



FACTORS FOR THE IMPLEMENTATION OF AFFORDABLE FEDERAL
PUBLIC HOUSING POLICIES IN SOUTH-SOUTH REGION OF NIGERIA

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Dedication

This thesis is dedicated to God the Father, the Son, and the Holy Spirit on whose wings I rode to accomplish this task

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Declaration

This thesis is submitted under The University of Salford regulation for the award of a Ph.D. degree by research. The researcher declares that no portion of the work referred to in the thesis has been submitted in support of an application for another degree of qualification of this or any other university or another institute of learning. This work has been carried out by the candidate, and all source of information has been acknowledged.

Signature.....

Date.....

List of Abbreviation

AHCN	Association of Housing Corporation of Nigeria
AECT	Association for Education Communications and Technology
BS	Building Society
BUMPAN	Building Materials and Producers Association of Nigeria
CAC	Corporate Affairs Commission
CBN	Central Bank of Nigeria
CBO	Community Based Organisation
CPI	Corruption Perception Index
CPED	Community Planning and Economic Development
DFFRI	Directorate of Food, Road and Rural Infrastructure
FBO	Faith Based Organisation
FCT	Federal Capital Territory
FDP	Federal Development Project
FGN	Federal Government of Nigeria
FHA	Federal Housing Authority
FLHS	Federal Law-Cost Housing Scheme
FMH	Federal Ministry of Housing
FMBN	Federal Mortgage Bank of Nigeria
FMFL	Federal Mortgage Finance Limited
GDP	Gross Domestic Product
GNP	Gross National Product
GRA	Government Reserved Area
HIV	Human Immunodeficiency Virus
HUD	Housing and Urban Development
IBRD	International Bank of Reconstruction and Development
IDF	Infrastructure Development Fund
LCD	Low Density Cities
LDC	Least Developed Countries

LEDB	Lagos Executive Development Board
LFN	Laws of the Federation of Nigeria
LST	Living System Theory
NBC	National Building Code
NBS	National Bureau of Statistics
NDB	National Data Bank
NDP	National Development Plan
NDPDPM	Niger Delta Polycentric Development Planning Model
NGO	None Governmental Organisations
NHF	National Housing Fund
NHP	National Housing Policy
NIN	Newly Industrialised Countries
NIBRRI	National Building and Road Research Institute
NNPC	Nigerian National Petroleum Corporation
NSUDP	Nigerian States Urban Development Programme
NUD	New Urban Development
OFN	Operation Feed the Nation
PA	Planning Authority
PHP	Public Housing Policy
PMHS	Presidential Housing Mandate Scheme
PMI	Primary Mortgage Institutions
PPP	Public Private Partnership
PWD	Public Works Development
REDAN	Real Estate Association of Nigeria
SD	System Dynamics
SSS	Site and Service Strategy
UD	Urban Development
UN	United Nations
UNCHS	United National Centre for Human Settlement
UNDP	United Nations Development Programme

Definitions of Key Words

This section deals with the definition of the keywords and terms used in this research which includes, Housing, Affordability/Affordable Housing, Policy, Policy implementation, Non-income group, Low-income group, and Lower medium income group.

Housing

Housing is defined as the process of providing safe, comfortable, attractive, functional affordable and identifiable shelter in a proper setting within a neighbourhood, supported by continuous maintenance of the built environment for the daily living activities of individuals/families within the community while reflecting their socio-economic, cultural aspirations and preferences. Also, housing includes the sustainability attributes of energy efficiency and resource conservation for improved quality of life (Federal Government of Nigeria, 2012).

Affordability

Affordability is concerned with securing some given standard of housing (or different standards) at a price or rent which does not impose, in the eyes of some third party (usually government) an unreasonable burden on household incomes." (MacLennan & Williams, 1990)

Policy

Public policy refers to the dynamic and value laden process through which a political system handles a public problem (Fowler, 2000).

A housing policy, therefore, provides a guide which delimits action and sets goals but does not necessarily specify any defined strategies for achieving the goal other than broad strategies. It establishes guidelines and limits for discretionary actions by individuals responsible for implementing the overall plans of action (Olatubara, 2002).

Policy Implementation

Fundamentally, policy implementation is the process of translating policy into actions and presumptions into results through various projects and programmes (Okoli and Onah, 2003; Ikelegbe, 2006).

Public Housing

Housing provided for people unable to obtain "decent, safe and sanitary dwellings" by government (Jacob, 2003)

Low income group

This is defined as all persons whose annual income exceeds the 'No Income' level, but does not exceed the National Minimum Wage where the Nigerian National minimum wage is standing currently at 18,000 nairas (FGN, 2012), where N18, 000 is equivalent to £40 with exchange rate of £1 equal to N450 as at date (See table 8 for low-income definitions during the past periods)

Abstract

The challenges arising from the provision of affordable low-income public housing in many developing countries are suggested to be as a result of improper implementation of low-income housing policies. Even though various housing policies from these countries, which include Nigeria, promised to meet basic housing needs at an affordable cost, these promises have been left without fulfillment. Thus, housing problems in these countries, with Nigeria in focus, have increased due to some prevailing factors inhibiting successful policy implementation. As a result, governments of these countries face tremendous pressure to provide affordable public housing, especially for the low-income groups.

Over the years, it has been witnessed that there has been ineffectiveness in the provision of affordable public housing for the low-income groups in the South-South region; this difficulty is seen particularly in the very poor living standards amongst the low-income groups in this region. Although it is noted that there were and still is some form of affordable housing delivery programmes initiated by past and present governments, these have not still been able to meet housing demand. Moreover, the quality of the provided housing stock is also under substantial scrutiny regarding standard, adequacy, and livability. These barriers to implementation effectiveness is suggested to be as a result of the following identified factors; poor implementation management, poor project location, inadequate project inspection, injustice and corruption in distribution and allocation, lack of an effective strategy evaluation system and a compromised stakeholder consultative system are the identified limiting factors against a successful low-income public housing implementation system. The effect of these factors on implementation success has, therefore, left Nigeria in the category of the Least Developed Countries (LDC) of the world. Despite the huge investments made by past and present government to rebuilding Nigeria through the housing and infrastructural development, public housing provision is still moving at a very slow speed, which has justified that formulation of policies alone is not enough to solving public housing problems, but the effective implementation of formulated policies.

These, therefore, highlight the need for an improved approach to advance the system to enhance affordable public housing policy implementation system in the country especially in the South-South region. Thus, this study aims to propose a model that could stand as a guideline of actions to facilitate improvement in the implementation of affordable federal public housing policies that will promote an effective housing provision for the low-income group in the region. Furthermore, the study as a descriptive, explanatory research employed

the use of mixed methods research strategy to identify and explain the impacts of the prevailing factors identified as barriers to the implementation of affordable public housing policy in the region.

Moreover, bearing in mind the huge housing deficit in the region especially in the area of affordable public housing, the model as developed is expected to be useful to the government because it could guide policy implementers through the effective strategic actions required to improve the system. It could also inform stakeholders operating in the public housing sector, especially in the federal public housing sector on the damage and negative impact these identified factors have on the public housing sector and its recommendation could effectively improve implementation performance for a successful low-income public housing provision in the region.

CHAPTER 1. INTRODUCTION

1.1. Introduction

This chapter of the report presents the detailed overview and structure of the thesis. The background of the study is presented followed by the Statement of the problem, Identification of Gap, the Aim of the study, the research Questions and the Objectives of the study. This chapter also presents the research Scope, methodology and structure of the thesis.

1.2. Background to the Study

Housing is very fundamental to welfare, survival, and health of individuals. This is the more reason why international concern has been growing over the deteriorating housing conditions in urban areas of developing nations, Central and East Europe (Aribigbola, 2011). Furthermore, Williams (2007) as cited in Jiboye (2011) refers to housing as a dwelling place, constructed as a home for one or more persons. It is any permanent shelter for man, which gives him an identity. Listokin and Burchill (2007) defined housing as a permanent structure for human habitation. Godwin (1998) as cited in Jiboye (2011) defined it as the space that we can call our own, that gives us privacy and shelters us from the weather and intrusions of unwanted people. Considering the various definitions from scholars, housing in all its ramifications is more than mere shelter. It embraces all the social services and utility that goes to make a community or neighborhood a livable environment. Thus, housing has become a critical component in the social, economic and health fabric of every nation especially in the league of developing nations where Nigeria belong. The history is inseparable from the social, economic, cultural and political development of man (Listokin et al., 2007 as cited in Jiboye, 2011).

As a result of the raging housing problem in the developing economies, homelessness is biting harder in the continents of Africa, Asia, and Latin America because this is where the population is growing fast. The existing formal housing supply channels operational in these places are often hopelessly inadequate for the low-income groups. The commitment and efforts for the poor people are often limited, given the rate of urbanization and inadequate resources faced by these developing nations (UN-Habitat, 2008). Government has recognized that the majority of those in need of housing in many less-developed nations as identified in (Africa, Asia and South

America) are in the low-income categories, and that some require special housing programmes to be able to live in decent housing. Since market solutions and funds may not be suitable for housing this groups of people, and in view of the vital role housing plays in the socio-economic and political development of any nation; governments in these countries have over the years been engaged in public housing provision for both renting and purchase as identified by Ibem et al. (2011). But the challenge of housing the poor who are the low-income group is particularly severe in the urban areas of these less developed countries where an explosive expansion of the urban population due to high population growth rate and massive rural-urban drift contributed to further compound the housing situation (Olotuah & Bobadoye, 2009). As a result of this, inadequate housing condition has become a headstrong challenge that has continued to receive attention from government, professionals, developers, and individuals in most developing countries especially Nigeria.

As part of human tradition which seeks to investigate, describe, understand, proffer solutions and take action to improve living conditions, both public and private sectors have continued to address these social and economic challenges posed by inadequate public housing provision especially in the area of failure in the implementation of low-income public housing policies which is seen as the major barrier to effective public housing system in Nigeria. Recounting all the input made by present and past Nigerian governments, from the post-colonial period in the area of enabling housing policy to improve the housing conditions of Nigerians especially the low-income group to date, it can, therefore, be observed that some factors are limiting effectiveness towards an improved policy implementation system. Therefore, to strategically reposition the Nigerian public housing sector for effective performance, there is the need for an improved policy implementation system.

Against this submitted background and in line with various literature based findings and arguments which suggest a suitable solution to the rampaging policy implementation failure in the public housing sector is urgently required. Moreover, with the evidences gathered from documented literature in the study area following an extensive search in abstract of articles using key words as represented in the study, it seemingly showed that no substantial study has been conducted in the study area which proposed measures in the form of a model with strategic actions to guide improvement in policy implementation in the Nigeria public housing sector especially from the context of South-South region.

Furthermore, existing frameworks on affordable housing within Nigerian domain are not in federal public housing policy implementation, and particularly, none of such study has been conducted in the context of South-South region following the rising housing crisis in the zone which has inflicted untold harshness and hardship on the people traceable to poor implementation of federal public housing policies. This study, therefore, considers the view that even though there may be other barriers to affordable public housing provision in the region, there is the need to improve policy implementation effectiveness in the federal public housing sector which is the major barrier to public housing provision in the region. This, therefore, suggests the need for a study on this area especially in the South-South region where the problem seems to have proven more difficult.

Therefore, this study is a descriptive research which employs the use of mixed methods research strategy to identify and explain the impacts of these prevailing factors which have hindered successful implementation of affordable public housing in the region. A sequential explanatory mixed method design is used to collect primary data in this study, a type of design in which different but complementary data is collected on the same topic, a method where the later explains and authenticates the result received from the former. Questionnaire survey instrument was used to collect quantitative data from the professionals, who are also the contractors operating in low-income federal public housing in the region because they have first class experience in the issue of housing in the region and can identify the factors for failure in the implementation of affordable public housing policies.

Furthermore, qualitative data was collected through a semi-structured interview of professionals with longer years of experience in the system to further explore the findings from quantitative data collected to gain more in-depth understanding of the issues identified and to authenticate the findings from quantitative data which identified the factors for failure in the implementation of affordable low-income public housing in the region. The justification for collecting both quantitative and qualitative data is to bring together the strengths of both forms of research methods to compare results for validity purposes. The study finally made recommendations based on best practice according to the findings for an effective approach to improve affordable public housing provision especially in the area of low-income public housing delivery in the region.

The next section discusses the research problems in this study.

1.3. Statement of the Problem

Despite the emphasis being laid on housing provision by people and various government agencies, this basic human need has continued to elude many especially the low-income groups (Onibokun, 1985). This is seen to have been so, due to government inability to control the pressure from urbanization as the movement of people from the rural areas to the urban areas, or efficiently improve housing supply through effective implementation system. There is a frequent increase in the migration of people into the cities with little efforts to provide adequate housing and infrastructure or improve policy implementation effectiveness to arrest the situation, especially in the South-South region.

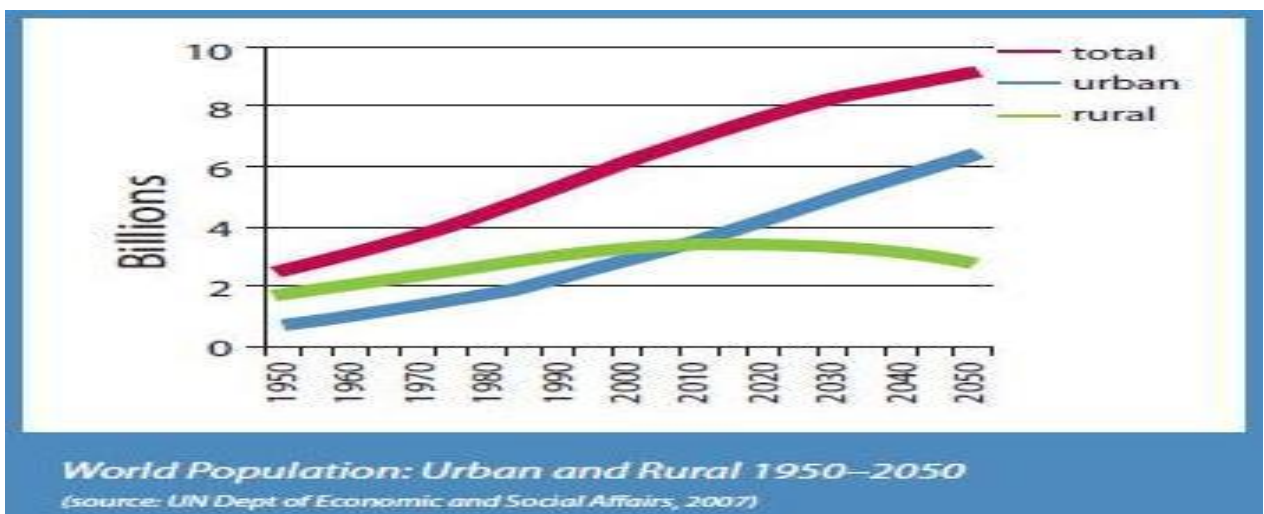


Figure 1: Expected Growth in World Urban and Rural Population

Figure 1 above highlights world population growth from 1950 which is projected to hit 10 billion by the year 2050. As of 2008, for the first time in world's history, more people lived in cities than on rural land according to Anderson & Beck (2012). They further explained that one-third of these city-dwellers, one billion people or one-sixth of the world's population live in slums and shantytowns in deplorable conditions, often without access to basic infrastructures such as good sanitation, safe drinking water, minimal structural integrity, let alone a house built to withstand earthquakes or floods, amid garbage and vermin, with poor quality or faraway schools and health care, where narrow streets and poverty breed not only disease but daily risks of violence and death. Urban slums are the fastest growing human habitat especially in Africa with Nigerian South-South region as such example. The UN projected that by 2030, the number of slum habitants would triple: well over three billion people will live in urban slums. A nightmare for

slum-dwellers, a dark cloud over their children's future, a powder keg for cities' management and health, and a drain on national productivity and economic growth (Anderson & Beck, 2012). UN prediction above may become a reality shortly as a result of affordability problem posed by high housing cost due to the failure in the implementation system operational in the public housing sector of many developing nations especially Nigeria.

