Relationship between Annual Housing Budget Allocation and Housing Provision (1999-2019) in Enugu State, Nigeria

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Abstract: - This paper identified the effects and its relationship between housing budget allocation and its provision in Enugu State, Nigeria. Structured questionnaires were distributed to Quantity Surveyors, Architects, Engineers, Estate Surveyors, Town Planners, Economists, Accountants, Public Administrators working in various government parastatals as civil servants .Two hundred and twenty-seven (227)well questionnaires were properly completed, formed the basis of the study and were analyzed by descriptive ranking and Regression Estimate, SPPS and Relative Importance Index. The result from the study showed there is no relationship between annual housing budget allocation and housing provision; this implies that, increase in annual housing budget allocation will attract more housing provisions in the State. In other words, the insignificant value of the probability estimate uncovered that housing provisions in Enugu State is not really dependent on annual housing budget allocations to the state; may be due to the widespread corruption in public offices in Nigeria, or as a result of poor management system or inadequate supervision. The study finally recommended that adequate and proper management system, adequate supervision, and appropriate application of capital budget and its provision should be ensured in order to establish normalcy in constructing project delivery. The Government should also make strong efforts to reduce corruption, in order to have satisfactory and standardized level of allocation and provision of annual housing budget in Enugu State.

Key Words: — *Annual Housing, Budget, Allocation, Housing Provision, Construction Projects.*

I. INTRODUCTION

Chartered Institute of Cost and Management Accountants (CICMA)(2003) defines a budget as an action plan, simple or complex set out to be pursued from the first month of the year to the end of the year (i.e. annually) or it can also be done quarterly. This plan details all anticipated inflows and outflows during some future period and shows how to allocate limited financial resources to achieve them.

A budget states the course of future action, and thus serves management's primary functions in all aspect of life.

For instance, the architect's blue print aids the builder and the navigators' flight plan aids the pilots. Individuals, societies, organization, families etc often make use of budgeting techniques as an aid for careful management of their resources while budgets in general, play an important role in operating most instrumental plans of the government from rural school districts and small villages to massive agencies of the federal government. Ofori, (2012) further stresses that budgeting does not stop at the achievement of specific goals for future operations but there must be a periodic comparison of actual results with these goals.

Allocation allows limited resources to be s hared. A budget allocation is the amount of funding designated to each expenditure line. It designates the maximum amount of funding an organization is willing to spend on a given item or program, and it is a limit that is not to be exceeded by the employee authorized to charge expenses to a particular budget line as

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

38

opined by Mark (2019). Budgetary Allocations are usually designed and developed for 12months periods. The basic principles for the allocation of budget resources are efficiency, equity, and sustainability, with the aim of pursuing the maximum benefit for the society, the environment and the economy, whilst maintaining fair allocation among various areas and people. When developing a budget, revenues are usually estimated first to determine the level of resources that will be available in the upcoming budget year. When developing budgetary allocations, all needs of the organization are taken into account and decisions are made on where best to allocate available money.

Olusola (2002) stated that housing provision in Nigeria is provided by either the government or private sector, but despite federal government access to factors of housing production, the country could expect more or less of 4.2 % as the annual requirement. Housing provision is a fundamental right of the individual of the state but the reverse is the case in Enugu because the rate of provision of new housing stock has lagged behind the rate of population growth, which is responsible for not meeting with the annual housing budget. Therefore, there is need for good equity between housing allocation and provisions in Enugu in order to ascertain citizen's desire and curb building abandonments, inadequacy of resources, corruption, insecurity and others; which was generated due to poor implementation of previous budgets, inadequate monitoring of previous budgets, low level of priority given to budget debates by legislators and confusion and inexperience on the part of some legislators (Olomola, 2009). Lack of adherence to budgetary estimates, unpredictability and variation in the appropriated funds becomes a mirage to implementation/actualization. The effect of its irrationality in housing in terms of allocation and provision has really brought more harm to the citizens of Enugu State such as high payment of housing rent, high price of land, high price of building materials due to increment in government taxes, high exchange rates, and others. Based on the scenario above, this research intends to fill this identified gap, by identifying the relationship between housing budget allocation and its provision and its effects in the state. The paper provides a better understanding on the study using Enugu State as it scope of the study.

