

IMPACT OF TENEMENT RATE ON THE PROCUREMENT OF HOUSING CONSTRUCTION MATERIALS IN ABUJA MUNICIPAL AREA COUNCIL (AMAC)

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Abstract

This study investigated the procedures for tenement rate assessment and collection, examined barriers to compliance, and assessed the effects of tenement rates on housing construction materials in the Abuja Municipal Area Council (AMAC). A descriptive survey research design was adopted. Primary data were collected through structured questionnaires administered to 220 respondents comprising property developers, contractors, and urban planners. Data were analyzed using frequency distributions and percentages. The findings reveal that property valuation is the most commonly used method of tenement rate assessment (40.9%), while area council officials are primarily responsible for collection (45.5%). The study also identified high tax rates (31.8%) and lack of awareness (27.3%) as the major barriers to compliance among property owners and stakeholders. Furthermore, 40.9% of respondents indicated that tenement rates greatly increase construction costs, while 36.4% reported that they contribute to delays in the procurement of housing construction materials. The results indicate that tenement rates affect both the cost and timing of housing development activities. Strategies suggested to improve compliance and enhance efficiency include public awareness campaigns, simplified payment procedures, and the adoption of digital payment systems. The study concludes that while tenement rates serve as an important source of local government revenue, inefficiencies in assessment and collection processes, coupled with high perceived tax burdens, negatively affect housing delivery and the procurement of construction materials in AMAC. The study recommends that AMAC adopt a more transparent and standardized assessment framework to promote fairness, improve compliance, and support sustainable housing development.

Keywords: Tenement Rate, Housing Construction Materials, Procurement, Housing Development, Abuja Municipal Area Council (AMAC), Property Taxation

Introduction

Urbanisation is one of the most significant demographic transformations of the twenty-first century. Across the world, cities continue to expand as populations increase and people migrate from rural areas in search of better employment opportunities, education, healthcare, and improved living conditions. According to the United Nations (2018), approximately 55 percent of the global population lived in urban areas in 2018, and this proportion is projected to rise to about 68 percent by 2050. The pace of urban growth is particularly pronounced in developing regions such as Africa, where rapid population expansion often exceeds the capacity of existing infrastructure and public services (Idoro & Jolaiya 2020). While urbanisation contributes to economic growth and modernisation, it also creates substantial pressure on housing provision and urban development.

Nigeria has experienced sustained urban growth over the last few decades, resulting in a significant increase in housing demand. However, the supply of housing has not kept pace with population growth, leading to a persistent housing deficit estimated at over 20 million housing units (Obiegbu 2017). The growing gap between housing demand and supply has contributed to overcrowding, rising housing costs, and the proliferation of informal settlements in many urban centres. Consequently, increasing housing production has become a major policy priority for governments, developers, and other stakeholders within the built environment. In the view of the forgoing, to Arayela (2023) asserted that the expenses related to Construction materials make up around 65 percent of the total construction cost. Seemingly, Adedeji (2020) adds that the delivery of adequate

housing depends largely on the ability of developers and property owners to successfully undertake construction projects. However, housing construction is highly sensitive to cost fluctuations.

Construction materials such as cement, reinforcement steel, roofing sheets, blocks, aggregates, plumbing materials, and finishing components constitute a substantial proportion of total project costs. The procurement of these materials therefore plays a critical role in determining project feasibility, construction quality, completion time, and overall housing affordability. Any factor that increases development costs may influence procurement decisions by affecting the quantity, quality, timing, and sourcing of construction materials required for housing projects (Odosen and Akanni, 2020). Among the factors affecting housing development costs are taxes, levies, fees, and other statutory charges imposed by government authorities. Studies in housing economics and urban finance have shown that property-related taxes can influence investment decisions, housing supply, property development activities, and the overall cost of real estate projects. According to Jagboro and Atigogo (2020), such taxes are important instruments for revenue generation and urban governance, they may also increase the financial obligations of developers and property owners, thereby affecting decisions relating to housing development and construction expenditure.