It was also identified that world urbanization result is on the increase, for example in China, the urbanization and industrialization result and the dramatic growth of population in urban areas is a problem to deal with. The housing price rises so high that the low-income group living in urban areas cannot afford to buy or rent their own houses. To alleviate their housing plight, affordable housing has been built in mainland China. However, the unfair distributions of the provided affordable housing programme to fail in the accomplishment of its goal due to corruption (Zhang & Hashim, 2011). Also in Mexico, there are over 8.9 million deficits of affordable housing, meaning that 49 million people are without safe, adequate housing, and of the 8.9 million households, only 3 million have access to public assistance or credit for housing from a private home finance source. This means that 5.9 million household's 32 million people are still excluded according to Anderson & Beck (2012).

The provision of affordable housing at scale remains a challenge to most countries, especially those in Africa as the continent remains the most rural region of the world, and is now urbanising faster than imagined without a well mapped out plan to manage the rate of urbanisation. Research has also confirmed that every day for the coming fifteen years, African cities will have to accommodate an extra 40,000 people. This, therefore, means that urbanisation will continue to place immense strain on affordable land and housing provision in the coming decades, because, public housing programmes do not exist, do not produce affordable housing, or are insufficient in scale relative to demand (UN-Habitat, 2011). In North Africa, several countries have demonstrated a noteworthy improvement in affordable public housing and slum upgrading over the last two decades. Even though in the recent time, many African governments are gradually adopting and developing strategies aimed at making housing habitable, affordable and accessible which offers some promise for expanding access for low - and middle-income households, these policies are always stopped by ineffective implementation system. Thus, African government's ability to implement these enabling public housing policies approaches that could provide and scale-up affordable land and housing which is capable of reversing the trend that makes new

migrants settle in largely informal, non-serviced housing because there are few other affordable housing options available to them are lost due to weak implementation system. The supply and affordability of key inputs to the housing (for example land, finance and building construction costs) need to be systematically and simultaneously improved through the development and implementation of supportive institutional and regulatory frameworks (UN-Habitat, 2011). Anderson & Beck, (2012) confirmed that with over one billion people currently living in inadequate housing, among them 835 million are in urban areas, with this, they predictably inferred the need for close to 167 million housing solutions (both new homes and home improvements) for average families of five people who currently live in slums or equivalent informal urban zones. They further predicted that if current population growth and migration, resulting in seven million additional slum dwellers per year continue at today's rates, it will increase that figure in the next ten years to a (very conservative) need of 180 million urban housing solutions by 2020. They further suggested that growth in African countries is concentrated in cities and recent growth in major African cities was phenomenal. In confirmation of this fact, UN Habitat, (2011) exposed that between 2005 and 2010 Lagos Nigeria grew by 1.8 million people, Kinshasa by 1.6 million and Luanda by 1.2 million. Regarding proportional growth, Abuja Nigeria doubled in size (51.7 per cent), Ouagadougou grew by 43.7 per cent and Luanda by 35.0 per cent in the same five-year period. There are, however, vast differences in the level of urbanisation of African countries which calls for focus in making and implementing efficient, affordable housing policies by the African governments.

As reflected by past research findings, UN (2011) provided that only 11.0 per cent of the population in Burundi lives in cities and only 13.3 per cent in Uganda, whereas in contrast, 86.0 per cent of the population of Gabon and 81.8 per cent in Western Sahara live in cities. Regardless of intra-country specificities, the rapid and sustained urbanisation that characterises African continent is placing enormous strain on the provision and affordability of urban land and housing. These problems were confirmed to be as a result of the ineffective implementation of affordable low-income public housing policies which should have improved housing supply if they were properly positioned to perform effectively.

Table 1: Projected Urban Population of Projected Cities

<i>Urban agglomeration</i>	<i>Population (millions)</i>				<i>Average annual rate of change (percentage)</i>		
	<i>1970</i>	<i>1990</i>	<i>2011</i>	<i>2025</i>	<i>1970-1990</i>	<i>1990-2011</i>	<i>2011-2025</i>
Lagos, Nigeria	1.4	4.8	11.2	18.9	6.08	4.08	3.71
Dhaka, Bangladesh	1.4	6.6	15.4	22.9	7.86	4.02	2.84
Shenzhen, China	0.0	0.9	10.6	15.5	18.44	11.89	2.71
Karachi, Pakistan	3.1	7.1	13.9	20.2	4.15	3.16	2.68
Delhi, India	3.5	9.7	22.7	32.9	5.07	4.03	2.67
Beijing, China	4.4	6.8	15.6	22.6	2.14	3.96	2.66
Guangzhou, Guangdong, China	1.5	3.1	10.8	15.5	3.45	6.01	2.54
Shanghai, China	6.0	7.8	20.2	28.4	1.30	4.52	2.43
Manila, Philippines	3.5	8.0	11.9	16.3	4.07	1.89	2.26
Mumbai (Bombay), India	5.8	12.4	19.7	26.6	3.80	2.20	2.12
Istanbul, Turkey	2.8	6.6	11.3	14.9	4.30	2.58	2.00
Al-Qahirah (Cairo), Egypt	5.6	9.1	11.2	14.7	2.42	1.00	1.98
Kolkata (Calcutta), India	6.9	10.9	14.4	18.7	2.26	1.33	1.87
Ciudad de México (Mexico City), Mexico	8.8	15.3	20.4	24.6	2.79	1.38	1.32
Los Angeles-Long Beach-Santa Ana, USA	8.4	10.9	13.4	15.7	1.31	0.99	1.13
São Paulo, Brazil	7.6	14.8	19.9	23.2	3.31	1.42	1.08
New York-Newark, USA	16.2	16.1	20.4	23.6	-0.03	1.12	1.05
Buenos Aires, Argentina	8.1	10.5	13.5	15.5	1.30	1.20	0.98
Paris, France	8.2	9.3	10.6	12.2	0.64	0.62	0.97
Rio de Janeiro, Brazil	6.6	9.6	12.0	13.6	1.84	1.05	0.93
Moskva (Moscow), Russian Federation	7.1	9.0	11.6	12.6	1.17	1.22	0.56
Osaka-Kobe, Japan	9.4	11.0	11.5	12.0	0.80	0.19	0.33
Tokyo, Japan	23.3	32.5	37.2	38.7	1.67	0.64	0.27

NOTE: Urban agglomerations are ordered according to their projected rate of population change during 2011-2025.

Source: World Urbanisation Prospects; UN, 2011

Table 1 above exposed the world cities projected to receive more pressure from urban migration from 2011 to 2025; Lagos Nigeria is put as number one with a population growth rate of 3.71 percent against other cities. The increasing rate of urbanisation has added pressure to housing crisis across continents especially in Africa. Nigeria has its higher share of the problem being the most populated nation in Africa plus serious problems with inadequate housing which is now complex due to many years of neglect, unimplemented public housing policies, undeveloped housing finance, limited supply of long term funds, low household income levels, high interest rate on mortgages, high cost of land and building materials, poor planning and poor implementation of housing policies and programmes, existence of administrative bottlenecks that make processing and securing of approvals for building plans, certificates of occupancy and other necessary government permits very difficult, and the unmitigated corruption in the allocation of supplied housing and government's land within the framework of land use Act of 1978 as identified by Onyike (2009) are some of the factors accounting for failure in the implementation of public housing policies.

Table 2: Housing Situation in Nigeria

<i>Population of the country</i>	<i>About 167 million people</i>
Housing Deficit in Nigeria	15 million Units (N60 Trillion in value)
Housing Need	720,000 Units per annum is required
Housing Demands	20% Annual increase
Urbanisation	About 5.5% annually
Home Ownership	Less than 25%
Secondary Market	Federal Mortgage Bank of Nigeria (only Secondary Mortgage Institution in Nigeria - N5 Billion capital base)
Primary Mortgage Banks	About 102 - with N100m capital base

Source: REDAN Capital Nig. Ltd. June 2012

In table 2 above, the housing situation of Nigerians was highlighted, showing that housing deficit in 2012 was put at 15 million units which will cost an enormous N60 trillion naira to resolve; moreover, housing need was put at 720,000 units per annum, and housing demand grows at 20% every year. Urbanisation is put at 5.5% increase annually in a country where less than 25% are home owners. Despite these realities and significance of housing, adequate supply has remained a mirage to all cadre of the society in Nigeria. Thus, housing deficit has become a serious challenge not only to policy makers but also to all stakeholders in the sector, government (federal, state and local), mortgage institutions, estate developers, estate surveyors, architects, bankers, legislators, labour unions, researchers and others.

However, it could also be observed that the Nigerian government has been making attempts to providing adequate housing in recent times for the low-income earners through policies and programmes, but studies have also highlighted that this category of households reflected has not well benefited (Sani, 2003). Moreover, it has been confirmed that in many developing countries, the provision of shelter, particularly for the low-income group is grossly inadequate which is practically visible in the housing difficulties seen in the South-South region of Nigeria. Therefore, despite the shelter programmes, projects and other forms of government efforts and actions in Nigerian public housing sector, shelter problem prevails with increasing demand for housing due to poor implementation of public housing policies (Sani, 2006).

Table 3: Estimated Nigerian Housing Need

Income group	1990	2000	2020	2020 (Percentage)
Low	8,413,980	14,372,293	39,989,286	39.17
Middle	7,770,005	13,273,291	33,575,900	32.88
High	7,624,230	12,419,068	28,548,633	27.95
Total	23,808,215	40,064,652	102,113,819	100

Source: (Adedeji and Olotuah, 2012)

Table 3 above highlights Nigerian housing need. Heath (2014) defined “housing need” as an indicator of existing deficit; the number of households that do not have access to accommodation that meets certain normative standards. This measure mainly refers to the level of need for more or improved social housing. She further explained that the term ‘housing requirement’ is sometimes used to generate an overall picture of the housing market.

Thus, Nigerian housing need was well exposed as highlighted in table 3 above where the housing need for all class in Nigerian was highlighted with the demand for low-income housing suggested to be on the very high side. Onibokun (1990) suggested that a total of 102, 113,819 housing will be needed by all class, low, middle and high-income earners by the year 2020, and looking at the Nigerian public housing system from the colonial period to date, provision of housing to the low-income group has always failed due to difficulties and lapses in implementation of affordable public housing policies. This is because housing policies are mostly made on papers, but not effectively implemented due to weak public housing implementation structure (see table 10 in chapter 2), which has negatively impacted on the overall output success of public housing especially the low-income housing, and stood a great challenge and hindrance for effective public housing provision in Nigeria.

Therefore, having explained above, the numerous housing challenges which is viewed to be both quantitative and qualitative based on the available theorems of researchers in this study area, it thus suggests the need for improvement in the implementations approach employed by the public housing sector especially in the area of low-income housing provision where it seems there are more problems due to poor implementation system. Thus, the following factors below were identified as the major implementation problems exposed by various literature reviewed in this

study; Poor implementation management, poor project location, inappropriate project inspection, injustice and corruption in distribution and allocation, ineffective project output success, lack of effective strategy evaluation system and a compromised stakeholder consultative system were all identified as joint contributors to policy implementation failure in the region.

This research, therefore, through a mixed method, identified the major factors for failure in the implementation of public housing policies, sequentially explained them and proposed a model to guide strategic actions for improvement in the implementation of affordable public housing policy for an effective housing provision especially for the low-income groups in the South-South region. Moreover, the model will serve as a guideline for policy makers on strategic actions and better approach to effectively implement affordable public housing policies in the region. The study also made recommendations to help government and other players in the industry on the way forward for a successful public housing provision in the region, especially for the low-income groups.

1.4. Identification of Gaps

Creswell (2003) stated that a research problem is an issue that exists in the literature, in theory, or in practice that leads to a need for the study. He further explained that a research problem might emerge from experiences researchers have had in their personal lives or workplaces, it could come from an extensive debate that has appeared in the literature for several years, develop from policy debates in government or top executives (Creswell, 2003). Leaning on this, Aribigbola (2008) also confirmed that the growing problems of housing affordability in Nigeria over the last two decades has brought into focus the need for housing researchers and decision makers to develop a better understanding of the structure, operation, and dynamics of the public housing market. Therefore, in attempting to propose a model which could improve the implementation of low-income public housing policy, it is therefore hoped that this study would contribute to the system, a model with strategic guidelines of actions for effective public housing policy implementation to enable effective low-income public housing provision in the region.

Given to this need, certain factors limiting effectiveness in the implementation of public housing policies were identified with the view to improve the system through the strategic actions proposed by the model which also added to existing literature in the study area.

Furthermore, previous related PhD research in the study area within the context of Nigerian affordable public housing industry majored on the areas such as; Implementing Federal Development Project (FDP) at the State level in Nigeria: the case of Federal Low-cost Housing Scheme (FLHS) 1980-1983 by Dlakwa, (1986) who confirmed the failure of federal low-cost housing scheme of 1980-83 to provide housing to the low-income groups; A study of problems in the New Urban Development and Construction: the case of Abuja the New Federal Capital of Nigeria by Agbola, (1998) who established that government processes of urban land and housing allocation tended to be biased in favour of the upper-middle and higher-income groups of the urban population; The Implementation of Public Housing Policy in Developing Countries: A case study of housing in Nigeria new capital city Abuja by Morah, (1990) who established that the disposition of policy officials greatly influenced implementation outcome regardless of policy intention. Furthermore, a phenomenological study of affordable housing for the middle-income population in Abuja, Nigeria conducted by Aluya, (2007) established that the economic infrastructure affects housing for the low and middle-income population. Urban Housing Affordability and the Housing Policy Dilemmas in Nigeria, a study conducted by Ndubueze, (2009) confirmed a very high level of housing affordability problem in Nigeria with about 3 out of 5 urban households experiencing such difficulties.

However, from the list of studies conducted by the above-mentioned scholars, even though they exposed the need for a research such as this, it was also discovered that none was done in the context of the factors influencing implementation failure especially in the South-South region where there is extensive increase in failure in the provision of low-income public housing considering the position the region occupies in the economic development of Nigeria. Therefore, it could be said that the required response to address these concerns, especially in this study area has been subjected to very limited revisions, (in most case, none at all) which have not progressed to a satisfactory level.