II. LITERATURE REVIEW

2.1 Budget allocation in Construction Projects

Construction is a major consideration in capital budget allocation and decisions are taken at both federal, state and local government levels which poses some challenges in allocation and provision (Ugoo, 2008). In addition, resources available are not always sufficient to service the needs or opportunities which the organizations would like to serve; budgeting remains the most tactical instrument for both decision making as well as allocation of resources. Construction budget is an approximation of project cost target which is refined throughout the construction cycle. It is a formal statement of the financial resources set aside for carrying out specific activities in a given period of time (Chikeleze, 2002). According to Premchand (1999), if institutions fail to provide fairly accurate predictions in operations and capital projects, then the doubt is cast on the performance of that institution. The process leading to the issue of budget allocation as regard to housing could be as important as its actual execution. Often the decision to carry out a project conforms more with political consideration than economic rationality which mostly leads to project abandonment, insufficient fund, fraudulent and delay of payment and other causes to the community (Chapman 2008).

2.2 Factors Affecting Budget Allocation in Construction

Obviously, the way government budgets are allocated on construction have an important impact on economic development thereby bringing government closer to the people (Gupta, Clements, Guen-siu and Leruth, 2001). Oladapo (2001) states that budgetary planning for capital projects is very topical at a time where the downward trend in economic fortunes. Such downward trends have adverse and disturbing effects particularly on the building and construction industry. The effects are evident by the number of abandoned capital project sites, which are not only on the increase, but are fast becoming a source of concern. Meanwhile, the major attribute of such abandoned projects is mostly on poor planning which comprises budget planning, execution and monitoring and they are open to abuses and inefficiency, which calls for urgent action by the government or public sector. When resources are judiciously used, it promotes both community and socio-economic development which improve the welfare and well-being of the entire people Oladapo (2001).

Construction projects equally provide an avenue for socio-economic growth and development for the citizens through the provision of jobs, social amenities and other related development (Ofori, 2012; Amoatey, Ameyaw, Adaku, and Famiyeh, (2015). But there are difficulties in allocating adequate finance on construction projects, this becomes

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

39

problematic widespread across many countries depending on their categories (Olotuah 2000). In US, architecture firms report that residential, commercial and institutional construction projects are subject to serious financing problems Aibinu and Jagboro (2002). Despite the existing problems yet, Imhabekhai and Tonwe (2001) reported that the federal government provide for over 80 per cent of all the funds needed for capital and recurrent expenditures in the tertiary institutions in Nigeria. Factors contributing to inadequate budget allocation are as follows;

2.2.1 Cultural factors:

The bad influence of the role of culture in explaining public sector allocation of construction project in the country could be traced to the cultural dimensions espoused by Hofstede (1983). Hofstede categorised national culture into six main dimensions – power distance; individualism; masculinity; uncertainty Avoidance; long-Term orientation and indulge. There is also evidence that Nigerian approach to government work is poor due to cultural orientation inherited from the colonial era; when public sector work was perceived as belonging to the 'Whiteman', hence, could be handled effectively than blacks (Amponsah, 2010; Damoah, 2015; Damoah et al., 2015; Damoah and Akwei, 2017). The cultural set-up has a significant influence on Nigerian government construction projects allocation because of Nigerian poor mentality and orientation towards the Whiteman.

2.2.2. Inappropriate bureaucratic bottlenecks:

Mulwa (2004) observed that at times projects run out of resources prematurely leading to premature termination in their implementation, he further argued that premature depletion of projects' resources can be caused by bureaucratic bottle-necks that lead to delays in resource requisition and delivery. This could be attributed to poor communication and co-ordination between the project site and the funders or between project management and organizational authority Emma (2007). Funders rely on budget lines and total budget costs before they wire funds into the institutional accounts.

