Analysis Of Time Performance Of Indigenouscontractors In Kwara State, Nigeria

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ABSTRACT:*Contractors' performance, amongst other things, has been associated with the incapability to meet pre-planned completion time on most public construction projects. This research therefore sought to assess the time performance of indigenous contractors in Kwara State, Nigeria with a view to improving project delivery capabilities of the indigenous contractors and the likes. Structured questionnaires were administered to construction professionals that formed the secondary population to assess the factors affecting time performance of indigenous contractors in the study area. Subsequently, collective case study was used to probe the questionnaire responses by collecting data on time of selected public construction projects using pro forma. Percentage, frequency, mean item score, paired sample t-test and ANOVA were adopted for data analysis. The study revealed that the major factors affecting the time performance of indigenous contractors in Kwara State are: lack of financial aid from financial institution, delay payment to contractor, lack of plant and equipment and high lending interest rates. It was also discovered that the final time of selected construction projects executed by indigenous contractors deviated from initial time with an average percentage deviation of 25.74.The study recommends that clients and consultants should promptly make payment to contractors; support on issues of access to financial aids and reduction in lending interest rate from Nigerian government should be a priority.*
KEYWORDS: *Indigenous Contractors, Public Projects, Time Performance,Nigeria, Project delivery.*

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I.   INTRODUCTION

The construction industry is becoming more complex in nature owing to frequent emerging uncertainties in budgets, technology and developmental processes. Those uncertainties together with other numerous documented problems often lead to project delay and which subsequently affect construction project performance (Ogunlana, Promkuntong and Jearkirm, 1996).A successful construction projects delivery is paramount to construction industry as its gives the clients value for money.Owolabi, Chan and Ogunlana (2014) stated that for construction projectsto be termed successful,it must be delivered within completion time, budget and required quality.John, Abdullateef andAbdulganiyu (2015) asserted that, there are general criticisms of failureof most construction projects to be executed on time.Ifte, Mahiuddins and Abdul (2002) further buttressed this assertion by stating that the estimation of time is a major problem that has attractedthe attentions of both researchers and contractors in the construction industry.Construction delay has been a frequent occurrence in developing countries like Thailand, Saudi Arabia and Nigeria respectively (Toor and Ogunlana, 2008).Poourrostam, Ismail and Mansounejad (2011) posited that construction projects delays are major challenges being faced by construction industry in developing countries.In Nigeria, Ogunsemi and Jagboro (2006) lamented that among the most serious problems the Nigerian construction industry is facing is the project timeoverrun.More so, in the study conducted by Odusami and Olusanya (2000), it was observed thatsome construction projects carried out in the Lagos metropolis exceeded the planned completion time withan average delay of 51%.

In the delivery of public construction projects, several participants are brought together. Aje, Adedokun and Ibironke (2015) posited that there are different participants in the construction industry with the principal actors being the client, consultant and contractors. According to Salami and Mustapha (2015), The client plays a role of inventing the project with accomplishable goals, constraints to work within and also provide necessary financial resources to achieve the project goals, while the consultant thereafter convert the client requirements into a proposal that is achievable within the given constraints set down by the client. The contactor is responsible for transforming the proposal into final reality.Contractor is one of the key players in the execution and delivery of construction projects. They expediate their professional skills and servicesto execute construction works in exchange for financial rewards (Harris &McCaffer, 2005; Usman, Inuwa, Iro and

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Dantong, 2012; Ugochukwu and Onyekwena, 2014).Their role further revolves round the design and management decisions, project closeout and rehabilitation and maintenance ofexisting facilities (Oyegoke, 2006; Babatunde,Opawole andUjaddagheet, 2010; Windapo, 2013).

Construction organisations in Nigeria are categorised using several criteria which include: foreign and indigenous contractors based on the company's owners' nationality; local, regional, national and multinational based on scope of operation; building and engineering based on area of specialization, and intosmall, medium and large based on size and category of contracts (MuazuandBustani, 2004; IdoroandAkande-Subar, 2008).IdoroandAkande-Subar (2008) observed that the burning discussion on projectperformance in the Nigerian construction industry is central on the performances of foreign andindigenous contractors.They further described indigenous contractors as owners of construction organisationsfully-owned and managed by Nigerians.Regrettably, In Nigeria, Famakin and Ojo (2013) reported that most public clients in all the states prefer to patronize foreign contractors because they can provide quality performance and timely delivery of construction projects, as a result expatriate contractor execute most of the large construction projects within the country.An understanding of the time performance of indigenous contractors will provide an insight on their weaknesses, and will assist in proffering solution to that effects. This research therefore, sought to assess the time performance of indigenous contractors in Kwara State, Nigeria.