This research, therefore, attempts to fill this gap by proposing a model which is expected to improve the implementation of low-income public housing policies in the region. However, Liu and Walker (1998) as cited by Ndubueze (2009) also suggested that policy implementation/project success is a subject that has continuously been discussed but without significant agreement having been reached; thus, a study of this nature that could conceptualise a model that could guide strategic actions for improvement to enhance success in low-income public housing policy implementation has remained vague because various stakeholders have

different perceptions of this area of study especially from the context of the scope region, which therefore opened a gap and stood as a justification for a study such as this.

1.5. Aim, Research Questions and Objective of the Study

1.5.1. Aim

This research seeks to propose a model to guide strategic actions for improvement in the implementation of affordable public housing policies for effective housing provision for the low-income group in the South-South region of Nigeria.

1.5.2. Research questions

- What has past Nigerian government done in terms of low-income housing provisions through policy implementation in the region?
- What factors are responsible for the ineffectiveness witnessed in the implementation of low-income public housing programmes by past Nigerian governments?
- What other factors could be a barrier to the provision of affordable public housing to the low-income group in the region?
- What could be done to improve the system for effective implementation of affordable public housing policies for an improved low-income public housing provision in the region?
- How can the proposed model be authenticated?

1.5.3. Objectives of the study

- To review previous government low-income housing policy implementation and their effectiveness in the provision of affordable public housing for the low-income group in the region.
- To identify the factors responsible for failure in the implementation of affordable public housing for the low-income group in the region.
- To identify other possible barriers affecting the provision of affordable public housing for the low-income groups in the region.
- To recommend applicable strategic actions in form of a model to facilitate improvement in the implementation of affordable low-income public housing policies in the region.

- To validate the proposed model within the Nigerian public housing sector by utilizing industry experts and academia.

1.6. The Scope of the Research

The scope of a research project is usually determined by time, resources and staff constraints; therefore, every researcher must keep that in mind when developing a research question and this is what the researcher has reflected at before the scope is selected.

The Country Nigeria

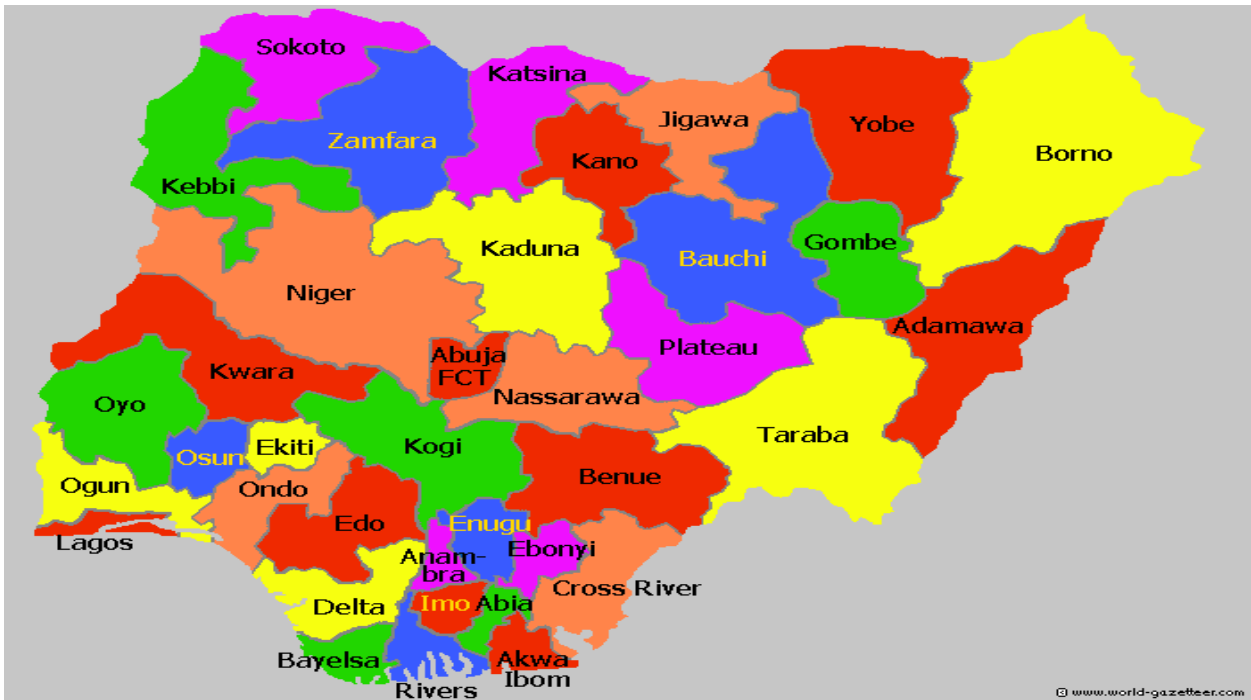


Figure 2: Nigerian Map -Source: NBS, 2010

The figure 2 above present's the map of Nigeria with all the states represented. Nigeria is located in West Africa, bordered by Benin to the west, Niger to the north, Cameroon to the east and the Atlantic Ocean. The terrain varies from coastal swamps and tropical forest in the south to savannah and semi-desert in the north. The highest points are the Jos Plateau in the center (1,200-2,000 meters above sea level) and the mountains along the eastern border. The river Niger, the third longest river in Africa, reaches the sea through an extensive Delta of mangrove swamps.

A series of constitutions after World War II granted Nigeria greater autonomy; independence came in 1960. Following nearly 16 years of military rule, a new constitution was adopted in 1999, and a peaceful transition to civilian government was completed. The tropical climate and relatively high temperatures throughout the year, August and September are the rainiest months throughout the country (Nigeria report, 2012). It is a nation of about 182.2 million people according to the National Bureau of statistics (see Appendix 8 for Nigerian Population from 200-2017 projected).

Three years after Nigeria's independence in 1960, it adopted a republican constitution consisting of a three-tier structure comprising the federal, state and local governments. Politically, the country's six geopolitical regions (North-West, North-East, North-Central, South-West, South-South, and South-East) are made up of 36 States (federating units), the Federal Capital Territory and 774 Local Government Areas.

Nigeria's economy is dominated by crude oil exports and characterized by weak economic growth. With a human development index figure of 0.448 attained in 2006, the United Nations Development Programme Human Development Report for 2006 ranked Nigeria 159th among 177 countries and 76th out of 103 poorest countries in the world (UN-HABITAT, 2008).

In May 1999, Nigeria embarked on a democratic governance campaign. The country is well poised to address current challenges in promoting sustainable development in all sectors of the economy including environmental sustainability. To achieve economic growth and social welfare, several development challenges are in need of urgent attention, especially the human settlements sector.

Poverty eradication is a major challenge for towns and states within the federation. Poor areas are characterized by an absence of proper land use, unplanned business structures, congestion, and pollution. These poor urban landscapes are breeding grounds for disease; they contribute to insecurity and are impediments to improving socioeconomic conditions (UN-HABITAT, 2008).

Nigeria is a country with many cultures and tribes. It has about 371 tribes with an equal amount of cultures. Despite the fact that Nigeria is a country that shares the same National Anthem, currency, etc., it is a multicultural economy where different cultures do not have similarity. Since culture is people's way of life which influences their lifestyle, it means that doing business in Nigeria requires a survey on how to handle or manage different cultural backgrounds in Nigeria, as what is good in the South may not be good in the North (Ogbonna, 2010).

1.6.1. Nigerian Six Geo-Political Zones Highlighted

Nigeria is a vast country of some 923,700 square kilometers made up of three regions (the eastern, western and northern regions) at its Independence from the British in 1960. By 1963, the fourth region – the mid-western region was created out of the western region. In 1967 at the onset of the Nigerian civil war, twelve states were created out of these four regions for political and military reasons. By 1976 seven additional states were created and two more created in 1987 to make a total of 21 states. These were followed by other nine and six states created in 1991 and 1996 respectively bringing it to the current total of 36 states and Federal Capital Territory (FCT) Abuja. Currently, these states and the FCT are sub-divided into six geopolitical non-administrative regions namely **South-South**, South-East, South-West, North Central, North-East, and North-West.

Table 4: Classification of the States into Six geopolitical regions of Nigeria

REGIONS	STATES
South-South	Akwa-Ibom, Rivers, Cross-River, Bayelsa, Delta, Edo
South – East	Enugu, Anambra, Ebonyi, Abia, Imo
South- West	Lagos, Ogun, Osun, Ondo, Ekiti, Oyo
North – Central	Abuja (FCT), Benue, Kogi, Niger, Nassarawa, Kwara, Plateau
North East	Adamawa, Bauchi, Borno, Gombe, Taraba, Yobe
North West	Jigawa, Kebbi, Katsina, Kano, Kaduna, Sokoto, Zamfara

Source; (FGN, 2012)

Table 4 above highlights the six regions of Nigeria and the states they cover, also represented in the table is the South-South region and the states in it.

1.6.2. South – South Region

The South-South region of Nigeria is the third largest wetland in the world and the largest in Africa (NBS, 2012; Ihuah, 2014). The area is found in the southern region of Nigeria with a massive wetland of about 85,053 km², approximately 12.5% of the total land mass of Nigeria. The area is dominated by the abundance of crude oil reserves, currently making the area popular and famous regarding natural resources in the country and the world at large (Omeje, 2006; NBS

2010 & 2012). Today, the South-South region is best known as a region that sustains much oil exploration and exploitation by the agents of western economic powers. The Niger Delta basin which is located in the region is considered the mainstay of the Nigerian economy for its significantly high level of oil reserves. The region is also naturally endowed with viable deposits of hydrocarbon and gas reserves. Petroleum and derivatives dominate the Nigerian economy making up about 98 percent of exports, over 80 percent of government's annual revenue and 70 percent of budgetary expenditures. Crude oil resource gives the Nigeria government about US\$ 20 million a day. At the moment, Nigeria boasts of over 21 billion barrels of proven oil reserves. Nigeria is Africa's largest oil producer and the world's sixth most important exporter of crude oil with the bulk of its exports going to the United States (Oviasuyi & Uwadiae, 2010). However, in the current years, due to the recent oil crisis and the security situation in the region, there has been a decline in oil revenue as suggested by EIA (2017). Furthermore, Udo et al. (2014) also confirmed that the reduction in revenue generation seen in the monthly oil receipt is attributed to the short fall in oil exports, and the drop-in oil production capacity due to the incessant products pipeline vandalism in the South-South region, and the Niger Delta in general. This provision by Udo et al. further justified the principal place of the South-South region in the economic development of Nigeria. Therefore, there is the need for the government to pay more attention to the development and wellbeing of the region to reduce the pressure coming from the various agitations in the region, and as well calm the recent security situation in the region.

The region is suggested to be best known as a region that sustains much oil exploration and exploitation by the agents of western economic powers. The people of the region believe that they have no substantial benefit to show for their sacrifices, despite being the „goose that laid the golden egg“ the economic success that underpins the unity of the Nigerian state (Oviasuyi and Uwadiae, 2010). Population wise, NNPC, (2006) and FGN & NPC, (2017) provided thus as the confirmed record for the region population;

Table 5: South – South Land Area, Population based on 2006 census and Projection for 2015

States	Land Area (Km ² Squared)	Population (based on 2006 census) in Million	Projected Population for 2015 in Million	Capital
Akwa-Ibom	4,877	3,920,208	4,537,000	Uyo
Bayelsa	11,007	1,703,358	2,320,000	Yenagoa
Cross Rivers	21,930	2,888,966	3,712,000	Calabar
Delta	17,163	4,098,391	4,877,000	Asaba
Edo	19,698	3,218,332	4,096,000	Benin
Rivers	10,378	5,185,400	6,592,000	Port-Harcourt
Total	85,053 Km²	21,014,655	26,134,000	

Source: (NNPC, 2006; FGN & NPC, 2017; NBS, 2010)

The population statistics of the region is shown in Table 5 above presenting both the 2006 and the projected 2015 populations for each state. The South-South area has a total population of more than twenty-one million people (based on 2006 census (NNPC, 2006), but when projected to 2015, the region would have over twenty-six million people, representing approximately 15% of the total Nigerian population. Rivers and Delta states dominate the region with estimated populations of 5.2 and 4.1 million people respectively based on the 2006 census. The projected populations of the region reveal that the South-South regions total population by 2015 will be nearly 26.5 million people (NNPC, 2006).

However, within these populations, there is a significant level of young people with over 62% being below the age of 30 years, while adults in the age group 30-69 years make up only 36% and those aged 70 years and above constitute only 2% of the population (NNPC, 2006; Ihuah, 2014). The South-South region population composition is male 54% and female 46%, with 93% of the heads of families being males and only 7% of the females being heads of family. There are typically more than six persons per household. The region's environment is characterised by different ecological zones such as sandy coastal ridge barriers; brackish/saline mangroves; freshwater swamp forest; and low land forest (NDRDMP, 2007 cited by Ihuah, 2014). The South-South region is one of the highest floodplains in Africa and Nigeria with many tributaries that drain into the River Niger and then move downwards to empty into the Atlantic Ocean along the Gulf of Guinea. The region is dominated by high rainfall; poorly drained soil; flooding; and erosion; with 80% of the area flooded annually.

Omeje (2006) confirmed that the South-South area is also associated with high air temperatures as a result of the combination of greenhouse gases flared (at 13,000-14,000 degrees Celsius) and pumped into the environment while the effects of acid rain makes communities living and housing conditions a depressive one

1.6.3. South-South Economy

The South-South region produces more than 80 percent of total Nigerian crude oil which accounts for over 80% percent of the Federal Government revenue (Ebie, 2012; NNPC, 2006; World Bank, 1995). But, virtually all of the communities in the Niger Delta region are typically rural with scattered settlements and poor housing conditions. Unemployment levels in the Niger Delta have remained at 30 per cent, and about 80 percent of the total area lacks safe water; infrastructural facilities; education; hospital; and health care. Fishing and peasant farming are the main occupations in this region with more than 45% engaged in these sectors while 17% are engaged in trading and selling activities. The region is characterized as poor, and the poverty level is high. Evuleocha, (2005) indicated that GNP per capita in the area is below the national average of US\$260.

1.6.4. Politics and Administration

The States in the region are similar to other States in Nigeria and are governed by an elected State Governor, and other appointed and constituted State Executive Council members. Each of the six states has a legislative body that works together to determine the laws of the State. At the same time, each state has their judiciary arm comprising of Customary and Magistrate Courts, High Courts and Courts of Appeal from which appeals go to the Federal Court of Appeal. In each state, there is the Local Government tier with structures similar to that of the state. Under Section 16 of the 1999 constitution, all revenues of the Federation are to be paid into the Federation Account. The federal account derivation formula principles are used to share the funds in the Federation Account vertically amongst the tiers of government and horizontally amongst the states, local governments and other functionaries (NDRDMP, 2007 cited in Ihuah, 2014). This is based loosely on: parity of states; internal revenue generation; landmass; terrain; population density; and ecological damage. The reason for conducting this study on the South-South region is because the region is big enough for this research (see table 6 above). Furthermore, over the years, there has been a long cry and agitation from the people on government marginalization and injustice in the system applied toward the distribution of national assets especially housing based

on their contribution to the national economic well-being (Oviasuyi and Uwadiae, 2010). As the region that contribute the most for the economic development of Nigeria through her rich oil deposits, they justly argue that the people deserve decent public housing system to halt the ugly condition in which the poor and the low-income groups are living with in the region.