2.2.3. Organizational authority changes:

This authority can change priorities that lead to diversion of resources to another use that may be perceived as urgent. Mulwa (2008) further adds that poor or inaccurate informations /estimates in the initial budgeting also causes premature project resource depletion; that in most cases result from failure to anticipate contingency costs and possible fluctuation of prices due to inflation.

2.2.4. Non-Adherence to formal rules and procedures:

Adherence to formal rules and procedures during allocation programmes on construction projects within the public sector may be very weak (Asunka, 2016a). It can be argued that this partisanship attitude may lead to inclusive work progress, which could be delayed due to late payments from the client because there was inadequate cash flow to support construction expenses especially for those contractors who were not financially sound and this will have a significant role in government projects toward implementation and performance. These above factors are in line with Ogunsemi (1991) who observed that successful allocation and implementation of a project depends on adequate planning and financial planning.

2.2.5. Corruption:

Excessive corruption within the country has deteriorated the success of government allocation on construction projects Agbakoba and Ogbonna (2004). Reports indicate that corruption in the country is very high and pervasive (Gyamah-Boadi, 2002; Transparency International (TI), 2008, 2015). Despite all the necessary efforts made by the various government agencies and civil societies to expose corruption (Short, 2010), recent reports indicate that the phenomenon is on the increase (Bawumia, 2014, 2015; TI, 2015; Addo, 2015).

2.2.6. Lack of construction experts:

Noninvolvement of construction experts in budget allocation on construction projects in Nigeria is very low as recorded by Anyadike (2002a). Unfortunately, construction professionals are not fully involved in the decision making process of final housing budget allocations (Amponsah, 2010; Damoah and Akwei, 2017). Construction experts are often sidelined during allocation of construction budget in projects development (construction) stage. This could be traced as Ugoh and Ukpere (2009) assert that the majority of government departments are managed by political "deployees," such as they may not always be qualified to operate in the positions in which they operate. This implies that the managers do not understand the importance of "budgeting process" as strategies operational plan.

Generally, these are the factors that influence the inadequate allocation of resources which resulted to failure in public budget such as cost overrun and poor quality, greater disputes, abandonment and protracted litigation by the project parties as confirmed by (Al-Khali and Al-Ghafly, 1999; Aibinu and Jagboro, 2002).

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

40

2.3 Relationship between annual housing budget allocation and housing provisions.

Since housing is a crucial basic need of every human being just as food and clothing (Aribigbola, 2006). It is apportioned as a fundamental aspect to the welfare, survival and health of man (Fadamiro, Taiwo, and Ajayi, (2004). Hence, housing is assumed as one of the best indicators of a person's standard of living and his place in the society. In Nigeria, the problems of squatting, forced eviction and homelessness are common phenomena in major urban cities, despite a large population of over 178.5 million people and over 35% living in the cities (NPC 2016; Aibinu, and Jagboro, 2002.) The housing problem is very cumbersome. In fact, Falade (2007) projected that given an annual population increment of 2.8% and all other factors being equal, more than 62% will be living in urban centres in Nigeria by year 2020.

The Economic and Social Rights Centre (2013) asserts that housing budgeting allocation is aimed at facilitating the realization of the citizens' right to adequate housing ownership by the year. Housing budgeting essentially relates to housing procurement through budgetary allocation. Annual Housing Budgetary allocations involve a systematic review process that translates the requirements and needs of the housing sector to financial and economic annually. This is in view of citizens' constitutional right to adequate shelter and a healthy living environment at affordable cost to all socio-economic groups, particularly the low-income earners. An appraisal of the budgetary allocation for housing can be a starting point to say if government is doing enough work within its power to fulfill its obligations and enhance the attainment of this right, hence, financing of physical infrastructure for public housing sector in order to ensure enough and successful housing delivery through budgetary allocations of the government Ajanlekoko (2001).

