
3 – 3	90	69.2	20.8	432.64	6.25
3 – 4	48	71	-23	529	7.45
4 – 1	28	67	-39	1521	22.70
4 – 2	13	68.8	-55.8	3113.64	45.26
4 – 3	100	69.2	30.8	948.64	13.71
4 – 4	135	71	64	4096	57.69
5 – 1	69	67	2	4	0.06
5 – 2	108	68.8	39.2	1536.64	22.33
5 – 3	45	69.2	-24.2	585.64	8.46
5 – 4	54	71	-17	289	4.07
					214.98

Calculated value (x^2) = 214.98

Degree of freedom = $(r - 1)(c - 1)$

$(5 - 1)(4 - 1)$

$4 \times 3 = 12$

Level of significance = 0.05

Table value = 21.026

Decision: Since the calculated value (x^2) (214.98) is greater than the table value (21.026), H_0 is rejected while H_1 is accepted. This thereby implies that Akwa Ibom Property and Investment Company Ltd (APICO) have been effective in delivering social housing projects in Akwa Ibom State.

Impact of Inadequate Resource Allocation on APICO's Ability to Deliver Affordable Housing in Akwa Ibom State.

Table 8 indicate responses to statements 11, 12, 13, 14 and 15 which are relevant to objective 3 by way of analysis, each column represents responses of questionnaire items 11-15. The first column represents Strongly Agreed 340; the second column represents Agreed 421; the third column represents Disagreed 319; and the fourth column represents Strongly Disagreed 300. The first numbers in each cell represent the observed frequencies i.e., the number of respondents to questionnaire items while the second numbers represent the expected frequencies.

Table 8: The Chi square (X^2) Table

Items	SA	A	D	SD	Total
Statement (11)	66 (68)	26 (84.2)	99 (63.8)	85 (60)	276
Statement (12)	55 (68)	183 (84.2)	23 (63.8)	15 (60)	276
Statement (13)	67 (68)	71 (84.2)	83 (63.8)	55 (60)	276
Statement (14)	120 (68)	42 (84.2)	61 (63.8)	53 (60)	276
Statement (15)	32 (68)	99 (84.2)	53 (63.8)	92 (60)	276
Total	340	421	319	300	1,380
Percentage	24.64%	30.51%	23.12%	21.74%	100%

Source: Field Survey, 2024

Table 9: The Chi square (X^2) Calculation

R – C	FO	FE	FO – FE	/FO – FE/ ²	<u>/FO – FE/²</u> FE
1 – 1	66	68	-2	4	0.06
1 – 2	26	84.2	-58.2	3387.24	40.23
1 – 3	99	63.8	35.2	1239.04	19.42
1 – 4	85	60	25	625	10.42
2 – 1	55	68	-13	169	2.49
2 – 2	183	84.2	98.8	9761.44	115.93
2 – 3	23	63.8	-40.8	1664.64	26.09
2 – 4	15	60	-45	2025	33.75
3 – 1	67	68	-1	1	0.01
3 – 2	71	84.2	-13.2	174.24	2.07
3 – 3	83	63.8	19.2	368.64	5.78
3 – 4	55	60	-5	25	0.42
4 – 1	120	68	52	2704	39.76
4 – 2	42	84.2	-42.2	1780.84	21.15
4 – 3	61	63.8	-2.8	7.84	0.12
4 – 4	53	60	-7	49	0.82
5 – 1	32	68	-36	1296	19.06
5 – 2	99	84.2	14.8	219.04	2.60
5 – 3	53	63.8	-10.8	116.64	1.83
5 – 4	92	60	32	1024	17.07
					359.08

Calculated value (x^2) = 359.08

Degree of freedom = $(r - 1)(c - 1)$

$(5 - 1)(4 - 1)$

$4 \times 3 = 12$

Level of significance = 0.05

Table value = 21.026

Decision: Since the calculated value (χ^2) (359.08) is greater than the table value (21.026), H0 is rejected while H1 is accepted. This thereby implies that inadequate resource allocation significantly hinders APICO's ability to deliver affordable housing projects.

Effect of Inadequate Human Resources on APICO's Efficiency in Delivering Affordable Housing Projects in Akwa Ibom State.