Indigenous Contractors And Time Performance In Construction Industry

Nigerian construction industry over the years have documented a low level of participation of indigenous contractors in large scale construction projects. More so, indigenous construction companies constitute the larger population of construction companies in Nigeria, yet they carry our lower percentage of construction work in the country (Odediran, Adeyinka, Opatunji and Morakinyo, 2012). Uduak (2006)and Ibrahim(2012)applauded that the performance of construction projects managed byNigerian Indigenous Contractors is better andconcluded that they can still deliver with large and highlytechnical projects, whereas otherresearchers reported that construction projects handled by Nigerian Indigenous Contractors are plagued with: projectabandonment, time overruns,and poor management capability (Muazu and Bustani, 2004; Odediranet al., 2012; OladimejiandOjo, 2012).

Previous studies have shown that the problem of construction project time overrun is an international phenomenon. In Australia, Chan and Kumaraswamy (1996) affirmed in their study that 7/8th of building contracts studied were completed after targeted completion time. Similarly, in Hong Kong, 70% of building projects were also completed after stipulated completion time. Al-Khalil and Al-Ghafly (1999) established in a study carried out in Saudi Arabia that contractors asserted that 37% of construction projects executed by them experienced delay, while consultants accounted for about 84% of construction projects under their supervisionto have been delayed.In Nigeria, Odeyinka and Yusif (1997) repoted that almost 7 out of 10 construction housing projects surveyed were replete with delays during their execution.Ogunlana (2010) stated that Nigerian Indigenous Contractors are still incompetent and inexperienced, which make Nigerian government to lack confidence in them.Olateju (1991) observed that despite the volume of work available in Nigeria, the percentage of construction works handled by indigenous contractors is still very low compared to numbers being handled by foreign construction companies.Nevertheless, Adams (1997) categorised the problems faced by indigenous contractors into three: difficulties presented by the particular market/business environment in which the contractor operates, difficulties experienced from client and his representatives and difficulties derived from personal inadequacies of the contractor

Factors Affecting Time Performance Of Indigenous Contractors

A successful time performance indicates that the projects are completed on or before the agreed completion dates.The importance of time control is generally recognized by construction professionals in practice (Olawale & Sun, 2010). Chan and Kumaraswamy (2002) stated that project duration has become a vital benchmarking criterionfor assessing the performance and efficiency of the project organization.Many researchers have identified several factors affecting the performance of indigenous contractors to be: poor management resulting in poor planning, poor goal commitment, poor team motivation, poor technical competence, poor scope and work definition, non-adoption of project management techniques, incompetence and inexperience, inefficient policies and practices, weak institutions and adverse business environment, and complex social and cultural practices and poor project control system (Saleh, 2004;MuazuandBustani, 2004;Bala, Bello, Kolo, and Bustani, 2009; AniekwuandAudu, 2010).

Adams (1997) identified the following to be factors affecting performance of indigenous contractors' performance in Nigeria: uncertainties in supplies and prices of materials, obtaining interim payment, procuring work, access to capital, negotiating variation payment, access to plant and equipment, inappropriate contract conditions, maintaining plant and equipment, resolving contract disputes, meeting contract deadlines, design changes, incomplete contract documents, transporting materials and equipment, materials control on site,

providing reliable tenders and communicating with client/representatives. Fugar and Agyakwah-Baah (2010) posited the following to be factors affecting local contractors' time performance in Ghana: delay in honoring payment certificates, underestimation of cost of projects, underestimation of complexity of projects, difficulty in accessing bank credit, poor supervision, underestimation of time for completion by contractors, shortage of materials, poor professional management, fluctuation of prices, poor site management, construction methods, delay in instructions from consultants, late deliveries of materials, lack of programme of works, delay by subcontractors, poor design, and breakdown of equipment.