However, Mogbo (2001) and Offoreh (2006) see budgetary allocation procedure for infrastructure sector such as housing in Nigeria to be based on non-procedural approach. This procedure has been caused due to lack of connectivity between housing budget allocation and housing provision. In addition, Ajanlekoko (2001) similarly states that the Nigerian government is unable to match needs with the simultaneous provision of adequate housing and housing budget allocation. While, housing provision can be viewed by Olusola (2002) who stated that housing provision in Nigeria is provided by either the government or private sector, but despite federal government efforts to factors the housing production, the country could still expect more or less of 4.2 % as the annual requirement. While Housing provision is a fundamental right of the individual of the state but the reverse is the case in Nigeria because the rate of provision of new housing stock has lagged behind the rate of population growth, this as a result of not meeting with the annual housing budget. Ghana's statistical service (2000) and the local government desert (1999) cited in Yalley et-al (2010), indicated that Ghana, also suffers from acute shortage of housing provision as it relates to housing allocation and provision. Many researchers have stated that this particular problem is not different from other developing countries across the continent and cannot be eradicated (Aribigbola, 2006, Onibokun, 1990; Charles, 2003, Kabir, 2004, Mtafu et al, 2011 Balchin, 1995).

There are so many constraints that distinct their relationship between annual housing budget allocation and housing provision. Despite the different plans, programs, policies, procedures and other strategies measures have been adopted in order to effect the relationship, yet the gap still remains unchanged as quoted by (Onibokun, 1990; Olotuah 2000; Omange and Udegbe 2000; FGN, 2004; Alagidele 2012).

However, the governments have deployed different plans on housing provisions and its annual budget allocation. One of the development plans which was noted by (FGN, 2004, Olotuah 2000). The government planned the construction of 160,000 housing units nationwide between 1979 and 1983. It proposed the construction of 2,000 houses for each of the then 19 states and Abuja annually, out of which 80% was earmarked for the low-income earners. By 1983 only about 20% of the set target was achieved. The second phase of the housing programme (with a target of 20,000 dwellings to be built all over Nigeria) was initiated mid-way through the first phase. It did not take off in several states mainly because of undue politicization and the uncooperative attitude of the state executives. Table 1.0 shows details of housing delivered between the period 1980-1983 ranging from 1 bedroom to 3bed room flats.

Table.1. Housing units delivered in some of the state by the federal government.

S/NO.	State Housing	Units Delivered
1	FCTA	1,908
2	Anambra	2,400
3	Bauchi	2,816
4	Bendel	1,980
5`	Benue	1,980
6	Borno	2,808

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

41

7	Cross River	2,258
8	Gongola	3,038
9	Imo	2,758
10	Kaduna	2,7716
11	Kanu	1,590
12	Kwara	2,462
13	Lagos	2,634
14	Niger	2,692
15	Ogun	2,160
16	Ondo	2,930
17	Oyo	2,128
18	Plateau	2,546
19	Rivers	1,580
20	Sokoto	2,314
	TOTAL	47,500

Source: (Junadu, 2007)

2.4 Impediments to factors affecting housing budget allocation and housing provision

There are so many constraints that distinct their relationship between annual housing budget allocation and housing provision. Moreover, these impediments that cause unrealization of the housing provisions and housing budget allocation annually are complex, interrelated and interconnected Jambol, Molwus, and Daniel, (2013). Some are prevailing factors that hinders their relationship such as percentage contribution of Building Materials to total cost of building is between 50-60% as opined by (National Housing Policy 1991 and Mac-Barango 2003). Idiake's (2011) research establishes that increases in the pump of diesel (Ago), could be used to predict the prices of building materials, its effect on housing provision and allocation.