In Nigeria, one of the major property-based taxes imposed by local authorities is the tenement rate. Tenement rates are levied on landed properties by local governments and area councils as part of their internally generated revenue mechanisms. Revenue generated from these taxes is used to finance essential public services such as road maintenance, waste management,

drainage systems, environmental sanitation, and street lighting (Odosen and Akanni, 2020). In the Federal Capital Territory (FCT), area councils, including the Abuja Municipal Area Council (AMAC), are empowered to assess and collect tenement rates within their jurisdictions. Consequently, tenement rates constitute an important component of the fiscal environment within which housing development activities take place.

Despite the recognised importance of tenement rates in local government finance, concerns have emerged regarding their potential implications for housing development costs. Developers and property owners are required to account for taxes and statutory charges when planning construction projects, and increases in such obligations may affect the allocation of financial resources available for construction activities (Akanni and Oke, 2022). Consequently, Okafor (2018), adds that since material procurement represents one of the largest expenditure components in housing construction, the burden of tenement rates may influence purchasing decisions relating to construction materials, including the quantity procured, the quality selected, procurement scheduling, and supplier choice. These effects may ultimately have implications for project delivery and housing provision.

Existing studies on tenement rates and property taxation have focused largely on revenue generation, tax administration, valuation practices, compliance issues, housing affordability, and local government finance. Similarly, studies like that of (Agbugah-Ezeana 2019; Ekpo and Akpan 2019), on housing development in Nigeria have concentrated on housing deficits, housing finance, construction costs, and urban growth challenges. However, limited empirical attention has

been devoted to examining how tenement rates influence the procurement of housing construction materials, particularly within rapidly urbanising local government jurisdictions. Consequently, the relationship between tenement rates and material procurement behaviour remains insufficiently understood despite its potential implications for housing development outcomes. This knowledge gap is particularly important in the Abuja Municipal Area Council, where rapid urban expansion and increasing housing demand have intensified construction activities and heightened the need for effective urban revenue administration. Therefore, this study examines the impact of tenement rates on the procurement of housing construction materials in the Abuja Municipal Area Council.

Statement of the Problem

Rapid urbanisation and increasing housing demand in the Federal Capital Territory (FCT) have led to intensified housing construction activities within the Abuja Municipal Area Council (AMAC). As a major urban and administrative hub, AMAC depends significantly on tenement rates as a source of internally generated revenue for financing basic infrastructure and public services. However, the administration of tenement rates in AMAC is characterised by challenges such as inconsistent property valuation, weak enforcement mechanisms, low taxpayer awareness, administrative inefficiencies, and disputes over tax liabilities (Ihua-Maduenyi 2019). These issues contribute to poor compliance and create uncertainty regarding the financial obligations of property owners and developers. Such uncertainties and financial burdens can influence housing development decisions, particularly the procurement of construction materials, which represents a major component of building costs (Idoro

& Jolaiya 2020). Developers may adjust procurement behaviour by reducing material quantities, substituting cheaper alternatives, delaying purchases, or modifying project specifications in response to increased or unpredictable tax obligations. These adjustments may ultimately affect housing quality, construction timelines, and delivery outcomes.



Despite this, existing studies in Nigeria have largely focused on property taxation from the perspectives of revenue generation, compliance, housing finance, and affordability, with limited attention given to how tenement rate administration affects construction material procurement and housing development dynamics (Agbugah-Ezeana 2019; Ekpo and Akpan 2019). This leaves a clear empirical gap in understanding the operational effects of tenement rates on housing construction activities in AMAC. Therefore, this study examines the impact of tenement rates on the procurement of housing construction materials in Abuja Municipal Area Council.

Objective of the Study

This study is guided by the following objectives

1. To examine the existing procedures for the assessment and collection of tenement rates in the Abuja Municipal Area Council (AMAC).

2. To identify and analyse the key institutional, economic, and administrative barriers affecting compliance with tenement rate payment in AMAC.
3. To assess the extent to which tenement rate assessment and collection procedures influence the cost, procurement, and utilization of housing construction materials in

AMAC.

4. To evaluate practical strategies for improving tenement rate compliance and enhancing efficiency in procedures that support the procurement of housing construction materials in AMAC.