Ugochukwu and Onyekwena (2014) further identified factors affecting indigenous contractors to be inadequate working capital management, one-man business setbacks, under-capitalization, poor funding and cash flow problems, high cost of construction finance, economic recession, reckless spending and diversion of funds, poor project planning and control. In Ghana,the study of Laryea (2010) indicated that significant factors affect time performance of indigenous contractors are financial constraint and unfavourable business environment.In the study of Odonkor (2011), major factors affecting the performance of indigenous contractors are perceived to include: suspension of projects of previous government, delay in collecting debts from new political heads, financial demands from political heads, high interest rates, non-payment of interest on delayed payments, assigning incompetent project leader at the site, lack of access to capital, undervaluing of work done, change in government policies, low profit margin due to competition, delay in collecting payments, frauds/pilfering, lack of material control systems, poor monitoring and control, poor estimation practices, awarding contracts to incompetent political party members, poor tendering/selection procedure, high and unstable inflation and national slump in the economy.Chilipunde (2010) carried out a study on small and medium sized building contractors in Malawi. The study reported that factors affecting performance of these contractors are: lack of finance, training and business skills; limited skills in construction information technology (IT), and prevalence of unethical conduct amongst some of the stakeholders.Similarly, Wasi, Bridge and Skitmore (2001) study's in Papua New Guinea on factors affecting the performance of indigenous contractors found out that the level of cash flow, financial skills, poor communication between the contractors and the clients' site representative are the major factors affecting the performance of indigenous contractors.

In Nigeria, Fatai (2014) carried out a research on problems and prospects of small building contractors in Nigeria and posited the following as factors affecting the performance of Nigerian indigenous companies: financial problems, government unfavorable fiscal and government policy, non-access to financial institutions, poor management practice, pooraccounting standards, shortage of manpower,financial indiscipline and corruption. Nesan (2005) found that Indigenous contractors have limited options available from the banks or other lending institutions to aid with large working capital requirement in the absence of sufficient collateral.Mafimidiwo and Iyagba (2015) observed that the significant factors affecting performance of Nigerian indigenous contractors are: delayed payment by clients, lack of access to funding from commercial banks, poor cash flow, lack of incentives from government to emerging contractors, lack of professional advisors and consultants in the construction industry, high interest rates from commercial banks, lack of capital equipment and lack of access to funding from commercial banks.Cash flow problems, fraudulent practices and business environmentare reported as factors affecting the performance of indigenous contractors in Nigeria (Gambo and Said, 2014).Yassaims, Arditi and Mohammadi (2002) indicated that environmental factors affecting performance are harsh construction site, topography of the site, availability and supply of labour on site.Segokgo, Hungve and Overby (2000) stated that indigenous contractors in developing countries are faced with financial resources, lack of access to market and non-access to plant and equipment.Balaet al., (2009) found that unfair competition, financial problem, delayed payment, equipment problems, inadequate working capital and high taxes, lack of exposure, construction material problem and loss of confidence in local contractors are perceived to be among factors affecting the performance of local contractors.Kulemeka, Kululanga and Morton (2015) identified major factors affecting the performance of local contractors to be high lending interest regimes offered by financial institutions; stringent conditions to access capital; fluctuation of currency; stringent requirements for obtaining bonds; and high taxes.

II. RESEARCH METHODOLOGY

This study sets out to assess the time performance of indigenous contractors in Kwara State, Nigeria. This study is quantitative in nature.The primary target population for the study was selected public construction projects carried out from 2014-2018in Kwara State. The secondary population for the study werethe participants involved in the delivery of these selected projects. The participants include: the contractors, consultants and the clients. However, the construction professionals in the Ministry of Housing and Ministry of Works, Kwara State were selected to represent the clients.The sampling frame for this study were selected thirty (30) completed construction projects (building and civil projects) executed by indigenous contractors in the State between 2014 to 2018 on which adequate time data was obtained; One hundred and fifty (150) professionals were involved directly on the projects which comprised Contractors and the Consultants (Architects, Quantity Surveyors and

Engineers) while a total of 12 construction professionals represent the clients, altogether totaling 162 respondents.Since the number of selected projects and participants involved on these construction projects was within a manageable size, the whole frame formed the sample size.Data were gathered through purposive sampling as only the construction professionals directly involved on the projects were sampled. The study adopted a structured questionnaire designed on a five-point Likert scale on factors affecting the time performance of indigenous contractors and were administered to the identified group of respondentsand schedule (pro forma) was also used to gather data on time of the selected construction projects.A total of 162 questionnaires were administered. Out of which 122 were returned while 40 were not returned, this puts the response rate at 75% which is satisfactoryas against the researches of Odeyinka, Lowe and Kaka (2008) with 52% and Yasamis, Arditi and Mohammadi (2002) with 54%. Analysis of the collected data was done using Mean Item score (MIS), t-test and ANOVA test.