According to Mogbo (2001), wrong appraisals of the constituents' during a budgeting exercise for infrastructure in the public sector, is a major cause of poor performance that arises from inadequate housing provision. Onibokun, 1990 cited in Nwuba (2002), observes that it is the high cost of building materials and other inputs that slow down the rate of housing supply. Yalley et al (2010), have revealed from a survey on housing values conducted in Sekondi-takoradi metropolis, that population and prices of buildings, especially cement are factors affecting housing provision and its annual allocation. According to Nwuba (2004), shortages in housing

supply, difficulties in forecasting and planning, frequent variations in contract prices are some of the consequent impacts of the upward trends in prices of building materials. Hendershott et-al (2007) have stressed that lending at high interests, short payback period, inflation, multiple taxation and the escalating costs of materials and labour are impediments to achieve a deliberate access to decent affordable housing.

Jambol *et al*. (2013) also surmises various interactive issues that influences the provision of housing in Nigeria in

- Development process (all sectors competing for public expenditure)
- No separate policy for housing and fund for housing not always a priority
- Political instability (arising from military coups) created difficulty in governance.
- National Policies were legitimately centralized: State and Local governments could not design policies that suit contextual conditions.
- Administrative incapacities and Institutional restructuring due to State and Local government creation.

Table.2. Proportion of annual housing projects budget from the total budget allocation for the period under study in Enugu state.

Year	Total Budget	Housing budget	Total Percentage
1999	1,885,846B	15,000M	0.80
2000	3,483,096B	30,00M	0.86
2001	6,955,633B	90,000M	1.30
2002	8,112, 278B	50.000M	0.62
2003	9,465, 025B	50.000M	0.53
2004	9,926,000B		
2005	16,471,000B	609,500M	3.70
2006	19,205,000B	1,509,500M	7.90
2007	18,826,800B	756,000M	4.00
2008	35,417,960B	2,720,490,000M	7.70
2009	60,701,359,100B	940,000M	1.50
2010	68,366,418B	131,500,000M	0.20
2011	66,626,333,655B	715,504,100M	1.10
2012	76,459,740,000B	706,000,000M	0.90
2013	82,773,203,404B	1,090,000,000B	1.30

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

42

2014	93,748,000,000B	1,270,970,935B	1.40
2015	95,735,300,000B	115,564,345	0.12
2016	98,071,427,208B	737,500M	0.75
2017	89,101,346,888B	2,449,000B	2.75
2018	103,563,476,000B	1,18B	1.14
2019	109,199,243,000B	943,900M	0,86

Source: Enugu State Bureau of Statistics (1999-2019)

In summary, with the prevalence of these aforementioned impediments and factors listed above states that no drastic measures have been put in place to curtail the existence thereby causing shortage of housing provision, abandonment of projects, unaffordable housing by the citizens, fraudulent and delay of payment; with the use of regression, it shows that there is no significant relationship between the annual housing allocation and housing provision.

III. RESEARCH METHODOLOGY

To achieve the aim of this study, a survey design approach was conducted and the primary data was collected from experts working as state civil servants concerned with budgeting and housing matters such as Enugu State Economic Planning and Commission, Ministry of Budget and Economic Planning, Enugu State Housing Development Corporation and Ministry of Lands and that was conducted in Enugu town. Secondary source was used to collect data for the period (1999-2019), for the parameters of the budgetary allocations which included the proportion of annual housing projects budget from the total budget allocation for the period understudy in Enugu state.

Hence, stratified simple random sampling technique was used in selecting the professionals such as Quantity Surveyors, Architects, Engineers, Estate Surveyors, Town Planners, Economists, Accountants, Public Administrators from the target population of 510 using Taro Yamane's formula to ascertain survey size two hundred and twenty-seven (227) questionnaires were properly completed and returned. Relevant secondary data was obtained from related text books, journals and book of proceedings were used while well-structured questionnaires were used for collection in this research work. Meanwhile, statically descriptive ranking and Regression Estimate and SPPS, Relative Importance Index were used to analyze the data collected.