Conceptualisation and Review of Literature

Figure 1. Measurement of variables

Concept of Tenement Rate

Tenement rate is a property-based tax imposed by local governments on landed properties and buildings, primarily as a source of internally generated revenue for financing public infrastructure and services (Oladapo, 2016). It is commonly assessed based on the value, location, and use of a property, and is widely applied in urban areas where property development is more intensive. While tenement rates are generally justified as an essential fiscal instrument for local governance, there are differing perspectives on their broader

economic and housing market implications. On one hand, scholars argue that tenement rates enhance urban management by providing stable revenue for the provision of services such as road maintenance, waste management, and environmental sanitation (Akinboye, 2019; Udo & Ekpo, 2019).

Concept of Housing Development

Housing development refers to the process of planning, producing, and delivering residential units, including land acquisition, design, financing, construction, and allocation to meet the shelter needs of the population (UN-Habitat, 2011). It goes beyond physical building to include institutional and regulatory frameworks that guide how housing is provided and accessed within urban and rural areas. It is a key component of urban development and plays a major role in shaping settlement patterns, infrastructure provision, and environmental sustainability. Effective housing development ensures access to basic services such as roads, water, electricity, and sanitation, while poorly managed development often leads to informal settlements and urban slums (UN-Habitat, 2016).

Review of Empirical Studies

Uzere and Uzere (2020) examines the effects of building material cost on housing delivery in Akure. A total of 125 questionnaire was administered in the core area of the city using simple random sampling technique. The findings from the study shows that some factors responsible for the rising cost of building materials are government policy, the present economic situation of the country as well as the attitude of the building material sellers. The study also showed that the rising cost of the building materials has high implication on

affordable housing provision in the study area, risk of project abandonment due to delay in project completion, construction of substandard houses as well as increase in the price of rent. It was recommended that; the government should formulate policy that will play down the agitations on the use of imported building materials by encouraging research in the production of local building materials, government should make an impact by subsidising the price of building materials in order to increase the standard of building using adequate and efficient materials for building and the price of building materials should be checked and necessary policy put in place so as to encourage the construction of houses by developers and this in turn will also help them give a reasonable price for rent to tenants.

Datukun, Mailumo & Kassam (2024), assessed the various property taxes in practice and their impact on real estate investment in Plateau State, Nigeria. The objectives pursued include identifying the various property taxes along with their administering agencies and assessing the impact of these taxes on property investment. The researchers targeted 90 respondents from an estimated population of one million five hundred in the Greater Jos area, and successfully recovered 68 responses through simple random sampling based on the survey conducted among residents. A questionnaire was used to gather the views of taxpayers on multiple taxation and its effects on land and buildings, and the collected data was analysed descriptively. The results revealed that almost all taxpayers in Plateau State pay taxes to the government consistently and to more than two agencies. Furthermore, all tiers of government have their own forms of taxes collected, which have a direct effect on investment. It is therefore recommended, among other measures, that tax collection should be

clearly defined and streamlined with respect to which tier of government is responsible for collecting specific taxes on property occupation. This could help reduce, if not eliminate, the issue of taxing the same property multiple times.

Ibrahim-Adededeji and Fosudo (2015) examined the factors that affect the procurement of urban housing in mega city of Lagos, Nigeria. The study aims to establish how land procurement methods, source of finance for housing procurement and the impact of the use of local building materials on housing procurement affect procurement planning. Data are collected using self-administered questionnaire. The data collected are analysed using quantitative and qualitative techniques. This study is answerable to two research hypotheses tested using Chi-square. The study reveals among others that the land procurement method is mostly through land agents and the government; that the major source of finance for housing provision is by personal savings and loans from commercial banks; that the source of finance has significant impact on the procurement of housing; that the use of local building materials has no significant impact on the procurement of housing in the State. The study concludes that government should be responsible to their citizen in the provision of affordable housing and land policy should be reviewed. It recommended among others that government should show more interest and be more responsible in housing the urban poor.