III. FINDINGS AND DISCUSSIONS
Background Information of the Respondents

Result in Table 1 shows the background information of the respondents. The result reveals that the highest percentage of the respondents were consultants (72.1%), followed by the contractors (18.0%). The least percentage response is from the client (9.9%). The most represented professionals are Engineers, Quantity Surveyors and Architects with 36.1%. 22.9% and 22.1% respectively. The least are Builders with 18.9%. In terms of academic qualification, 31.1% hold HND, 27.9% and 21.3% hold B. Sc/B. Tech and M. Sc/M. Tech respectively. Other hold PGD with 19.7%. Furthermore, apart from the encouraging educational qualification of the respondents, the analysis of the respondents' professional qualifications showed that they were all professionally qualified with 100.00% of the respondents having attained the corporate members of their various professional bodies. The average year of work experience of respondents in the built environment is calculated to be 11.01. This gave a good indicator that the respondents have a good year of experience which can be concluded that data provided by the respondents can be relied upon for the purpose of analysis.

Table 1: Background Information of the Respondents

Categories	Classification	Frequency	Percentage
Type of Respondent	Client	12	9.9
	Consultant	88	72.1
	Contractor	22	18.0
	Total	**122**	**100.0**
Profession	Architect	27	22.1
	Quantity Surveyor	28	22.9
	Engineer	44	36.1
	Builder	23	18.9
	Total	**122**	**100.0**
Academic Qualification	HND	38	31.1
	B.Sc/B.Tech	34	27.9
	PGD	24	19.7
	M.Sc/M.Tech	26	21.3
	Total	**122**	**100.0**
Professional Qualification	NIQS	28	22.9
	NIOB	23	18.9
	NIA	27	22.1
	NSE	44	36.1
	Total	**122**	**100.0**
Year of Experience	1-5 years	29	23.8
	6-10 years	21	17.2
	11-15 years	43	35.2
	16-20 years	18	14.8
	Above 20 years	11	9.0
	Total	**122**	**100.0**
	Average	**11.01**	

Factors affecting Time performance of Indigenous Contractors

In the analysis of factors affecting time performance of indigenous contractors in Kwara State, a list of factors was provided which the respondents were asked to rank based on the level of impact that they present to indigenous contractors. Result in Table 2shows the ranking of these factors and their associated significant p-value derive from the ANOVA test conducted. ANOVA test was conducted in order to check for statistically significant differences in the mean of the various identified factors across the different categories of respondents. From Table 2, the result reveals that the three categories of respondents agreed by ranking first lack of financial aid from financial institution as a major factor affecting time performance of indigenous contractors. The implication is that they recognize the significant need to augment cash flow as most indigenous

construction contractors are not financially buoyant which can adversely affect timely delivery of construction projects. Clients further ranked delay payment to contractor, lack of plant and equipment and high lending interest rates second, third and fourth respectively as other major factors affecting time performance of indigenous contractors in the study area. More so, consultants shared same view with the clients by ranking delay payment to contractor, lack of plant and equipment second and third respectively while poor monitoring and control was also ranked third as significant factors affecting time performance of indigenous contractors. From the contractor's perspective, delay payment to contractor, ground condition on site, unfavourable weather condition, non-participation in large contract, construction material problem and high lending interest rates were ranked from second to seventh as significant factors affecting time performance of indigenous contractors.