IV. RESEARCH FINDINGS AND DISCUSSION

The questionnaire relied on the review of related literature relationship between annual housing budget allocation and housing provision. The data analysis thereby employs the following:

Table.3. Rating of general level of allocation and provision of annual Housing Budget in Enugu State

Percentage	Frequency (%)	Descriptive Ranking
0-20%	0 (0.00%)	4th
20-40%	33 (14.54%)	2nd
40-60%	45 (19.82%)	1st
60-80%	11 (4.85%)	3rd
80-100%	0 (0.00%)	4th
No Idea	11 (4.85)	3rd

Source: Author's computation from field survey, 2021

The general level of allocation and provision of annual Housing Budget in Enugu State shows that the current position is 40-60%. This shows that the level of provision in housing is not in tune with its allocation due to excessive corruption and bureaucratic bottleneck, wrong appraisals and political instability in government as concurred by Jambol *et al.*2013; Agbakoba 2004; Amponsah, 2010; Damoah and Akwei, 2017).

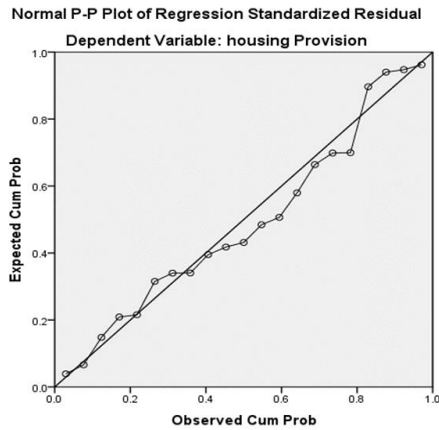Table.4. To determine the relationship between annual housing budget allocations and housing provision

Dependent Variable: D(HP)				
Method: Least Squares				
Date: 10/16/21 Time: 10:24				
Sample (adjusted): 1999 2019				
Included observations: 20 after adjustments				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.046978	0.010864	4.324319	0.0002
D(AHB)	0.010998	0.019940	3.551539	0.0053
R-squared	0.136660	Mean dependent var		0.045552
Adjusted R-squared	-0.007230	S.D. dependent var		0.036386
S.E. of regression	0.036517	Akaike info criterion		-3.631047
Sum squared resid	0.040005	Schwarz criterion		-3.367127
Log likelihood	71.35885	Hannan-Quinn criter.		-3.538932
F-statistic	0.949754	Durbin-Watson stat		1.199124
Prob(F-statistic)	0.463722			

Source: Eviews Computation (2021)

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

43

Where
HP = Housing provision
AHB = Annual housing budget

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: housing Provision

4.1 Evaluation of the regression result

This subsection is concerned with evaluating the regression results based on prior expectations. The signs and magnitude of each variable coefficient is evaluated against theoretical expectations.

The signs of the variable coefficient from the estimated model are in line with prior expectations; annual housing budget is seen to have a positive relationship with housing provision indicating that an increase in annual housing budget will lead to increase in housing provision on the average.

The constant term is 0.046978, which means that the model passes through the point 0.046978 mechanically. If the independent variable (annual housing budget) is zero, housing provision would be 0.046978, (Gujarati, 2007).

The estimated coefficient for annual housing budget is 0.010998. This implies that if we hold all other variables affecting housing provision constant, a unit increase in annual housing budget will lead to a 0.010998 units increase in housing provision on the average.

This subsection applies the R^2, the t-test and the f-test to determine the statistical reliability of the estimated parameters. These tests are performed as follows;

The coefficient of determinations, R^2, from the regression result is given as 0.136660. This implies that 13.666% of the variation in housing provision is being explained by the variations in annual housing budget on the average.

The regression result as provided above indicates a positive but insignificant linear relationship between Annual Housing Budget Allocations and Housing provisions in Enugu State, Nigeria (r= 0.412, t* = 1.921, p = 0.071>0.05) for the study time

period (1999-2019). The implication is that, increase in annual housing budget allocation will attract more housing provisions in the State. In other words, the insignificant value of the probability estimate uncovered that housing provisions in Enugu State is not really dependent on annual housing budget allocations to the state; may be due to the widespread of corruption in public offices in Nigeria, or as a result of poor management system or inadequate supervision Agbakoba (2004); Amponsah, (2010) and Addo, 2016.