Abdulganiyu, Olawale, and Mulikat (2024) analysed the impact of building material expenses on housing delivery in Kwara State. The study found that government policies, economic instability, inflation, and activities of building material vendors significantly contributed to the rising cost of construction materials. Findings further

revealed that increased material costs resulted in delayed project completion, project abandonment, and higher housing rents. The study concluded that rising building material costs constitute a major barrier to effective housing delivery in the state. Based on these findings, the researchers recommended stronger government regulation of building material prices, economic stabilisation measures, and subsidies for housing developers. Although the study is closely related to the present study due to its focus on building material costs and housing delivery, it did not investigate the role of tenement rates as a tax-related factor affecting procurement decisions. The gap in the study lies in its omission of local government tax obligations and compliance costs as contributors to procurement challenges. The study is similar to the present study because both address factors affecting housing construction and material procurement

Theoretical Framework

This study is anchored on the Fiscal Federalism Theory. The theory explains the allocation of financial responsibilities among different levels of government and how sub-national governments generate revenue to finance public goods and services. It emphasises the autonomy of local governments in raising internal revenue through instruments such as property taxes, while also highlighting how such fiscal decisions influence economic behaviour within their jurisdictions (Oates, 1999; Bird & Slack, 2002). In the context of this study, Fiscal Federalism Theory is particularly relevant because tenement rates are a form of property taxation administered by local government authorities, including the Abuja Municipal Area Council (AMAC). These taxes constitute a key source of internally generated revenue used to finance urban

infrastructure and public services such as road maintenance, waste management, drainage systems, and other municipal responsibilities.

The theory posits that fiscal policies at the local government level have direct implications for economic agents, including property owners and housing developers. When tenement rates are imposed or adjusted, they alter the cost structure of property ownership and housing development. In response, developers may adjust their investment decisions, including the scale of construction projects and procurement strategies for housing construction materials. Fiscal Federalism Theory further assumes that sub-national governments aim to balance revenue generation objectives with economic efficiency and development outcomes. However, in practice, inefficient tax administration, inconsistent valuation, and high tax burdens may distort investment decisions in the housing sector. This makes it possible for tenement rate policies to indirectly influence housing development activities, particularly material procurement, which is a major cost component of construction projects.

The theory is therefore suitable for this study as it provides a framework for analysing how tenement rate administration in AMAC affects developers' financial decisions and procurement behaviour in housing construction projects.

Methodology

This study adopted a descriptive survey research design to examine the impact of tenement rates on the procurement of housing construction materials in the Abuja Municipal Area Council (AMAC), Federal Capital Territory, Nigeria. The descriptive survey design was considered

appropriate because it enables the collection of standardized data from respondents in order to describe existing conditions and examine relationships among variables within a defined population. The study area is the Abuja Municipal Area Council (AMAC), which serves as the administrative and commercial hub of the Federal Capital Territory. AMAC was selected due to its high concentration of housing development activities, rapid urban growth, and active construction industry, making it a suitable location for examining issues related to property taxation and construction procurement. The population of the study comprised approximately 500 construction professionals operating within AMAC, including engineers, architects, quantity surveyors, building contractors, procurement officers, and project managers involved in housing development projects. A sample size of 222 respondents was determined using Taro Yamane's formula to ensure representativeness of the population. However, due to field limitations and non-response, 220 properly completed questionnaire were retrieved and used for analysis, representing a valid response rate for the study. Reliability of the instrument was tested using a pilot study conducted on a small sample of construction professionals outside the study area. The results were analysed using Cronbach's Alpha, which confirmed the internal consistency of the instrument. Data were collected through direct administration of questionnaire and supported with secondary data from journals, policy documents, and relevant government publications. Data analysis was carried out using descriptive and inferential statistical methods.

Data Presentation

This section presents and analyses the data collected from the field in line with the

research objectives of the study. The data were obtained from 222 questionnaire administered to construction professionals within the Abuja Municipal Area Council (AMAC), Federal Capital Territory. However, 220 questionnaire were properly completed and returned, while 2 were either not returned or were discarded due to incomplete responses.