Overall, it can be seen that 17 out of the 20 identified factors affecting time performance of indigenous contractors have a mean value of 3.0 and above. This implies that these 17 factors have considerable amount of high impact on time performance of indigenous contractors in the study area. However, the major significant factors affecting time performance of indigenous contractors are lack of financial aid from financial institution, delay payment to contractor, lack of plant and high lending interest rates, with an overall mean value of 4.19, 4.15, 4.07 and 4.06 respectively. The implication of delay in payment to contractor is that it constraints the cash flow of the contractor which will ultimately affect timely delivery of construction projects. As for the lack of plant and equipment, shortage of this can elongate time of accomplishment of certain tasks on site which may lead to time overrun. High lending interest rates can deny indigenous contractors from accessing financial assistance from bank to augment cash flow thereby leading to time elongation on construction

ANOVA test conducted indicated that there is no statistically difference in the mean values of 18 out of 20 identified factors affecting time performance of indigenous contractors across the three categories of respondents, as their significant p-values were above 0.05. However, ANOVA test showed a significant difference in the mean value of the inadequate contract documents and lack of adequate staff training, as a significant p-value of 0.028 and 0.034 were derived for these two factors. This implies that while these factors might be important for some categories of the targeted respondents, it is not so for others.

Table2: Factors Affecting Time Performance of Indigenous Contractors

No	Time factors	Client		Consultant		Contractor		Overall		ANOVA	
		MIS	Rk	MIS	Rk	MIS	Rk	MIS	Rk	F	Sig.
1	Lack of financial aid from financial institution	4.19	1	4.15	1	4.22	1	4.19	1	0.858	0.426
2	Delay payment to contractor	4.17	3	4.08	2	4.20	2	4.15	2	0.330	0.720
3	Lack of plant and equipment	4.18	2	4.03	3	3.99	8	4.07	3	1.158	0.316
4	High lending interest rates	4.16	4	3.98	5	4.04	7	4.06	4	1.571	0.211
5	Poor monitoring and control	3.85	6	4.03	3	3.98	9	3.95	7	1.451	0.237
6	Ground condition on site	3.85	6	3.86	6	4.19	3	3.97	5	0.574	0.564
7	Unfavourable weather condition	3.88	5	3.85	7	4.19	3	3.97	5	0.676	0.510
8	Non-participation in large contract	3.82	8	3.79	8	4.19	3	3.93	8	0.587	0.557
9	Construction material problem	3.79	9	3.70	9	4.05	6	3.85	9	1.345	0263
10	Financial capability of contractor	3.53	12	3.57	11	3.78	11	3.63	10	0.529	0.590
11	Financial mismanagement of contractor	3.63	10	3.51	13	3.66	13	3.60	11	0.610	0.544
12	Financial status of the client	3.56	11	3.57	11	3.45	15	3.53	15	0.138	0.871
13	Inadequate contract documents	3.38	16	3.66	10	3.57	14	3.54	14	3.630	0.028**
14	Inappropriate procurement system	3.52	13	3.50	14	3.11	16	3.38	16	1.632	0.198
15	Inadequate manpower	3.42	15	3.37	15	3.97	10	3.59	12	2.100	0.114
16	Lack of adequate staff training	3.52	13	3.35	17	3.78	11	3.55	13	2.968	0.034**
17	Fluctuation of prices of materials	3.33	17	3.39	16	3.00	18	3.24	17	0.759	0.470
18	Inappropriate contract condition	3.00	18	2.99	18	2.89	19	2.96	19	0.675	0.510
19	Timing in resolving contract dispute	2.84	19	2.99	18	3.11	16	2.98	18	1.259	0.186
20	Inadequate supervision by client	2.76	20	2.90	20	2.44	20	2.70	20	0.089	0.914

Note: MIS = Mean Item Score, Rk = Rank, Sig. = p-value.

Time Performance of Construction Projects carried out by Indigenous Contractors

Result in Table3 show the time performance of construction projects carried out by indigenous contractors in Kwara State. It was discovered that out of 31 construction projects assessed, 12 projects were within the estimated time, while the remaining 19 projects exceeded the initial estimated times with percentage deviation of 9.09% - 83.33% range. Thus, on the average, there was a 25.74% deviation of completed time of construction projects assessed from the initial estimated time for the projects.