Over the last five decades of Nigerian existence, there has been a huge breach in the public housing system especially in the area of affordable public housing for the low-income groups. Several efforts have been made by various government agencies in charge of public housing delivery toward the improvement of public housing provision especially in the area of implementing low-income housing policies, but these efforts by the government have always hit a hard rock due to inefficiency in the implementation approach and failures witnessed over the years. Thus, this discouraging situation posed by poor implementation system in the sector led the researcher to think what could be done to arrest the situation and improve the system especially in the area of low-income housing provision in the region.

Besides, Nigeria being the largest populated nation in Africa with six existing large political regions regarding population, it was, therefore, a huge decision to select the best-positioned region to reflect better the phenomenon being studied. To further justify the reason for the choice of the scope, a pilot study was employed and was conducted on selected senior personnel's who are also professionals working in the federal ministry of housing from the six regions of the country to reduce any bias on scope selection. Thirty questionnaires were distributed to purposively select senior officials of federal housing authorities in different regions of Nigeria. Below in the tables is the descriptive analysis of their opinion regarding the scope with minimal presence of federal low-income public housing reflecting form the six regions of Nigeria.

Table 6: Participants Year(s) of Service

Years of Service	Percentage	Frequency
Below 1 year	0.00%	0
1 - 4 years	10.00%	2
5 - 9 years	25.00%	5
10 - 15 years	55.00%	11
15 years and above	10.00%	2
Total		20

Tables 6 above suggested that about 90% of those who participated in the pilot study are professionals with over 5 years of service in the Nigerian Federal Housing Authorities (NFHA) which made their input and opinion on the required information more valid.

Table 7: Participants inputs on the region that requires more federal attention in the area of low-income public housing development

Region	Percentage	Frequency
South - East	25.00%	5
South - South	40.00%	8
South - West	0.00%	0
North - Central	0.00%	0
North - East	25.00%	5
North - West	10.00%	2
Total		20

From the suggestion given by the above table 7, the South-South region came out tops after the pilot study with about 40% of participants agreeing that more federal attention is required in the area of federal low-income public housing provision which is how the choice for the region emerged on top and confirmed over others as the region with a greater low-income housing need.

Moreover, the researcher also argued that with the economic position of the region and its contribution to the nation as the region that produces over eighty percent of the national oil

revenue (see subsection 1.6.2 in chapter 1), it is justifiable to conduct this research in the region. Therefore, the researcher further maintained that this study is highly needed in the region to propose a model which could assist in the improvement of the implementation approach to reduce the housing struggle of the people, and to further enhance the Nigerian public housing sector. Also, in terms of geographical efficiency; the researcher affirms that the South-South region of Nigeria is big enough for any research project being a region with six states and large population projected to about 26,134,000, a total land area of about 85,053 Km² (see table 5 in chapter 1), and an impressive economic contributor to the national economy as the region which produces over eighty percent of Nigerian crude oil export. It is therefore considered just for this research to be conducted in the region

1.6.5. Research Institutional Scope

In the Nigerian built environment, there are some stakeholders or population groups to consider around one particular issue. But this study is limited to the South-South region of Nigeria; it is principally focused to research the factors for failure in the implementation of affordable public housing policies for the low-income groups in the region. However, there are two kinds of public housing systems in Nigerian built environment, State government public housing system, which are houses provided by the state governments through the state housing authorities; and the federal public housing system, which are houses provided by the federal government through the federal housing authorities.

Thus, in the context of this study, the research is limited to discussing issues bordering with the factors standing as barriers in the implementation of federal low-income public housing programmes which are the houses provided by the federal housing authorities for the low-income groups in the region.

1.7. Methodology

The methodology is a body of knowledge that enables researchers to explain and analyze methods, indicating their limitations and resources, identifying their assumptions and consequences, and relating their potentialities to research advances (Miller & Miller, 2000).

Therefore, Saunders et al (2012) research onion with the following research approaches was adopted for its simplicity.

Philosophically, this study adopts a pragmatic assumption because of the research strategy adopted; the research approach adopted for this study is an abductive approach, which is the combination of deductive and inductive approaches; the research strategy adopted is a sequential explanatory mixed method strategy, which is the combination of both quantitative and qualitative data collection methods. In this approach, data is collected sequentially with quantitative data being collected first, followed by the collection of qualitative data. Furthermore, qualitative data was analysed with a simple descriptive statistic, and qualitative data was analysed with conceptual content analysis (see chapter 3 for detailed explanation of all approaches).

1.8. Structure of the Thesis

This research seeks to develop a model to improve the implementation of affordable housing policy for the low-income groups in the South-South region of Nigeria. Hence for this report, the structure contains five chapters as briefly explained below:

Chapter 1: This chapter provides a brief outline of the structure of the thesis in the following order. First, it presents the background/introduction of the study, followed by research problem, then identification of gaps, research contribution to knowledge, the research aims, questions, and objectives. The chapter also outlined the research scope and contribution to knowledge.

Chapter 2: This chapter presents an overview of literature considered relevant for this study which includes general knowledge, concepts, and definitions of keyword and terms within this study. It also explored the literature review of all aspects mentioned in the research objectives.

Chapter 3: This chapter outlined the methodology adopted to appropriately answer the research questions. This chapter is structured as follows: the research model adopted for this research is in accordance to Saunders research Onion. The research philosophy, approaches, choice, strategies, and techniques were also discussed.

Chapter 4: This chapter presents the data analysis from quantitative findings in this study

Chapter 5: This chapter presents the data analysis from qualitative findings in this study

Chapter 6: This chapter presents the discussions of both quantitative and qualitative findings for the study

Chapter 7: This chapter presents the final conceptual model and all processes up to validation and results.

Chapter 8: This chapter presents the conclusion of the thesis. It presents the researcher's major contribution to a body of knowledge. The chapter also covers the results and the limitations to the research. Recommendations for improvement and further research were also highlighted in this chapter.

1.9. Summary and Links

This chapter of the thesis outlined the overall structure of the report with adequate coverage of the background of the research; research problem and identification of the research gaps. The chapter also provides an overview of the scope of this research.

The next chapter, (chapter 2), presents a comprehensive literature review on affordable low-income public housing policy and factors for failure its implementation in the South-South region of Nigeria within the context of the construction as in line with the aim of this research.

CHAPTER 2. LITERATURE REVIEW

This chapter presents an overview of literature reviewed so far that is relevant and supports the research questions formulated in section 1.5.2 in chapter 1. It also presents the key research areas identified in the review of the literature. This chapter discuss important concepts of the research which includes Need for Affordable Housing, Definition of Key Words and Terms, Concept and Cost Approach to Housing Affordability, Review of Past Government Policies and Programmes, other possible barriers to affordable housing, housing shortage and the limitation of the focused groups, alternative approach to affordable housing, policy and policy implementation, impediments to effective policy implementation, insight from policies/implementation in selected developing countries, contradictions in Nigerian housing policy, the enabling approach to shelter provision through implementation, implementation strategy for Nigeria public housing, critical factors to policy implementation, critical analysis of the implementation of past public housing policies, Theories that Informed the Study, affordability and the low-income group, key issues identified by literature, and development of conceptual model.

2.1. Need for Affordable Housing

In the context of this study, Maclennan & Williams (1990) definition of affordability is adopted for this research. They defined affordability as securing some given standard of housing (or different standards) at a price or rent which does not impose, in the eyes of some third party (usually government) an unreasonable burden on household incomes.

Therefore, housing, being defined as the process of providing safe, comfortable, attractive, functional affordable and identifiable shelter in a proper setting within a neighbourhood, supported by continuous maintenance of the built environment for the daily living activities of individuals/families within the community while reflecting their socioeconomic, cultural aspirations and preferences, there is the need for it to be affordable. Housing includes the sustainability attributes of energy efficiency and resource conservation for improved quality of life (FGN, 2012). The Universal declaration of human rights gave one of the basics human right to a descent standard of living, central to which is access to adequate housing (UN, 1948). Housing as a fundamental human right demands that urban dwellers should have access to

descent housing, defined as one that provides a foundation for, rather being a barrier for good, physical and mental health, personal development and the fulfillment of life objectives. Housing affordability as suggested by Agbola (2005) is the capacities in making households meet their periodic mortgage needs without jeopardizing their health or reducing other basic family need. Affordable housing has become a continental huge problem because poor urban housing conditions are a global problem, but conditions are worst in developing countries especially Africa (UN-Habitat, 2008). UN-Habitat (2003) reported that 1 billion people live in life and health threatening homes. This represents about one-third of the world total urban population, while the developing world has a substantial proportion of the urban population living in inadequate housing conditions. Moreover, the threat of mass homelessness is greatest in Africa, Asia and the Latin America because that is where the population is fastest. It seems that old paradigms are unworkable; many existing formal supply channels are often hopelessly inadequate to low-income people, and most conventional approaches are largely irrelevant given the magnitude of the growth of the substandard settlements (UN-Habitat, 2008).

There is the need to draw a border, define a space and mark a beginning and an end arose from the need for man to live in a place and have rest. Since man cannot be in an endless motion, he requires a place of abode, where he can stop, to be alone, be with family or be with their fellow creatures. In which case, such places are structured in harmony with nature, organized, laid out and decorated according to cultural ideas and images following an acceptable spatial environment which could be said to be affordable (Laffon, 2004). Furthermore, Aribigbola (2008) affirmed that there is a need for policy initiatives and interventions to assist the low-income earners, being that the present approach or policy that overemphasized unfettered market forces in determining housing consumption will not achieve the desired results of making all Nigerians accessible to decent, safe and affordable housing.

However, in 2005 the United Nations stated that the inhabitants of Nigeria were 141 million, and projected its growth toward the region of 289 million by 2050. A similar projection was also witnessed when the United States Census Department predicted that the population of Nigeria would increase by 264 million by 2050. If these predictions come true, then Nigeria will become the 8th most populous nation globally according to Encarta (2007) as contained in Kabir & Bustani (2010). This continued increase in population is creating a burden to shelter and effective supply and delivery of simple amenities and facilities for all urban residents', especially affordable housing. In most cities, the observed problem with housing distribution is not only

reduced to quantity but also to the poor quality of available housing units (Kabir & Bustani, 2010). A new study on housing position in Nigeria places obtainable standard at 23 per 1000 inhabitants, a situation which can somehow liken to the situation seen in the housing conditions of the low-income group in the South-South region of Nigeria. The housing shortage is set at 15 million houses while N12 trillion was said to be required to back the deficit. This is roughly four times the yearly domestic financial plan of Nigeria (Mobogunji, 2007). However, the national rolling plan of 1990 – 1992 assessed housing deficits to 4.8 million. The 1991 housing program projected that 700,000 housing units stand to be built every year if housing shortage is to be canceled. In 2006, the ministry of Housing and Urban Development stated that the Nigeria needed about 10 million housing units before all Nigerians can be sheltered. However, in the middle of 1975 and 1980, there were strategies to supply 202,000 housing units to the public, but only 28,500 units representing 14.1% was achieved. Also, in the national housing fund (NHF) programme initiated in 1994, which was slated to create 121,000 housing units, it was also confirmed that less than 5% was realized (see table 10 and 13 in chapter 2). In spite of a succession of government policies toward housing delivery, an obvious fact is that there remains a huge breach concerning housing quantity and request due to failure in implementation (Olomolaiye, 1999) as contained in Kabir and Bustani (2009).

However, the attractiveness and function of any housing arrangement can simply be endorsed within the background of justice in socio-cultural delivery; housing is seen as a part of recreation and identification with socio-cultural characteristics. Nigerian housing need is swayed by the urban general population growth of 5%. In the 1990s, a yearly urban condition for housing units was 400,000 units, and there are huge needs for improvement and request for extra units on existing housing stock. As at 2005, an annual report estimate of about 1.4 million housing was required as provided by Daramola (2005), but currently, it is estimated to be in the rejoin of about 2 million as provided by FGN (2012). All these efforts notwithstanding was revealed by UN-HABITAT, (2002) that most Nigerians rely on assistance from friends to build their houses. This is because the government has not played any successful role in housing delivery efforts or effectively implemented enacted policies meant to improve the peoples housing condition. Therefore, to achieve the goal of affordable public housing for the low-income group, the full involvement, from the early planning stages, the contribution and efforts of all stakeholders at national, state and local levels, is essential to reflect public interest formation for the success of affordable public housing especially in the South-South region of Nigeria.

2.2. Definition of Low-income earners from 1971 - Date

The Nigerian government chose to set minimum wage to establish a wage that small, medium scale enterprises and even large organizations can afford to pay workers; below which they must not go and above which those who can afford to pay more can go. Highlighted in the table below are the National minimum wage from 1972 to date (Onyinyechi & Ayanfeoluwa, 2011).;

Table 8: Definition of Low-income Groups from 1972 to 2011

Period	National Minimum Wage	Low-income definition
1972	N60 - N100	Persons whose annual income does not exceed the National Minimum Wage of between N60 -N100
1982	N125	Persons whose annual income does not exceed the National Minimum Wage of N125
1990	N250	Persons whose annual income does not exceed the National Minimum Wage of N250
1993	N363	Persons whose annual income does not exceed the National Minimum Wage of N363
1998	N3,500	Persons whose annual income does not exceed the National Minimum Wage of N3,500
2000	N7,500	Persons whose annual income does not exceed the National Minimum Wage of N7,500
2011 - Date	N18,000	Persons whose annual income does not exceed the National Minimum Wage of N18,000

Source: (Onyinyechi & Ayanfeoluwa, 2011).

Table 8 above explained the national minimum wage across the highlighted periods for better understanding of the definition of the low-income groups in these periods.

2.3. Concept and Cost Approach to Housing Affordability:

The United States Department of Housing and Urban Development (HUD) policymakers specified that for housing system to be reasonably priced, the family should not pay other than 30% of its full income on rent payment and services, where they possess their own home, not higher than 30% on their mortgages, insurance, taxes, and utilities. Housing becomes affordable only if it meets the 30% test (Daramola, 2006). The Canada Mortgage and Housing Corporation determines a household to be below its affordability standards if it spends more than 30 percent of its income on housing costs (DTZ, 2004 as cited by Ndubueze, 2009). The affordable housing National Research Consortium in Australia notes that "affordability is a complex issue, yet it can perhaps best be dealt with using a benchmark known as 'housing stress.' They set a conservative benchmark of 'housing stress' specifically chosen in order not to overstate the problem which shows that households in the lower forty percent income bracket who pay more than 30 percent of their gross income on housing costs, whether renting or buying, are said to be in 'housing stress' (Affordable Housing National Research Consortium, 2001 as cited in Ndubueze (2009). Housing NZ Corp. (2004) as cited by Agbola (2005) stated that most countries judge housing to be unaffordable if its cost exceeds 25% to 30% of the net income of low-income households.