Table 1: Showing Procedures for Tenement Rate Assessment

Response	Frequency	Percentage (%)
Property valuation by officials	90	40.9
Based on building type/size	60	27.3
Flat rate system	30	13.6
Self-declaration	20	9.1
Not aware	20	9.1
Total	220	100

Source: Field Survey, 2026

Table 1 shows that the majority of respondents (40.9%) indicated that tenement rates are assessed through property valuation by government officials. This implies that formal valuation methods are the dominant approach, although other methods still exist.

Table 2: Showing Responsibility for Tenement Rate Collection

Response	Frequency	Percentage (%)
Area council officials	100	45.5
Private consultants	60	27.3
State agents	30	13.6

Community representatives	10	4.5
Not sure	20	9.1
Total	220	100

Source:

Field Survey, 2026

Table 2 shows that 45.5% of respondents identified area council officials as responsible for collection. This suggests that although the local government leads, private firms also play a role.

Table 3: Showing Chi-Square Test of Association between Tenement Rates and Procurement Decisions

Test Value df Asymp. Sig. (p-value)

Pearson Chi-Square	18.454
	0.001

Source: SPSS Output, 2026

The Chi-square result shows a significant relationship between tenement rate administration and procurement of construction materials ($\chi^2 = 18.45$, $p = 0.001 < 0.05$). This indicates that procurement decisions of construction professionals are dependent on tenement rate policies and administrative procedures in AMAC.

Table 4: Showing Spearman Rank Correlation between Tenement Rates and Procurement of Construction Materials Variables Correlation Coefficient (ρ) Sig. (p-value) N

Tenement Rates & Procurement	0.68
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Source: SPSS Output, 2026

The result shows a strong positive and significant relationship ($\rho = 0.68$, $p < 0.05$) between tenement rates and procurement of construction materials. This implies that increases in tenement rate burden are

associated with increased procurement delays and adjustments in construction material sourcing.

Table: Multiple Regression Analysis on Impact of Tenement Rates on Procurement of Construction Materials

Model	R	R ²	F
	Adjusted R ²		
1	0.72	0.52	0.50

Source: SPSS Output, 2026

The regression result shows that tenement rates significantly influence procurement of construction materials ($R^2 = 0.52$, $F = 23.61$, $p = 0.000$). This implies that approximately 52% of the variation in procurement decisions is explained by tenement rate factors, indicating a strong predictive effect.

Discussion of Findings

This section presents a discussion of the major findings of the study in line with the research objectives. It interprets the results obtained from the field and explains their implications within the context of tenement rate administration and housing development in the Abuja Municipal Area Council (AMAC). The discussion also relates the findings to relevant empirical studies and theoretical perspectives in order to provide a deeper understanding of the issues under investigation.

The study found that tenement rate assessment in AMAC is mainly conducted through property valuation by government officials, while alternative methods such as building size estimation and self-declaration are less commonly used. This aligns with the view of Oladimeji (2021), who noted that property taxation in Nigeria is largely valuation-based but often affected by administrative inconsistencies. The use of multiple assessment approaches

in AMAC suggests a level of flexibility in implementation, which may reflect institutional capacity challenges within local tax administration systems. Findings further revealed that AMAC officials are the primary collectors of tenement rates, although private consultants also participate. This partially supports Yakubu et al. (2014), who argued that decentralised tax collection systems in Nigeria often involve both public and private actors due to limited administrative capacity. However, the involvement of private agents may also introduce variations in enforcement practices, affecting uniformity in tax administration.

Regarding compliance, the study identified high tax rates and lack of awareness as major barriers. This is consistent with Sani and Gbadegesin (2015), who found that excessive property taxation reduces compliance in Nigerian urban areas. The result can be explained by Fiscal Federalism Theory, which suggests that taxpayers' willingness to comply depends on perceived fairness and service delivery efficiency. Where these are weak, compliance tends to decline due to reduced trust in government institutions. The study also found that tenement rates are perceived to increase construction costs and delay procurement of building materials. This supports White et al. (2018), who observed that property-related taxes increase development costs and influence investment decisions in the housing sector. The implication is that developers adjust procurement behaviour in response to increased financial obligations, consistent with Fiscal Federalism Theory, which explains how local taxation influences resource allocation decisions.