Table.5. Survey Result of effect of inadequacy of budget allocation on construction in Enugu State

Factors	VLE (5)	LE (4)	UN (3)	SE (2)	VSE (1)	Mean ± SD	Wi Xi	RI I
Cultural factor	21 (9.25)	21 (9.25)	41 (18.06%)	41 (18.06%)	5 (45.37%)	2.19 ± 1.3	497	43.79
Bureaucratic bottlenecks	62 (27.31%)	62 (27.31%)	41 (18.06%)	21 (9.25)	41 (18.06%)	3.37 ± 1.4	764	67.31
Organization authority change	68 (29.96%)	45 (19.82%)	68 (29.96%)	23 (10.13%)	23 (10.13%)	3.49 ± 1.2	793	69.87
Non-adherence to formal rules and procedures	91 (40.09%)	90 (39.65%)	23 (10.13%)	0 (0.00%)	23 (10.13%)	4.00 ± 1.1	907	79.91
Corruption	114 (50.22%)	45 (19.82%)	45 (19.82%)	23 (10.13%)	0 (0.00%)	4.10 ± 1.0	931	82.03
Lack of construction experts	28 (12.33%)	28 (12.33%)	114 (50.22%)	0 (0.00%)	57 (25.11%)	2.87 ± 1.2	651	57.36
Cluster mean						**3.34±0.718**		

One-Sample Test: Test Value = 3.00						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Mean responses	1.148	5	.303	.33667	-.4172	1.0905

OKEKE F N, et.al.: RELATIONSHIP BETWEEN ANNUAL HOUSING BUDGET ALLOCATION AND HOUSING PROVISION (1999-2019) IN ENUGU STATE, NIGERIA

44

Source: Field Survey, 2021 & Author's SPSS 25.0 output. VLE – Very low extent, LE – Low extent, UN – Undecided, SE – Strong extent, VSE – Very strong extent, SD – Standard deviation

The survey result as presented in table 5 above uncovered that inadequacy of budget allocation impede operations of construction sector in Enugu State. Particularly, the result shows that these effects cuts across cultural factor, inappropriate bureaucracy, organizational authority change, non-adherence to formal rules and procedures, corruption and lack of construction experts. Amongst all, infinitesimal (or negligible) effect is envisaged from the cultural aspect (RII=43.79%<60.00%; mean=2.19<3.00) and insufficient construction experts (RII=57.36%<60.00%; mean=2.87<3.00). The implication therefore is that, inadequacy of budget allocation is not really influenced by culture and lack of construction experts but others. The overall effect was ascertained to be statistically insignificant (t=1.148<2.00; p=0.303<0.05). Thereby confirming that inadequacy of budget allocation does not substantially affect construction in the state.

V. CONCLUSION

Budget allocation is all about dividing available resources among multiple states with a view of balancing the competing needs. Meanwhile, before a budget is developed, revenues are usually estimated first to determine the level of resources that will be available in the upcoming budget year. Therefore, the study has tried to address the issue towards the relationship between housing allocation and provision in order to ensure a positive indicator for an accurate average result at the end.

The government should ensure that there is reduction on widespread of corruption in public offices in Nigeria, poor management system, inadequate supervision, in appropriate application of capital budget and its provision in order to curtail the normalcy in construction project delivery. Secondly, general level of allocation and provision of annual housing Budget in Enugu State should be satisfactory. Thirdly, majority of the respondents have no knowledge of frequency of the State's financial support to housing parastatals like Housing Development Corporation and others. Finally, when a legitimate, duly and consistent budget is prepared, it reduces the causes of inadequate or factors affecting housing allocations as well as closing the gap existing between the housing allocation and its provision.

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45

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46

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47