However, a review of city housing in Nigeria points out that rental fee accounts for about 60% of the income of an ordinary worker with the remaining 40% for food, clothing, health, transport and other requirements; a percentage that tosses the wage earner into extreme insufficiency (Eke, 2004). This completely ignores the United Nations description of inexpensive housing. Affordability and cost are hence considered a fundamental problem for societal public housing scheme especially those in the South-South region. If the public housing system is not low-cost, then it is not justifiable. Agbola (2005) suggested that for housing to be affordable for the low-income earners, it must be tailored to total income level. Inexpensive housing is used to define dwelling units whose total housing budgets are considered reasonable to a group of people in a definite salary scale. When the monthly budget of a home surpasses 30 – 35 % of family wages, then the housing is measured excessive for that family).

However, given the lack of common consensus on how best to conceive and define various elements of housing affordability and the differing circumstances of individual households, there is no commonly accepted method to measure it. As a result, different approaches emphasizing different elements of the concept have been developed over the years. No single standard of

affordability is accurate for all situations. Therefore, applying the above concept to this research context where the low-income groups in the region earn an average monthly income of N18,000 with £1 = N450, housing may not be considered affordable agreeing with the suggestion of Eke (2004) who confirmed that a review of city housing in Nigeria points out that rental fee accounts for about 60% of the income of an ordinary worker with the remaining 40% for food, clothing, health, transport and other requirements; a percentage that tosses the wage earner into extreme insufficiency.

2.4. Housing Authorities in Nigeria

The ultimate purpose of public housing provision is to reduce the housing deficits, as well as to improve the quality of the housing conditions to the citizens. Hence, conventional structures are required to be established in within the public housing sector from the federal and state governments to achieve this purpose. It is also within these structures that the housing policy implementation and sustainability would significantly influence either the success or failure of housing delivery (FGN, 2012; 2006; Kabir and Bustani, 2009). The various responsibilities and functions of these authorities began at the preliminary stage of policy development and continued through to implementation, coordination, monitoring, evaluation, and review for their sustainability (FGN, 2012). That is underscored by the greatest, but avoidable, problems of the instability and capacity gaps caused and created due to the merging and de-merging of responsibilities amongst the various institutions. Nigeria has two public housing systems; operating at both the federal and state government levels.

2.4.1. Responsibilities and functions

Below, are listed the responsibilities and functions of the public housing authorities as provided by the Nigerian housing policy (2012);

2.4.1.1. Federal Housing Authority

FGN (2012) confirmed that the Federal Government shall, in partnership with all relevant stakeholders, initiate, define and coordinate the policy options and instruments for achieving the objectives in the housing sector. The actual implementation shall be undertaken by appropriate agencies at Federal, State, and Local Government Levels, as well as other community associations and other special groups. The Federal Housing Authority (FHA) was established by the Federal Government of Nigeria under Decree No. 40 of 1973, which was amended to CAP.

136, LFN of 1990; however, it began real operations in 1976 with the following responsibilities and functions:

- Supervise the implementation of Federal Housing Policies and Programmes;
- Develop and manage real estate on a commercial basis in all States of the Federation and the Federal Capital Territory (FCT);
- Provide sites and services for all income groups with a special emphasis on the No-income and Low-income groups;
- Provide No-income and Low-income, cooperative, rental and rural housing in all States of the Federation and the Capital Territory from funds provided by the Government and other sources;
- Execute such housing programmes in the public interest as may be approved by the Federal Government;
- Mobilize off-shore funding for housing development;
- Acquire, hold and manage movable or immovable property;
- Acquire, construct and maintain dwelling houses, schools, communal and commercial buildings, and other structures;
- Enter into contracts for the construction, maintenance, management or repairs of any property;
- Purchase or otherwise acquire any assets, business or other property where, in the opinion of the Authority, such purchase or acquisition is necessary for the proper discharge of its functions under this Act;
- Sell, let, lease or otherwise dispose of any property vested in the Authority;
- Undertake or sponsor the undertaking of such research as may be necessary for the performance of its functions;
- Train managerial, technical and other staff to run the Authority's operations (FGN, 2012; Ihuah, 2015).

2.4.1.2. State Housing Authorities

State housing authorities are state established housing organization whose duty is to facilitate housing delivery and their management, by undertaking the following suggested measures of: promoting and facilitating the development of site and services schemes; playing an active role in the identification, production and use of building materials from local resources in order to ensure availability of inexpensive building materials for housing development; carrying out re-development and upgrading of existing blighted residential areas either alone or in collaboration with Federal, International bodies and the private sector; strengthening institutions for housing delivery at the state level; strengthening and encouraging housing cooperatives, or housing associations, thrifts and credit societies in housing development; promoting the formation of

more Primary Mortgage Institutions (PMI) and Building Societies (BS) in collaboration with the private sector; promoting intergovernmental synergies, linkages and peer review in housing delivery; strengthening existing Planning Authorities (PA); establishing the same in all local government areas where there are none; undertaking social housing schemes and projects, and encouraging all local governments to do so; establishing, maintaining and resuscitating dilapidated public housing in the state and implementation of all state housing programmes (FGN, 2012).

Furthermore, the state governments are also empowered to formulate, monitor and evaluate Government policies on housing; coordinate the activities of other agencies of Government in the area of housing; provide and maintain infrastructure for the housing stock of State Ministries; upgrade and maintain the housing stock of the State Ministries; develop a data bank for housing needs and co-operate by forwarding the same to the National Data Bank (NDB) for purposes of coordination; encourage the adoption of the National Building Code (NBC) and for effective housing delivery and safety in collaboration with relevant professional bodies; review all existing legislation, regulations and ordinances in the housing sector with a view to achieving the goal of adequate housing for all; supporting and encouraging indigenous construction companies, building materials producers and manufacturers, to participate actively in the provision of housing; develop and sustain the determination and political will to succeed in the provision of houses for its people; and actively encourage capacity building and its sustainability for personnel who provide services in the built environment (FGN, 2012; Ebie, 2012).

2.5. The Problem and the Housing situation in the South-South Region:

Since the mid-1970s Nigeria's political fate has been inextricably linked to oil. Petroleum accounts for over 80 percent of the government's revenue, provides more than 95 percent of export earnings and generates over 40 percent of the country's Gross Domestic Product (GDP). The South-South has unarguably been responsible for the generation of the huge revenue to the Nigerian state, and unfortunately at the receiving end of oil exploration and exploitation since the mid-1970s. The region has been faced with the problems of oil spillages and gas flaring, which have caused serious atmospheric pollution, ground water, and soil contamination, constant heat around the flare pits and abnormal salinity of the pool water, resulting in serious health hazards for the inhabitants, and of course grave disturbance to the life cycles of plants and animals in the region.

However, different interest groups have provided different answers as to the nature of the problems in the region (Oviasuyi & Uwadiae, 2010). In spite of accounting for a huge part of the nation's revenues, there is massive poverty in the region. In addition to human poverty, there is also the poverty of housing and basic infrastructure in the region. The state of the roads and public housing in the South-South region compared with the state of roads in other parts of the country shows that the core South-South region has far fewer kilometers of federal roads and federal public housing attention than several other parts of Nigeria which is seen as great injustice done to the people against the formalities and good practice projected by the theories of distributive justice as explained in this study (see section 2.19, 2.19.1, and 2.19.2 in chapter 2). Worse still, the available length of federal roads in the region is in a far worse state than those to be found outside the region. A recent UNDP Report on the region confirms this picture. The report highlighted the facts that various health indices such as infant and maternal mortality rates and HIV/AIDS infections rates are much worse in the region than they are in other parts of the country which is proving of lesser federal attention in regards to delivering a justifiable share of federal assets in the region (Oviasuyi & Uwadiae, 2010).

Specifically, in the context of this study, the people of South-South region lacked access to good quality and quantity of public and other forms of housing. The size, quality, and quantity of public housing supplied in the region by the federal housing authorities are in huge deficit, especially housing for the low-income groups. The continual deplorable conditions and the inadequate housing supply in this region need crucial and urgent attention. Ebie (2012) revealed that the South-South urban houses are overcrowded; lacking in most elementary amenities; of poor condition, and surrounded by a deplorable urban landscape situation. These undesirable conditions are predicted to be associated with poor implementation, lack of appropriate management and maintenance culture approach seen during and after the delivery of federal public housing in the region, and one word to properly explain the living condition of the low-income groups in the south-south region is "slum."

2.6. Housing Shortage and the Living Condition of the Focused Group in the Region:

The short supply of housing stock for the low-income earners is a global phenomenon subduing developing countries, especially in Africa. Habitat (1990) noted that in all countries, regardless of the average standard and short supply of housing stock, most of the low-income earners now resort to living in accommodations which are more substandard, street sleeping, slums and water

front. Low-income earners in Nigeria are not exempted from this reoccurring phenomenon especially the low-income groups in the South-South region who live in ramshackle houses with the absence of simple facilities, unhygienic environments, and running water.

Nigerian government over the years has done nothing much towards enhancing the housing situation of the poorer class which is always resulted in slum expansion in the country, especially in the south-south region. The slum is a term for poor quality housing, a contiguous settlement where the inhabitants are characterised and addressed by public authorities as an integral or equal part of the city (UN-Habitat, 2002). The above finding by UN, therefore, better reflected the housing situation of the majority of the low-income groups in the south-south region. Furthermore, in the table below, the housing deficits in the region was highlighted.

Table 9: Population and Estimated Housing Deficits in the Region

States	Population (Base on 2006 Census)	Households	Deficits
Akwa - Ibom	3, 920, 208	857, 436	448, 012
Bayelsa	1, 703, 358	352, 025	194, 665
Cross Rivers	2, 888, 966	645, 521	330, 159
Delta	4, 098, 391	890, 312	468, 376
Edo	3, 218, 332	701, 073	367, 800
Rivers	5, 185, 400	1, 123, 998	592, 602
Total	21, 014, 655	4, 570, 095	2, 401, 614
Percentage (%)	15.01	16.21	15.01
Nigeria	140, 003, 542	28, 197, 085	16, 000, 000

Source: (NNPC 2006, Ihuah, 2014)

The above table 9 explains the population, household and housing deficits in the region. Akwa-Ibom state with 857,436 households, has a housing deficit of 448, 012 units. Bayelsa State with 352,025 households also has 194,665 deficits. Cross Rivers State with 645,521 households also has 330,159 deficits. Delta State with 890,312 households has 468,376 deficits. The same with Edo State with 701,073 households also has 367,800 deficits, and Rivers State with 1,123,998 households, has 592,602 deficits. In total, about 4,570,095 households in the region are with total housing deficits of 2,401,614, which is a huge problem to deal with considering the position of the region in the creation of national wealth.

All that is highlighted in the above table exposed the depth of decay in the federal public housing system due to failure in the implementation of affordable public housing policies. This justifies why this study is very necessary in this region because the phenomenon being studied is the

major problem for the housing plight of the low-income group in this region. The study through its findings proposed a model to improve policy implementation on the provision of affordable housing for the low-income groups in the region.

2.7. Review of Past Government Policies & Programmes

The term policy is central to the operation and activities of both private organizations and public institutions. A policy option made by an individual or private institution is known as private policy, while the one made by the government or its institutions is called public policy (Ozor, 2004). However, the term policy as is used in this work refers to only the policies made by the government which is regarded as public policies. Below is the brief review of past housing policies and programmes in Nigeria highlighted from the past periods of official interventions in Nigerian public housing sector. The history of the involvement of Governments in the Housing Sector as provided by the National Housing Policy (2012) is discussed under the following phases:

- (i) The Colonial Period Up to 1960
 - (ii) The Post-Independence Period 1960 – 1979
 - (iii) Civilian Administration 1980 – 1983
 - (iv) Military Regime 1984 – May 28th, 1999
 - (v) Civilian Administration 29th May 1999 to 28th May 2007
 - (vi) Civilian Administration 29th May 2007 to 5th May 2010
 - (vii) Civilian Administration:
 - (a) Continuation of: 6th May 2010 – 28th May 2011
 - (b) Elected Civilian Administration -29th May 2011 to date
- } 6th May 2010 to date

2.7.1. The Colonial Period (up to 1960)

During the early colonial period, housing activities and policies of Government focused essentially on the provision of quarters for the expatriate staff and selected indigenous staff in specialized occupations like Railways, Police, Armed Forces, and Marines, etc. No effort was made by Government to build houses either for sale or rent to the general public, and nothing was done to encourage the growth of settlements outside the Government Reserved Areas (GRA) (Ukwayi et al., 2012). Some efforts at housing development that were made arose from critical

situations in which the hands of the colonial government were forced to act. These crisis instances are:

(i) As a result of the bubonic plague which ravaged Lagos in the early 1920, the Lagos Executive Development Board (LEDB) was created in 1928 charged with the responsibility for the effective planning and development of the Capital City of Lagos. After 1954, the LEDB attempted to solve the problems of public housing in the metropolis by undertaking the following schemes:

(a) Workers Housing Estate and Re-housing Estate, Surulere;

(b) Akinsemoyin and Eric Moore Housing Estates, Surulere;

(c) Workers Housing Estate (Phase II), Surulere; and

(d) Freehold Housing Schemes and Sites and Services Estate at Surulere, Apapa, South West and South-East Ikoyi, Ilupeju and Isolo.

(ii) The Railway Strike of 1945 which forced Government to build Workers Estate in Surulere on the outskirts of the then Capital City of Lagos (Gbaja, Randle Avenue and Akerele Extension); and

(iii) In preparation for Independence the slum clearance of Central Lagos resulted in the building of additional houses in Surulere adjoining the Workers' Estate. It was the first real attempt at housing and urban renewal.