Table 10 indicate responses to statements 16, 17, 18, 19 and 20 which are relevant to objective 5 for purpose of analysis, each column represents responses of questionnaire items 16-20. The first column represents Strongly Agreed 334; the second column represents Agreed 406; the third column represents Disagreed 328; and the fourth column represents Strongly Disagreed 312. The first numbers in each cell represent the observed frequencies i.e., the number of respondents to questionnaire items while the second numbers represent the expected frequencies.

Table 10: The Chi square (χ^2) Table

Items	SA	A	D	SD	Total
Statement (16)	110 (66.8)	83 (81.2)	68 (65.6)	15 (62.4)	276
Statement (17)	56 (66.8)	39 (81.2)	76 (65.6)	105 (62.4)	276
Statement (18)	29 (66.8)	146 (81.2)	53 (65.6)	48 (62.4)	276
Statement (19)	31 (66.8)	67 (81.2)	93 (65.6)	85 (62.4)	276
Statement (20)	108 (66.8)	71 (81.2)	38 (65.6)	59 (62.4)	276
Total	334	406	328	312	1,380
Percentage	24.20%	29.42%	23.77%	22.61%	100%

Source: Field Survey, 2024

Table 11: The Chi square (X^2) Calculation

R – C	FO	FE	FO – FE	/FO – FE/ ²	<u>/FO – FE/²</u> FE
1 – 1	110	66.8	43.2	1866.24	27.94
1 – 2	83	81.2	1.8	3.24	0.04
1 – 3	68	65.6	2.4	5.76	0.09
1 – 4	15	62.4	-47.4	2246.76	36.01
2 – 1	56	66.8	-10.8	116.64	1.75
2 – 2	39	81.2	-42.2	1780.84	21.93
2 – 3	76	65.6	10.4	108.16	1.65
2 – 4	105	62.4	42.6	1814.76	29.08
3 – 1	29	66.8	-37.8	1428.84	21.39
3 – 2	146	81.2	64.8	4199.04	51.71
3 – 3	53	65.6	-2.6	6.76	0.10
3 – 4	48	62.4	-14.4	207.36	3.32
4 – 1	31	66.8	-35.8	1281.64	19.19
4 – 2	67	81.2	-14.2	201.64	2.48
4 – 3	93	65.6	27.4	750.76	11.44
4 – 4	85	62.4	22.6	510.76	8.19
5 – 1	108	66.8	41.2	1697.44	25.41
5 – 2	71	81.2	-10.2	104.04	1.28
5 – 3	38	65.8	-27.8	772.84	11.75
5 – 4	59	81.2	-22.2	492.84	6.07
					280.82

Calculated value (x^2) = 280.82

Degree of freedom = $(r - 1)(c - 1)$

$(5 - 1)(4 - 1)$

$4 \times 3 = 12$

Level of significance = 0.05

Table value = 21.026

Decision: Since the calculated value (x^2) (280.82) is greater than the table value (21.026), H_0 is rejected while H_1 is accepted. This therefore implies that inadequate human resources affect APICO's efficiency in delivering affordable housing project.

Results

The key findings of this study are summarized as follows:

- Akwa Ibom Property and Investment Company Ltd (APICO) have had significant impact on housing provision in terms of reducing housing deficits in Akwa Ibom State.
- Akwa Ibom Property and Investment Company Ltd (APICO) have been effective in delivering social housing projects in Akwa Ibom State.
- Inadequate resource allocation significantly impedes APICO's ability to deliver affordable housing projects.
- Inadequate human resources negatively affect APICO's efficiency in delivering affordable housing projects.

Discussion of Findings

The data analysis revealed in hypothesis one is that Akwa Ibom Property and Investment Company Ltd (APICO) have significant impact on housing provision in terms of reducing housing deficits in Akwa Ibom State. This is in line with the findings of Okey and Cejathan (2019) which indicated that APICO have significant impact on housing provision in Akwa Ibom State. This result is also in tandem with the findings of Isaac, Timothy and Michael (2021) which also revealed that APICO exerts a significant influence on housing provision, thereby contributing to a reduction in housing deficits within Akwa Ibom State. An analysis of the research questions of this study revealed that majority of the respondents agreed that Akwa Ibom Property and Investment Company Ltd have impact (APICO) on housing provision in Akwa Ibom State. The implication of this finding is that APICO plays a crucial role in addressing housing deficits in Akwa Ibom State. This means that to further reduce housing deficits, APICO's initiatives should be continued and expanded.