Table3: Time performance of Construction Projects carried out by Indigenous Contractors

S/n	Project Type	Final Time (Weeks)	Initial Time (Weeks)	Deviation (Weeks)	Percentage
1	Road	25	18	7	33.89
2	Road	18	18	0	0.00
3	Road	20	15	5	33.33
4	Road	14	10	4	40.00
5	Road	14	14	0	0.00
6	Road	18	18	0	0.00
7	Road	23	17	6	35.29
8	Road	52	52	0	0.00
9	Road	48	44	4	9.09
10	Road	74	52	22	42.31
11	Building	28	18	10	55.56
12	Building	30	22	8	36.36
13	Building	22	12	10	83.33
14	Building	16	16	0	0.00
15	Building	16	12	4	33.33
16	Building	12	12	0	0.00
17	Building	52	32	20	62.50
18	Building	13	13	0	0.00
19	Building	18	12	6	50.00
20	Building	20	12	8	66.67
21	Building	58	34	24	70.59
22	Building	48	34	14	41.18
23	Building	12	12	0	0.00
24	Building	16	16	0	0.00
25	Culvert	24	24	0	0.00
26	Culvert	24	24	0	0.00
27	Culvert	32	32	0	0.00
28	Culvert	28	24	4	16.67
29	Culvert	24	22	2	9.09
30	Bridge	78	52	26	50.00
31	Bridge	67	52	15	28.85
Average Percentage Deviation					**25.74**

Paired Sample t-test for Time performance of Construction Projects carried out by Indigenous Contractors

For generalisation of result, a paired sample t-test was further carried out on the data collected on time of the construction projects under study. The result in Table 3indicates a t-value of 4.587, df of 30 and p-value of 0.000. Since the p-value is less than 0.05, it is therefore concluded that there is significant difference between the initial estimated and final completion time of construction projects executed by indigenous contractorsin Kwara State within the period under study

Table 3: Paired sample t-test for Time performance of Construction Projects carried out by Indigenous Contractors

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			
Pair 1	Final time – initial	6.41935	7.79219	1.39952	3.56116	9.27755	4.587	30	0.000

IV. DISCUSSION OF FINDINGS

The findings of this study show that the major factors affecting the time performance of indigenous contractors in Kwara State are: lack of financial aid from financial institution, delay payment to contractor, lack of plant and equipment and high lending interest rates. The result in line with the findings of Adams (1997), Kulemekaet al., (2015),Mafimidiwo and Iyagba (2015) and Nesan (2005) where these factors are considered as

significant factors why contractors often fail to meet completion time as stipulated. The findings are also in consistent with the studies of Fatai (2014),Wasi, et al., (2001) and Odonkor (2011), in which they observed that untimely delivery of most construction projects by contractors are due to financial constraints in terms of payment of amount due to contractor and high lending interest rates. More so, the finding of the study based on the time data collected on some selected projects further shows that there is a significant difference between the initial estimated time and the final completion time of construction projects executed by indigenous contractors for the period under study in Kwara State, it was deduced that out of 31 construction projects assessed, 12 projects were timely completed to schedule, while the remaining 19 projects exceeded the initial scheduled time with an average deviation of 25.74%. This was further confirmed by a paired sample t-test conducted on the data which also indicated that there is a significant difference between the initial estimated time and the final completion time of construction projects executed by indigenous contractors. The implication of the result is that delay issue in construction is still persistent. The finding of this study is in line with Odeyinka and Yusif (1997) that most construction projects in Nigeria are not completed on schedule as planned. In terms of the average percentage deviation of time overrun for the construction projects under study, the average percentage deviation of time overrun (25.74%)is close to the result of John, Abdullateef and Abdulganiyu (2015) where an average mean of 34% was found but is contrary to the findings of Odusami and Olusanya (2000) where a higher average percentage deviation of 51% was indicated as time overrun experienced on some construction projects in Nigeria.However, the average time overrun of 25.74% discovered in this study implies an improvement in the time management for construction projects compared with previous results of 34% and 51% respectively.

V. CONCLUSION AND RECOMMENDATIONS

This research sought to assess the time performance of indigenous contractors using survey and explanatory methods in Kwara State, Nigeria,through the identification of various factors affecting time performance of indigenous contractors, and through the assessment of time data collected on selected public construction projects in the study area.This research finding shows that lack of financial aid from financial institution, delay payment to contractor, lack of plant and equipment and high lending interest rates had large influence on time performance of indigenous contractors.The finding further shows that most construction projects executed by indigenous contractors experienced delay with average mean of 25.74% time overrun. The study therefore, recommends clients and consultants to promptlymake payment to contractors, adequate support by the government in area of access to financial aids and reduction in lending interest rates should be made paramount.The study further recommends that indigenous contractors devise means for proper scheduling and planning in order to meet up with timely delivery of construction projects.

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