Government efforts to get involved in public housing as explained began since 1928 at the beginning of colonial era by the defunct Lagos colony. During this period, the housing programmes and policies of the government were more on the provision of quarters for the colonial staffs and particular native staff in some specific professions which includes railways, police, etc. Furthermore, GRAs were born this period and the original purpose of the GRAs was to arrange for good housing and surroundings for those colonial commissioners similar to those in their nations. The housing quarter was thriving with all the prospective luxury, amenities and facilities, plenty of open space and leisure areas. The awareness of housing arrangement was therefore introduced and realized in Lagos areas, and in the district and regional capitals all over the country. By 1955, the worry for shantytown clearance brought the dominant Lagos slums elimination order into effect. This arrangement unlocked Apapa area and also Victoria Island as high and low-density zones of Lagos. The Surulere housing scheme in Lagos, which was established by the end of 1950, was partially intended to deliver provisional housing for the evacuated people from the shantytown area of central Lagos (Ukwayi et al., 2012). The Colonial settlement ordinance Act promulgated in 1917 dictated the developmental progress of the rural areas when it categorized settlements into three class structures for infrastructural delivery (Kabir

& Bustani, 2010; Jiboye, 2011; Olayiwola et al., 2005; FGN, 2012; Olotuah & Bobadoye, 2009). The first-class settlement was implemented for only European foreigners and their workers. Accordingly, such settlements had the emphasis of good infrastructural attention as Lagos was the classic illustration of such prejudiced infrastructural attention. The third-class settlements were not given suitable policy consideration as regards to infrastructural settings which is where the housing problem began. The creation of native government councils in western Nigeria which were primarily understood as opportunities for increasing infrastructural amenities to the rural areas could not respond to the question because of inadequate provision of funds (Olayiwola, 2005). Furthermore, Iwuagwu (2006) affirmed that such practice is being in consonance with the British colonial policy, which emphasized the search for less expensive human and material resources to develop and sustain the British colonial empire. This was a case of using the resources of rural areas in developing the cities; just as available high tax revenue accruing from the rural communities did not match or correspond with the very low expenditures devoted to its development (Iwuagwu, 2006). The 1946 – 1956 development plans were decentralized in 1954 when the Littleton constitution was declared. Such regionalization cemented way for regionalized formation in which the several provincial governmental bodies were accordingly authorized to progress and implement applicable development strategies in their particular jurisdictional zones. As a consequence, fresh development plan period between 1955 and 1960 was established (Kabir & Bustani, 2010; Jiboye, 2011; FGN). Even though Government made several attempts to provide public housing during the colonial period, the approach and objectives which drove the policy was different and could not deliver public housing as expected.

Therefore, from the findings of the deductions above, the colonial housing policy implementation is assumed to have lacked needed justifiable objectives, and also suggested to have neglected the provision of low-income public housing, but rather concentrated on the provision of expatriate housing and suitable quarters for the highly-placed British workers with no consideration or efforts made to providing affordable low-income public housing to accommodate the numerous low-income workers in the system.

2.7.2. The Post-Independence Period (1960 – 1979)

In 1964, the Association of Housing Corporations of Nigeria was formed. The Pioneer Members were Lagos Executive Development Board (LEDB), Western Nigeria Housing Corporation, Northern Nigeria Development Corporation and Eastern Nigeria Housing Corporation.

The influx of people to Lagos at Independence and the sudden expansion of Port Harcourt as a result of the emergence of the oil industry revealed a looming urban housing shortage. Then, the chorus for the need for housing to accommodate workers began to grow louder at meetings. This awoke the Government and led to the establishment of Federal Agencies in housing and urban development that exist up till today. Around that time, the Lagos Executive Development Board included in its programme, financial provision which was to come from the Federal Government for the building of a Low-Income Housing Estate which today stands along Eric Moore Road in Surulere, Lagos. During the period, immediately after Independence, an emphasis was placed on the five-yearly Development Plans as the vehicle for economic growth. The housing sector, however, suffered complete neglect in the first two plans. Furthermore, with the outbreak of the Civil War in 1967, the housing situation fell into complete neglect and deteriorated more. In 1971, the National Council on Housing consisting of all State Commissioners responsible for housing was established (FGN, 2012; Jiboye, 2011). This marked the first significant and direct attempt by the Federal Government to intervene positively in the area of housing. It led in 1972 to the establishment of a National Housing Programme during the second National Development Plan period. Through an enabling Decree, the Federal Government intended to construct fifty-nine thousand (59,000) dwelling units with fifteen thousand (15,000) in Lagos and four thousand (4,000) units in each of the other eleven State Capitals. Due to this task, the Federal Housing Authority was created in 1973 to coordinate this nation-wide programme. The Third National Development Plan (1975-1980) contained the most significant statement of the Government in the housing sector. The Federal Government decided to participate directly and actively in the provision of housing, rather than leaving it principally to the private sector. A total of ₦2.6billion was earmarked for the implementation of the various projects. During this period, a total of two hundred and two thousand (202,000) dwelling units were programmed for construction, comprising fifty thousand (50,000) units in Lagos and eight thousand (8,000) units in each of the other nineteen States. It is pertinent to note that by the end of the plan period, less than fifteen per cent (15%) of the houses had been completed. The Federal Ministry of Housing, Urban Development and Environment created in 1975 existed for a brief period. It was charged with the responsibility of initiating and coordinating policies in housing related areas. Within this period, the following Panels and Committees were constituted specifically to deal with some of the problems of housing and housing delivery:

- (i) The Committee on Standardization of House Types and Policies was set up in 1975, and this marked the first attempt by Government to recognize the housing problems of the low-income group, who earned less than Three Thousand Naira (₦3, 000) per annum. The recommendations of the Committee resulted in the acceptance of the Low-Income Housing Concepts and Strategies of the World Bank for Reconstruction and Development (IBRD).
- (ii) The Rent Panel (1976) was to review the structure and level of rent in the country. Their recommendations resulted in the establishment of State Rent Tribunals which have proven ineffective in controlling rent.
- (iii) The Land Use Panel (1977) examined the various tenure and land ownership systems in the country, and their recommendations led to the promulgation of the Land Use Decree No. 6 of 1978, which was a major step in Land Reform aimed at making land readily available for development.
- (iv) In 1977, the Nigerian Building Society (NBS) was converted to the Federal Mortgage Bank of Nigeria with a capital base of twenty million Naira (₦20m); which was later increased to about one hundred and fifty million Naira (₦150m) in 1979. The impact of the Federal Mortgage Bank of Nigeria (FMBN) during this period was not very significant, and most of its loans went principally to select members of the middle-income and high-income groups (FGN, 2012; Olutuah & Bobadoye, 2009).

This period witnessed growth and addition of the GRAs and the outline for superior public housing programmes mainly for the needs of the new national leaders in the upper governmental positions were birthed (Olayiwola, 1992). During this period, emphases were laid on a five-year's development plan as a process for economic progression. Within the main dual plans, the housing division was abandoned, and additional decay was witnessed in the public housing sector due to the destabilisation by the Nigerian/Biafra civil war especially in the conflict affected zones of the Eastern region (Jiboye, 2011). All of these developmental plans which were projected to delivering affordable housing to citizens were abandoned. The development policy and policies in the several general development plans i.e., the first national development plan (1962-1968); second national development plan (1970-1974); the third national development plan (1975-1980); the fourth national development plan (1985-1990) which were policies introduced to improve housing conditions of Nigerians were all under implemented and could not yield desired results. Thus, within this period, the housing sector was virtually neglected and housing policies

abandoned. Further deterioration was witnessed in the housing system during this period due to the civil war especially in the war affected zones (Agbola, 1998; Jiboye, 2011).

Therefore, by the suggestions of numerous scholars in this regard, a total of 2.6 billion nairas was earmarked for the implementation of the various housing projects which was originally planned to be delivered in this period, but by the end of the plan period, less than fifteen percent (15%) of the houses were completed as affirmed by Agbola (1998); and Jiboye (2011), which indicated about more than eighty-five percent (85%) failure on the side of government and in their effort to establish an improved public housing system. The land reform which aimed at restructuring the entire land system also failed, mortgage bank was fully funded for mortgage finance, but loans went principally to select members of the middle and high-income groups, overlooking the low-income groups who constitute the public majority. Rent Review Panel also gave birth to State Rent Tribunals which have proven ineffective and have never been heard up to date. It could further be argued that policies were made on paper to excite the public but hardly implemented to yield required dividend to the general public.

Furthermore, the government may have attempted to reposition public housing this period, but their attempts failed due to civil war destabilization, poor management and improper implementation strategies driving the implementation of public housing policies.

2.7.3. Civilian Administration (1979 - 1983)

The increasing deficit of urban housing, as well as its continuous deterioration in the rural areas, dictated the high priority rating given to housing by the defunct Civilian Administration. An elaborate National Housing Programme was embarked upon in 1980 based on the concept of affordability and citizen participation. The target group was the low-income earners whose annual income did not exceed five thousand Naira (₦5,000) for the One-Bedroom core houses and also the medium-income group with annual income not exceeding eight thousand Naira (₦8,000) for the three-bedroom house. A total of forty thousand (40,000) units were to be constructed annually nationwide with two thousand (2,000) units to be located in each State and the Federal Capital Territory (FCT). Out of the States' allocation, 80% was earmarked for the low-income. However, by June 1983, only thirty-two thousand (32,000) units had been completed, while the overall achievement was only 20%. It is pertinent to note that mid-way through the implementation; the second phase of the programme was commenced comprising twenty thousand (20,000) units of two-bedroom core houses also for the low-income group. This

phase of the programme failed to take off in most States (FGN, 2012). Although about ₦1.9billion was budgeted for housing by the Federal Government in the Fourth National Development Plan (1980-1985), an estimated sum of six hundred million Naira (₦600m) was expended on the implementation of the National Low-Cost Housing Programme. Given this level of investment, the impact of the programme on the overall housing market was negligible (FGN, 2012).

As provided by the National Housing Policy (2012), the following factors were responsible for the failure of the direct construction programme:

- (i) The adoption of a single design for the entire country irrespective of the varied cultural and climatic differences;
- (ii) The distribution and choice of location bore little or no relationship to the effective demand for housing. The sites for the programme numbered over four hundred, and this was clearly beyond the executive capacity in our construction industry;
- (iii) Most States politicised the whole affair and therefore offered land to the Federal Government in very remote areas with the poor terrain. This singular fact delayed implementation and increased the cost of infrastructural development considerably;
- (iv) The appointment of contractors was based principally on party patronage rather than on capability and experience. The issue of 'Nominated Suppliers' did not have the desired effect of making building materials readily available and cheap to contractors. The whole concept was bedevilled with fraud and non-performance; and
- (v) Some chairmen of States Allocation Committees were politicians who allocated some of the houses to Party Members who neither had a need for them nor could be classified as low-income.

In addition to the Federal Government Direct Construction Programme, the Federal Housing Authority (FHA) was mandated to construct houses on a commercial basis for the medium-income and high-income groups. About three hundred and fifty (350) units were to be built in each State and the Federal Capital Territory. This also met with limited success.

In 1979, the World Bank Assisted Nigerian States Urban Development Programme (NSUDP) was negotiated. The major objective of the scheme was to lay the foundation for a National Low-Cost Housing Programme and to set in motion, broader urban renewal schemes. The scheme took off impressively in Bauchi State at an estimated cost of ₦24.6million while the contract for the Imo State project was signed at the cost of ₦63.8million. However, it was found that other States

had priorities different from those of the scheme and so the programme was transformed into the Infrastructure Development Fund (IDF) programme (FGN, 2012).

However, the policy within this period can be said to have failed because the housing programmes for this period, even though about 80% of the total housing production was targeted to the low-income groups, it only delivered 20% at the end of the period, another 80% failure on the side of government in the implementation of low-income housing policy. Although about N1.9billion was budgeted for housing by the Federal Government in the Fourth National Development Plan (1980-1985), an estimated sum of six hundred million Naira (N600m) was expended on the implementation of the National Low-Cost housing Programme. Given this level of investment, the impact of the programme on the overall housing market was not positively felt because some factors depressed its success (Jiboye, 2011). This period saw a steady increase in the interest and involvement of public sector in providing shelter and the importance of the shelter sector within the overall economy. Most of the strategies and activities during these periods were seen to be in conformity with enabling concept; public production of shelter remained their common feature (Jiboye, 2011). Even as much was done, a little was achieved because this period witnessed huge failures when government allocated #1.9 billion for housing construction in all the 19 states of Nigeria including Abuja. By June 1983, #600 million (37.5%) had been spent to complete only 32,000 units yielding an overall achievement level of just 20% (Olotuah & Bobadoye, 2009; Jiboye, 2011).

Therefore, the housing policy during this period could be said to have failed because of the underperformance of implementation structure and high level of corruption in the system. The total of 200,000 units of affordable houses which were billed for the provision was not realized as the harsh housing condition of the low-income groups continues to escalate. Moreover, the housing policy during this period may have also failed due to the inability, attitude, and disposition of government officials, because, what was provided on paper by the policy framework was not what was delivered on ground after implementation as suggested by Olotuah & Bobadoye (2009); and Jiboye (2011). This may be as a result of the partiality, corruption, and injustice against the public by greedy unskilled government officials involved in decision making, which makes no justifiable efforts for the effective performance of the system.

2.7.4. Military Regime (1984 - may, 28 1999)

Following the termination of the Second Republic in December 1983, the Military Authorities, in 1984, once again dissolved the Federal Ministry of Housing and Environment and merged it with the then Federal Ministry of Works and Surveys to become Federal Ministry of Works and Housing. Although the new Ministry continued to perform its function of co-coordinating housing and urban development matters, the sector became submerged and overshadowed by the highways and construction sector of the Ministry. Between 1994 and 1999, the Ministry embarked on some programmes and projects purportedly aimed at providing decent and affordable housing to the populace. The Urban Development sector also received considerable attention, and some of the achievements within the period included:

- (i) Evolution of the (1991) National Housing and National Urban Development Policies;
- (ii) National Housing Programme;
- (iii) Prototype Housing Programme;
- (iv) Implementation of the Infrastructure Development Fund (IDF) Project;
- (v) Implementation of the National Sites and Services Programmes;
- (vi) Urban Renewal and Slum Upgrading Scheme, and
- (vii) Establishment of the Urban Development Bank of Nigeria (UDBN).

During this period, the Federal Housing Authority initiated the Gwarinpa II Housing Scheme in 1996 (FGN, 2012). This was in response to the increased demand for decent accommodation in the Federal Capital Territory (FCT), following the influx of people from Lagos and other parts of the Country to the Capital City Abuja. The entire project covers a total of 1,090 hectares of Land with over 5,000 housing units. A major drawback in the past attempts at housing and urban development sectors and the establishment of sustainable housing delivery systems and efficient urban development and management in Nigeria was the absence of clear focus in the pursuit of the mandate of the Ministry. The multifaceted and multidisciplinary nature of the Ministry coupled with the roles in the regulation of standards, prescription codes and such other measures put the Ministry on a collision path with other Federal Government agencies. Also, the non-involvement of stakeholders and near exclusion of the private sector investors in housing and service delivery robbed the sector of necessary competition and efficiency needed for stability.

The inability of Governments alone to fund the provision of housing and urban development, therefore, left a big vacuum and massive need which could not be met in the sector. It is to be noted that government has had programmes, schemes and so on, in the provision of land and

housing without the necessary policies as well as a National Housing Policy. Evidently, after 24 years of Independence, the overall policy framework to drive housing was still lacking (FGN, 2012; Olutuah & Bobadoye, 2009). In an attempt to correct the failures in implementation and inadequacies of past policies, objects, and programmes, Government, by an instrument dated 26th April 1985, appointed a ten-man committee to draw up a National Housing Policy. The Honourable Minister of Works and Housing, at the inauguration of the Committee on 8th May 1985 stated that

Government plans to take positive steps to ensure that the less privileged members of the society, including the wandering psychotics who require confinement and rehabilitation, have access to dwelling houses.

In February 1991, approximately six years after the inauguration of the Committee on 8th May 1985, the first National Housing Policy was launched. The Policy stated that the ultimate goal of the National Housing Policy was to ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable costs by the year 2000” (Ogunrayewa and Madaki, 1999).