The result of hypothesis two indicated that Akwa Ibom Property and Investment Company Ltd (APICO) is effective in delivering social housing projects in Akwa Ibom State. This finding aligns with Abigail (2023) study, which demonstrated that APICO's operations contributed to enhanced housing development, successful investment programmes, and increased revenue generation. The implication of this finding is that APICO's effectiveness in delivering social housing projects have numerous benefits for Akwa Ibom State, including: improved access to affordable housing for low-income families and vulnerable populations, reduced housing deficits and improved living standards, improved infrastructure development, such as roads, utilities, and community facilities and increased tax revenues for the state government, which can be reinvested in public services and infrastructure.

From the research hypothesis three, it can be observed that inadequate resource allocation significantly impedes APICO's ability to deliver affordable housing projects. This finding is consistent with Trangkanont and Charoenngam (2014) study, which identified inadequate housing finance, policies, administration, and regulations, as well as ineffective implementation and defective legal frameworks, as critical factors contributing to the failure of public housing programmes. An analysis of the research hypothesis revealed a consensus among respondents, with the majority agreeing that inadequate resource allocation is a significant obstacle to APICO's delivery of affordable housing projects. The implication of this finding is that APICO's inability to deliver affordable housing projects is largely due to inadequate resource allocation. Consequently, APICO need to reassess and optimize its resource allocation strategies to ensure efficient use of available funds, personnel, and materials. This could involve streamlining processes, reducing waste, and prioritizing projects. By doing so, APICO can maximize its impact and deliver more affordable housing projects.

The fourth but last hypothesis tested observed that inadequate human resources affect APICO's efficiency in delivering affordable housing project, while the analysis of the research hypothesis revealed that majority of the respondents agreed with the fact that inadequate human resources affect APICO's efficiency in delivering affordable housing project. This is in line with the assumptions of Ebekozen (2021) who opined that ineffective housing finance,

inadequate infrastructural amenities and funding, shortages of skilled manpower, and insufficient human resources affect efficient delivery of affordable housing projects. This finding is also in agreement with Ebie (2004) and Kihato (2009) study which indicated that an inadequacy of financial and human resources is the main constraints to the efficient coordination, implementation and enforcement of the public sector's housing effort. This implies that for APICO to deliver affordable housing projects there must be adequate human and financial resources.

Conclusion and Recommendations

This research examined the socio-economic impacts of implementing Akwa Ibom state's housing policy through the agency of Akwa Ibom Property and Investment Company Limited (APICO). The research findings suggest that APICO has had a significant and positive impact on housing provision in Akwa Ibom state. However, the study also discovered that APICO faced several challenges such as inadequate financial and human resources that adversely affected its performance.

The study has contributed to the extant literature on housing policy implementation in Nigeria particularly in the context of Akwa Ibom state and its implementation agency APICO which has been under explored. In this regard, this research offers empirical insights into Akwa Ibom state's housing policy performance and implementation constraints through APICO, thereby contributing to improving the effectiveness of the agency to deliver high quality low- cost mass housing units in the state. However, further researches are needed on class segregation in public housing and how to ensure social mixing in housing delivery in Akwa Ibom state.

Furthermore, findings of the study will be beneficial to policy makers, government officials and other stakeholders concerned with housing provision in Akwa Ibom state in particular and Nigeria in general by informing the development of targeted and actionable strategies for implementing housing policies for better results. Housing is a pivotal economic activity with inherent multiplier effects, positively impacting finance, building materials, and employment, real estate, and land transactions. Although interventions by Akwa Ibom state government in the housing sector appear impressive, but policy measures are often poorly implemented, thus intended outcomes are rarely achieved.

Based on the findings of this study, the following recommendations are hereby advanced:

- i. To ensure sustainability of affordable housing delivery in Akwa Ibom State, the state government should review and reform existing housing policies to create an enabling environment that supports the continued provision of affordable housing.
- ii. APICO should continue to prioritize and expand its housing provision efforts, scaling up existing projects in areas with high housing demand, to further reduce housing deficits and increase the availability of affordable housing units in Akwa Ibom State.
- iii. The Akwa Ibom State Government should increase resource allocation to APICO by conducting a thorough needs assessment to determine required resources and allocating a dedicated budget, thereby enhancing APICO's capacity to deliver affordable housing projects.

- iv. Akwa Ibom Property and Investment Company Ltd (APICO) should enhance its human resource capacity by conducting a human resource audit, recruiting qualified professionals, and developing training programs to enhance staff capacity.

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