Lastly, the study revealed that public awareness, simplified procedures, and digital payment systems are key strategies

for improving compliance. This aligns with Moore (2019), who emphasized that digital tax systems improve transparency and efficiency in revenue collection. The findings suggest that improving institutional transparency and reducing administrative complexity can enhance compliance and strengthen tax administration outcomes in AMAC.

Conclusion

Based on the findings of the study, it can be concluded that respondents perceive the tenement rate system in the Abuja Municipal Area Council (AMAC) as an important source of internally generated revenue, although its implementation is not without challenges. The system is largely characterised by the use of property valuation for assessment and the involvement of area council officials in collection, with some participation from private agents. However, respondents perceive those inconsistencies in implementation and limited transparency affect the efficiency of the system. The study further concludes that compliance with tenement rate payment is generally low, as respondents perceive that factor such as high tax rates, lack of awareness, complex administrative procedures, and weak trust in government institutions discourage full compliance. These factors collectively influence taxpayers' willingness to meet their obligations. In addition, respondents perceive that tenement rate obligations contribute to challenges in housing development, particularly in relation to increased construction costs and delays in the procurement of building materials. This suggests that taxation pressures may indirectly influence housing development processes by affecting financial planning and resource allocation decisions among developers. Thus, the study concludes that while the tenement rate system plays a

vital fiscal role in AMAC, its effectiveness is constrained by administrative and compliance-related challenges, which in turn have perceived implications for housing construction activities in the area.

Recommendations

Arising from the findings and conclusion, the following recommendations are being proffered:

1. The Abuja Municipal Area Council (AMAC) should establish a clearly defined and uniform framework for the assessment and collection of tenement rates. This framework should specify valuation criteria such as property size, location, use, and building type to ensure transparency and fairness.
2. AMAC should regularly publish and disseminate tenement rate assessment guidelines, schedules, and calculation methods through official platforms and community notice boards
3. The council should implement continuous public enlightenment campaigns targeting property owners, developers, and tenants. These campaigns should explain the importance of tenement rate payment, its link to urban development, and the public services funded through it.
4. To reduce bureaucratic bottlenecks, AMAC should introduce user-friendly and multiple payment systems, including mobile payments, online platforms, bank integrations, and designated local collection centres.

Limitations of the Study and Areas for Future Research

This study is limited by its reliance on a

cross-sectional survey design, which captures respondents' perceptions at a single point in time. As a result, changes in tenement rate administration and procurement behaviour over time could not be fully captured. In addition, the study is based on self-reported data from construction professionals, which may be influenced by subjective opinions and personal experiences. Furthermore, the study is limited to the Abuja Municipal Area Council (AMAC), which restricts the generalisation of findings to other local government areas with different administrative structures and housing market conditions. The use of purposive sampling also limits the ability to generalise findings to the entire population of construction stakeholders.

Future research could adopt a longitudinal design to examine changes in tax administration and procurement behaviour over time. Comparative studies across multiple local government areas in Nigeria are also recommended to provide broader insights into how tenement rate systems influence housing development in different institutional contexts. Additionally, future studies could incorporate quantitative financial data from construction firms to complement perception-based findings and improve analytical depth.

Policy Implications

The findings of this study have important implications for local government tax administration and housing development policy in the Abuja Municipal Area Council (AMAC). First, the perceived challenges in tenement rate administration suggest the need for improved transparency and standardisation in property valuation and tax assessment processes. Strengthening institutional guidelines can reduce inconsistencies and improve taxpayer confidence. Second, the

identified compliance barriers indicate that local authorities should prioritise public sensitisation and taxpayer education. Increasing awareness of tax obligations and the benefits of tenement rates can enhance voluntary compliance and reduce resistance to payment. Third, the study highlights the importance of simplifying tax procedures and expanding digital payment systems. The adoption of technology-driven tax administration platforms can reduce bureaucratic delays, minimise human interference, and improve revenue collection efficiency.

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