Consequent upon this, it became necessary to restructure institutions and or create the following new structures and promulgate new enabling laws, among others, for the purpose of realising the goal of the policy:

- (i) Employees Housing Scheme (Special Provisions) Act, (Cap.107);
- (ii) Federal Housing Authority Act, 1990;
- (iii) Mortgage Institutions Act, 1989;
- (iv) National Housing Fund Act, 1992;
- (v) Urban Development Bank of Nigeria Act, 1992;
- (vi) Urban and Regional Planning Act, 1992;
- (vii) Nigerian Social Insurance Trust Fund Act, 1993;
- (viii) Federal Mortgage Bank of Nigeria Act, 1993;
- (ix) National Construction Policy, 1991; and
- (x) National Urban Development Policy, 1997

The main strategy of the then New Policy was the establishment of the National Housing Fund Scheme to mobilize loanable funds for workers, which would be disbursed via the newly created Primary Mortgage Institutions with the Federal Mortgage Bank of Nigeria playing the role of apex/supervisory body. The Mortgage Institutions Act, 1989 ushered in the formation and

registration with Corporate Affairs Commission (CAC) on 6th August 1992 of the Mortgage Banking Association of Nigeria (MBAN). MBAN is, therefore, an umbrella organization that brings together all Primary Mortgage Institutions (PMIs) for effectively organizing themselves to promote the efficient growth of the mortgage industry in Nigeria. For mass housing production to translate into home ownership through a mortgage for the majority of Nigerians, there is the need and necessity to establish functionally viable PMIs that will develop a robust mortgage finance system. Despite all these and more, including mass production of housing through the instrumentality of some Federal Government agencies, such as the Federal Housing Authority (National Housing Programme), the Federal Ministry of Works effort at setting out to directly construct 121,000 houses under the National Housing Programme and Prototype Housing Scheme in several States of the Federation, the housing scenario in Nigeria remained essentially the same one of inadequacy in quantity and quality. As at the beginning of 1999, housing development had been so neglected by successive governments, which for years did not regard it as a priority and which on many occasions made no annual budgetary provisions for housing that for all practical purposes, a ‘no-housing’ situation existed in Nigeria and about 60% of Nigerians could be said to be ‘houseless persons’ (FGN, 2012; Kabir & Bustani, 2010). Jiboye (2011) revealed that following the termination of the Second Republic in December 1983, the Military Authorities, in 1984, once again dissolved the Federal Ministry of Housing and Environment and merged it with the then Federal Ministry of Works and Surveys to become Federal Ministry of Works and Housing. Although the new Ministry continued to perform its function of co-ordinating housing and urban development matters, the sector became submerged and overshadowed by the construction sector of the Ministry. An ambitious housing policy was launched by the then military government in 1991 with a slogan “Housing for All by the Year 2000A.D’”. The goal of the initiation was for all Nigerians to have access to decent housing at affordable cost before the end of year 2000A.D. The housing needs in the country as at the launch of the policy stood at about 8million units including the projection in meeting the policy target in both rural and urban centers in response to United Nations advocacy which calls for housing for all by the year 2000A.D (Ogunrayewa and Madaki, 1999).

Furthermore, this period saw the enactment of the first National Housing Policy in 1985 which was made to provide housing to all Nigerians at an affordable rate. More than three decades have come and gone housing yet remains the most expensive product which many Nigerians cannot afford. The mobilized loanable funds which were to be provided to workers through the mortgage

system was highly politicized as the policy provisions which made it available were ignored and under implemented. Also, the various federal agencies earmarked for mass housing production via public, private partnership to increase housing supply in the system ended as another Jamboree from the government as usual.

Moreover, the housing policies made under the military period could be said to have failed due to the high level of insincerity, corruption, unskillfulness, and instability in government which led to the weak implementation of affordable housing policies. Also, the housing policy under this period could be assumed to have been made to satisfy the United Nations advocacy which called for housing for all by the year 2000. Furthermore, the regulations and administrative practices which could have aided the production and delivery of public housing product were not provided. Also, the fundamental principles of freedom, justice; equity, fairness, and public interest were not also taken into consideration in the structuring of most housing programmes made under the military regime. As housing policy was defined “*as a measure aimed purposely at solving the housing problems of the people*”, the policies within this period under review could be said to be another reality written just on paper, a purposed strategy and effort to deceive the public and satisfy the aspiration of the United Nation who called for housing for all in the year 2000.

Thus, the provisions made by the military for housing to be made available at affordable rate to all Nigerians which were clearly spelt out in the National Housing Policy was not realized, and for over a decade to that promise, housing remained the most unaffordable item in Nigeria, especially in the low-income groups in the South-South region.

2.7.5. Civilian Administration (29th may, 1999 – 28th may, 2007)

As also revealed by Olotuah & Bobadoye, 2009; Jiboye, (2011), and FGN, (2012), on May 29th, 1999, a democratically elected civilian government succeeded the Military government. After the inception of the new Civilian Administration, the Federal Government contemplated a new National Housing Programme under which it would build twenty thousand (20,000) housing units throughout the Federation over a four-year period at the rate of five thousand (5,000) units per annum as a demonstration of its commitment to the eradication of homelessness among Nigerians. However, this was not implemented. This less than modest effort was soon abandoned owing to the realities on ground as to enormity of the problems; the weak infrastructure for housing delivery mechanism as well as the fact that the Federal Ministry of Works “and Housing” continued to be ill-equipped to handle the supply of housing to meet the Nation's needs

as it functioned for all practical purposes as the Federal Ministry of Works only. The solutions to the housing needs of the nation eluded the Federal Ministry of Works and Housing. Other actions taken during the period in an attempt to solve the housing problems are summarised as follows:

- (i) Liquidation of Federal Mortgage Finance Limited (FMFL) and the restructuring of Federal Mortgage Bank of Nigeria (FMBN);
- (ii) The Presidential Technical Committee on Urban Development and Housing;
- (iii) Creation of the Federal Ministry of Housing and Urban Development;
- (iv) Private Sector Driven - Housing provision;
- (v) Institutional and legal reforms;
- (vi) Creation of an institutional framework for mass housing production by the establishment of:
 - (a) Real Estate Developers Association of Nigeria (REDAN); and
 - (b) Building Materials and Producers Association of Nigeria (BUMPAN);
- (vii) Secondary Market and Bond Market Transactions;
- (viii) Housing Development in the Coastal States of the Niger Delta;
- (ix) Federal Government Staff Housing;
- (x) Monitoring and Evaluation; and
- (xi) Political Will.

Although government according to various reports tried to put things on the ground to attain a desirable affordability height in the public housing sector, yet it did not reflect on housing price in the market during this period. Housing has remained as expensive as it was if not more. However, the government during this period was determined to achieve its housing objectives spelled in the National Housing Policy NHP (2012), which led to the estimation for a total of eight million housing units as the required total unit to cater for the existing and future housing needs of the Nigerian population. Eight hundred (800,000) thousand housing units were estimated to be constructed yearly to meet this demand (Olotuah & Bobadoye, 2009), but the proposed yearly housing units have not been realized to date. Every point made on the policy framework seemed to be as usual another noise made on paper to excite the Nigerian public. Its highlights seemed to be dumped and abandoned again as it was with past governments who showed no consistent effort for the implementation of affordable public housing policies, even as it stands, there are no signs on ground for the realization of the 800,000 units of houses promised by government to be delivered yearly to improve public housing provision to the people.

Although the present government made promises to improve the system, yet the housing promises by the government of the period under review has not been realized as things has even

been made worst seeing the level of decay in the national economy, and the public housing sector continues to deteriorate with so much negative impact seen on the harshness in the living condition of the low-income groups across the regions of the country especially those in the South-South due to poor implementation as a result of the prevailing factors limiting effectiveness in the system. Furthermore, table 10 below gave a highlight of public housing provision in the system as confirmed by Ihuah (2014).

Table 10: Housing Production by the Federal Government from 1971 - 2013

Periods	Intended Number of Housing Units	Number of Housing Units Produced	Attainment (%)
1971 - 1974	59,000	7,080	12.0
1975 – 1980	202,000	28,500	14.1
1981 – 1985	200,000	47,234	23.6
1986 - 1993	Military Era	Military Era	Military Era
1994 – 1999	121,000	1,136	0.9
2000 – 2009	40,000	-	0.0
2010 - 2013	3,120,000	-	0.0
Total	3,742,000	83,950	14.42

Source: Ihuah (2014)

The above table 10 was put together by Ihuah (2014), as highlighted by the table, between the periods of 1971-1974, government intended to provide 59,000 units of housing through a public housing programme but ended up providing only 7,080 units. The periods of 1975 – 1980, the government promised that 202,000 public housing units would be provided but ended up providing only 28,500 units.

During the periods of 1981 - 1993, 200,000 public housing units were promised, but the government was able to provide just 47,234 by the end of this periods. The military that seized power during the periods of 1986 – 1993 seemed not to have provided any unit because there was no record of any public housing provided under them in these periods. During the periods of 1994 – 1999, the government promised to provide 121,000 units of public housing, but at the end of these periods, they only provided 1,136 units. No record of public housing provision was given between the periods of 2000 – 2013.

Therefore, in summary, the data provided in table 10 above suggested that government promised to provide about 3,742,000 units of public housing from 1971 – 2013 but was able to provide only 83,950 units which represented the achievement of only 14.42% success rate. This,

therefore, suggested about 85.58% failure on the side of government in the area of public housing provision during these periods, and another confirmation of poor resource management on the side of government, a justification of policy implementation failure.

Next section will discuss the critical analysis of past government housing policies

2.8. Critical Analysis of Past Public Housing Policies

The housing policy specifies government desires to encourage and promote the development of public housing to improve supply and affordability through the initiative and implementation of effective housing programmes. These initiated programmes seemed to have failed due to some of the government inadequacies as argued below:

2.8.1. Colonial Period:

Government several attempts to build a stronger public housing sector during the colonial period did not achieve a measurable amount of success because housing concentration was mostly focused on providing a comfortable standard of living for the expatriate British staffs of the government with no efforts made to providing affordable low-income public houses to absorb the accommodation problem of the numerous low-income workers in the system. This is a reflection of injustice which was identified in the system employed, public interest was majorly ignored, and the government in place focused its housing efforts to its pleasure, to make her officials comfortable ignoring the majority of the low-income group in the system.

2.8.2. Post-independence period:

During this period, the housing sector was virtually neglected. Further deterioration was witnessed in the housing situation of the people due to the insecurity and the economic hardship brought by the civil war especially in the war affected areas of South-East and South-South mainly. Even though housing programmes were initiated after the war to reconstruct damaged housing products due to the impact of the war and make housing available to Nigerians especially people from the war effected regions, it was later abandoned due to lack of interest and willingness, government inconsistency, political instability, lack of proper monitoring, corruption and government unstructured implementation system. Policies which can yield results were made on paper but were not physically implemented due to incompetence, poor management and government lack of vision to seeing the economic good of a balanced national housing sector.

2.8.3. Military Regime:

Ogunrayewa and Madaki (1999) provided that the military era witnessed a couple of ambitious but unachievable housing policies. One of them was the goal for all Nigerians to have access to decent housing at affordable cost before the end of year 2000A.D, an ambition which did not see fulfillment. Olayiwola et al. (2005) confirmed that many government housing projects were embarked upon without effective programme of action and appropriate institutional arrangement for their execution. This means that the project lacked adequate and sound planning which led to their failure. The military regime saw a lot of bogus housing policies which were not implemented. Even though huge amount of fund was allocated and committed for housing programmes under the military, however, little was achieved toward effective public housing system.

This period witnessed a very high level of corruption which is the major reason housing programmes initiated during this period were not effectively implemented. Funds meant for housing development were looted and most projects abandoned. Olayiwola et al. (2005) confirmed that there was too much corruption in high quarters, money meant for housing project were diverted into private hands thereby allowing the projects to suffer.

The policies made during this regime were under implemented as a result of the inexperienced policy implementers who were mainly appointed military officials without the skills for the duty they were appointed to perform. Moreover, this period also witnessed an unstable season of government due to the military coup, and fear was also released in various quarters as military officials freely rule with guns in their hands without proper attention to public interest, or reflected justice in the distribution and allocation of the little quantity of housing made available during this period.

2.8.4. Past Civilian Administration:

The past civilian administration which came into power after the military regime was in a hurry to repair the damages caused by the subsequent military intervention regimes. They came up with bogus housing policy (appealing, fake, and false policy promises) projected as initiatives to arrest the housing situation of the people which is not always implemented. Policy promises were mostly made with no intention for implementation due to the lack of a well-structured system. The weak housing structure inherited from the inexperienced military rulers were not properly restructured which majorly contributed to the policy failure. Unskilled management based on weak recruitment system and corruption was also other issues which contributed to their failure

because projects were not properly monitored as most contractors looted away the money meant for a housing project and abandoned the projects uncompleted.

2.8.5. The present government:

As suggested by various reports, the present government is making an attempt to put things on the ground to attain a desirable height in housing affordability which is yet to reflect on the housing price. The government is determined to achieve its goal of the National Housing Policy but have decided to deal with the issue of corruption in the system first. The president has restructured the system to fight corruption from all angles of government. His opinion is if corruption can be first taken out of the system, all economic investment made will begin to yield required dividend including investment made in the housing sector. However, lack of skill resource managers could be a huge issue with this administration as things are getting out of hand economically. Even though the government has good intentions, especially to reposition the public housing sector, but poor skill managers may render it ineffective because political interference is a limitation with this government.

2.8.6. Injustice in the National Housing Plan and Distribution System

The Nigerian national housing plan which was launched in 1991 in reaction to the Agenda 21 of global housing was expected to realize sustainable human settlement and development. There is injustice in the country's housing development policies which should have accommodated all class but was narrowed to benefit only those in the middle and higher income group, while the projected housing development meant for the poor and the low-income groups are either hijacked or not adequately supplied (Olayiwola, 2005). About 90% of housing construction is chiefly in the influences of individual reserved market which benefits the higher income class more, which is an unjust and unbalanced approach. Land purchase up till now has been a major stumbling block to potential landlords, predominantly the low-income group. Daramola et al. (2009) suggested that the idea of site-and-service as a means of human settlements development dates from colonial times whereby government had adopted the methods of obtaining huge tracks of land, setting out and providing the major infrastructure before allotting the serviced plots to persons or cooperate organizations before development should be adequately enhanced. Several parts of Nigeria's cities were developed and urbanized in this manner in the past, and the system should be encouraged and not let to die away. Nevertheless, it is a point that the housing problem

is far from being resolved; this can be credited to errors implementing the policies adopted by the government to alleviate the housing need of the people which reduces its effectiveness.

2.8.7. The Present State of Nigerian Housing Finance

In Nigeria, the yearning to purchase or upgrade a home is one of the greatest compelling catalysts for household savings. In comparing to western nations, Nigerian housing market needs the backing of a well-developed and efficient mortgage finance system (Annez & Wheaton, 1984). There is similarly some signal to suggest that the more sophisticated the mortgage finance structure, the lower the amount of income apportioned to housing becomes. Even though current political, economic and security interruptions in Nigeria has not been favourable for the progress of mortgage finance institutions, a program of interest rate regulation to make housing more reasonably priced is urgently needed.

Lack of a good mortgage finance system as such in Nigeria is largely responsible for the incremental housing construction cost, a trade mark of Nigerian urban housing markets, where houses take many years to complete, sometimes never (Sa-Aadu & Malpezzi, 1996). Moreover, the bank lending capacity does not favour low-income households in Nigeria. As such, 39% of loans granted so far to middle and upper income household as this has defeated the implementation of the original policy objective which is to assist the low-income group to own their own homes through subsidized mortgage loans. Given the absence of primary mortgage institutions and the greater competition from commercial banks, the federal mortgage bank has been unable to mobilize adequate funds for the housing sector, especially for the low-income group. Apart from the equity capital, the bank's major source of funds has been loaned from the federal government and the central bank of Nigeria. The development of a feasible mortgage finance scheme in Nigeria is powerfully tied to overall financial development. A well-planned housing finance structure with good funding mechanisms can make a significant impact toward an inexpensive housing provision to all Nigerians regardless of their social standing or position.

2.9. Other Possible Barriers to Affordable Housing Provision

Barriers to affordable housing as defined by the researcher are the various factors affecting housing cost which impedes the provision of affordable public housing. Irrespective of failure to policy implementation, other possible barriers are limiting affordable public housing provision in the region which also presents further research opportunities to other researchers. Although many

factors affecting the cost of housing are beyond government control, according to the literature reviewed, below are the identified barriers which are limiting affordable public housing provision in Nigeria and some other developing economies.

2.9.1. Government Policy Structure:

For housing to be affordable, housing policy formulation and implementation in the country must take cognizance of the socioeconomic circumstances and condition of the people and reflect it in the policy. The performance of government as a provider of housing units is not commendable in Nigeria. The option for housing development in Nigerian cities is to enable private sector providers, including self-help builders who account for over 90% of the housing stock in the country. Therefore, central to future housing policies should be the utilization of institutional, financial and informal private developers, gain access to finance, building plots, building materials, favourable planning regulations which would be able to make a significant impact on housing in Nigeria (Habitat, 2001). There is often a wide gap between what is on paper and what is happening on the ground in most Nigerian housing programmes. For example, only 13.3% achievement was recorded in the federal government's housing program in the Third National Development Plan (Mabogunje, 2002). The government policies and programs are inconsistent due to the frequent changes of policies with a change of government without proper management assessment of the existing ones. Given the repeated failure of direct public housing by the government, closer attention should be paid to other forms of subsidies that could be more effective in providing decent housing to low income-earners. The existing conventional housing affordability methodologies and indicators with their many limitations need to be improved upon. Thorough understanding of local realities and context should guide housing policy (Onibokun, 1983). Therefore, the government needs to pay more detailed attention in the area of structuring housing policies to come out with implementable policies void of ambition and deceit.

2.9.2. Access to Land, Availability and Cost:

The land is a basic requirement for sustainable housing delivery. The main problems associated with the acquisition of land for housing are availability, lack of political will on the part of the government, accessibility, ownership rights including security of tenure and absence of land use plans. Sound land policies should be made to protect people from forced removals and evictions, or where displacement is determined by legitimate processes as necessary for the greater public good and is carried out in conformity with national and international norms; ensure they have

access to adequate compensation. Another critical dimension is ensuring gender equality because women face such widespread discrimination in questions of land and property (UN-Habitat, 2006). With the broader understanding of what policy represents, it is now plain to most Nigerians that the government abused a level of trust given to them because of the housing policies especially the Land Use Act (1978). This was further justified by Aluko, (2012) who implied that the Land Use Act has not succeeded in making land readily available to Nigerians because the process of accessibility to land is long, tortuous and expensive. Mabogunje, (2010) also stated that the Land Use Act of 1978 was meant to usher in new land reform in Nigeria, it soon became a cog in the wheel of development over the year.

The Act is seen to be a problem instead of a solution to developmental issues and therefore needs to be reviewed to improve the availability and access to land for housing development. The ownership issue which has limited private individuals made the use of vacant land as security for loan facility very unattractive and risky to the financial institutions. Some sections of the Act are so limiting, especially the revocation of the right of occupancy in Section 5(2) over undeveloped lands which technically do not attract any compensation except for the ground rent paid in the year of such revocation. Such power granted to the government by this Act made undeveloped land unsafe and unattractive for mortgage loans which also reduced the potential for raising funds for additional housing development (Sa-Aadu & Malpezzi, 1996). However, land is a scarce resource governed by a wide range of rights and responsibilities; not everyone's right to land is secure (UN-Habitat, 2012). Land is costly in Nigeria due to the strict nature of the Land Use Act which is now due for amendment, of which if amended can improve investors' appetite for efficient housing development in the housing sector.

2.9.3. Urbanization:

The United Nations Population Division provided that the world passed the historical six billion marks in October 1999. It also issued long range projections to 2150. According to the medium-fertility scenario, world population will stabilize at slightly fewer than 11 billion persons around 2200. The world is currently experiencing a rapid population growth. With rapid population increase, many problems manifest themselves among them shelter (Osuide, 1988). As cited in Aduwo et al. (2016), Okpoko (1998) noted that the characteristics, processes, manifestations, and impacts of urbanization might differ from place to place depending on the environmental, socio-cultural and political situations of society. They further suggested that the existing studies

(Fadamiro and Fadaïro, 2000; Cohen, 2006) however show that rapid urbanization exacerbates urban poverty, violence, insecurity, homelessness, poor access to basic sanitation and services, environmental degradation and constitutes a threat to sustainable development in many developing countries.

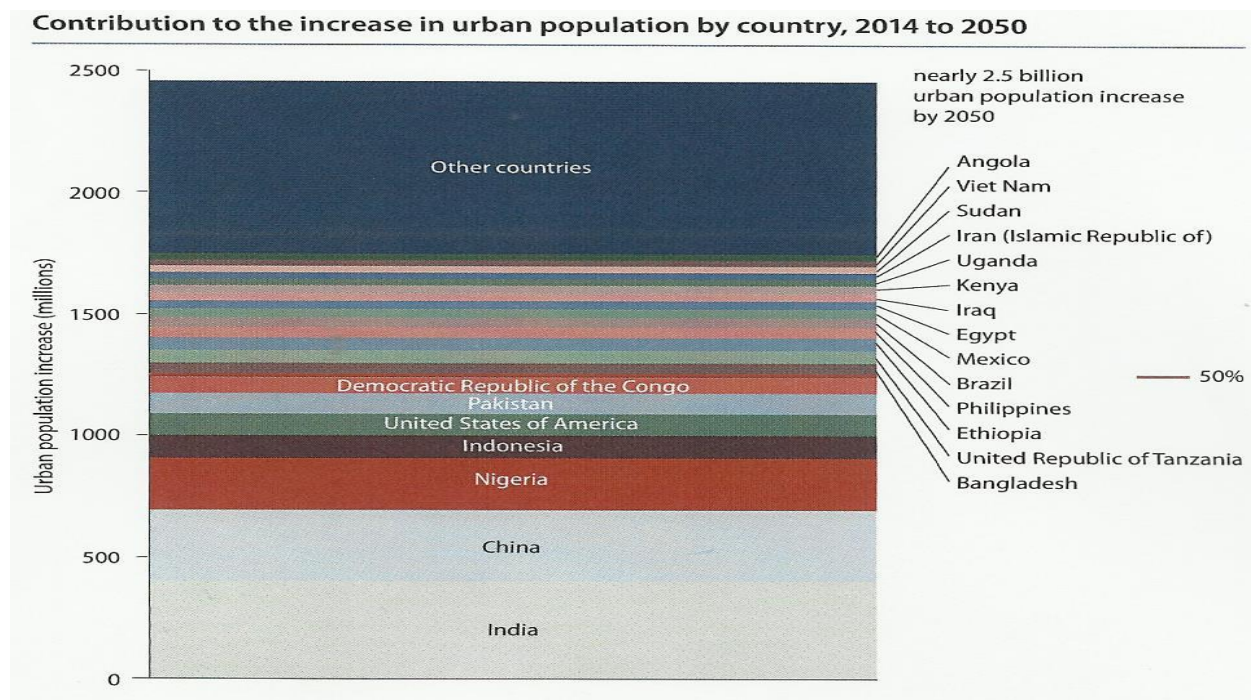


Figure 3: Countries Contributing to Urban Population; Source: UN- World Urbanization Prospect 2014

The above figure 3 highlighted countries contributing the most to world urban population with India, China and Nigeria as 1st, 2nd and 3rd positions. Nigeria is the 3rd in the list of countries contributing to the world urban population, a reality which must be turned to opportunity. Also mentioned are Angola, Sudan, Kenya, Egypt, and Ethiopia all of the African origins. Therefore, the above projection might be proving that substantial of the increase in world population is from Africa, which already has a myriad of urban population problem to grapple with.

This is the case with Nigeria where there is a rapid rate of urbanization without much growth witnessed economically (UN-Habitat, 2013). Also, the cities face difficulties of disjointed government, incompetent management in an organization, poor implementation culture and injustice in the distribution of investments. Uncontrolled urbanization deprived of efforts to channel and guide it properly and also agreeing to a simple policy which is suitable to a developing country's agricultural, industrial, commercial, and administrative needs can become a sensible responsibility if instituted.

Table 11: Nigeria's Population growth and Urbanization (1920 – 2050)

Year	Total Population (Million)	Percentage of urban Population
1921	18.72	4.80
1922	20.056	6.70
1950	30.402	10.20
1960	N.A.	16.16
1963	55.670	19.20
1970	N.A.	22.71
1972	78.924	25.10
1980	N.A.	28.58
1990	N.A.	36.28
1991	88.684	36.30
2002	120.000	42.00
2006	140.000	45.00
2010	150.000	49.80
2020 (projected)	160.000	56.85
2030 (projected)	N.A.	63.59
2040 (projected)	N.A.	69.83
2050 (projected)	N.A.	75.42

Source; Aduwo et al, (2016)

In table 11 above, Aduwo et al. (2016) highlighted Nigeria's population growth rate and urbanization from 1920 projected to 2050. Their highlights suggest that Nigerian population growth has always been on the upper side since 1921 to date, and will continue until the year 2050 which is a justification that the rate of urbanization in Nigeria has been on the high side from the year 1921 to date. Furthermore, from Table 11, Aduwo et al. (2016) suggest that in 1921, when the total population of Nigeria was about 18.72 million, around 4 percent were urban dwellers, and this rose to about 49.8 percent in 2010. Current estimate suggests that by 2050 about 75.42 percent of this country's total human population will be urban dwellers and that some major cities in Nigeria including those in the South-South region will have populations over one million (UN-HABITAT, 2010).

This implies that the number of megacities is likely to increase with the majority of settlements in Nigeria classified as urban areas in the coming future. It can, therefore, be said that urbanization helped in ushering in the Nigerian housing problems. The development and physical growth of towns have remained accompanied by unforeseen urban sprawl, environmental contamination, worsening scarcities in up-to-date simple services, and overall urban decline. As increased deficiency and urbanization apply additional burdens on urban services, most Nigerian cities tend to have lost their original dignity, social cohesion, and administrative efficiency.

2.9.4. Planning System:

Planning regulation and building code need to take in good consideration and the fact that over 70% of Nigerians are low-income earners while about the same proportion are believed to be below poverty line (Ajayi et al., 2005). The provision of an affordable public housing can be improved through the initiation of planning obligations and planning gains as witnessed in developed countries such as the UK. Planning is an exercise of government which is broader than simple development control and one which is part of the wider regulation of political and economic structure. If planning can be better structured, it can facilitate an improved result toward affordable housing in Nigeria. A range of interventions in planning development processes can be adjusted to reflect justifiable gain to achieve affordable housing (Ajayi et al., 2005).

Planning instruments and policies in Nigeria if well positioned have significant implementable volumes of affordable houses to deliver. An effective planning system is a necessity to efficient implementation of housing supply. Unwieldy planning system also adds to the cost of housing and implementation hindrances which also affects all groups within the economy. A good and well-structured planning system can generate some affordable housing units. The UK was able to implement delivery some affordable housing into its housing system through the help of planning contribution and planning obligation introduced by Barker (2004 & 2006). Nigeria can thus restructure its planning system, borrowing ideas from the impact the Barker introduction has made in the implementation of the UK housing policy.

Next section discusses housing shortage and the living condition of the focused groups

2.10. Urban Slum and the Living Condition of the Focused Group

The short supply of housing stock for the low-income earners is a global phenomenon subduing developing countries, especially in Africa. Habitat (1990) noted that in all countries, regardless of the average standard and short supply of housing stock, most of the low-income earners now resort to living in accommodations which are more substandard, street sleeping, slums and water front. Low-income earners in Nigeria is not exempted from this reoccurring phenomenon especially those in the South-South region who live in ramshackle houses with the absence of simple facilities, unhygienic environments, and running water as a result of the environmental and ecological damage caused by oil exploration in the region.

Experts at a UN-HABITAT meeting held in 2002 agreed on the following slum definition as a contiguous settlement where the inhabitants are characterized as having inadequate housing and basic services. A slum is often not recognized and addressed by the public authorities as an integral part of the city” (UN-HABITAT, 2003).

In 2010, the UN-Habitat developed a Global Housing Strategy which is a collaborative global movement towards adequate housing for all and improving the living conditions of slum dwellers. Its main objective is to assist member States in working towards the realization of the right to adequate housing. In 2013, it was identified that over 860 million people were living in slums, up from 725 million in 2000. Thus, despite the significant efforts that have served to improve the living conditions of slum dwellers, the net growth of slums continue to outpace the improvement. Except for a few success stories, there is an urgent need to revisit housing and slum improvement in the context of present day realities as suggested by UN-Habitat (2013), especially in the scope region where the situation seem to be worsening as a result of the rising man-made slums situations created by the damage left in the region by oil exploration.

All cities of the world tend to describe slums differently, in Nigeria, all regional urban cities have slums they are associated with, especially the cities in the south-south region. In the figures below are images of the South-South slum painted.

South-South Slum Photos



Figure 4: South-South Slum 1; Source; (Agbola & Agunbiade, 2007)



Figure 5: South-South Slum 2; SOURCE: Maparchitects, 2010



Figure 6: South-South Slum 3; SOURCE: Maparchitects, 2010

Above in figures 4 - 6 are the typical examples of a South-South slum; it has different characteristics and meanings from one region to the other, and consequently, are perceived and described in various ways.

2.10.1. The South-South Urban Slum

Urban centres are defined as centres with various economic activities, with the provision of basic facilities, services, and physical development (Jack Harvey, 2000). An urban centre is an agglomeration of people that are organized around non-agricultural activities. Idowu (2013) suggested that urbanization in Nigeria and other developing countries has been very alarming over the past ten (10) years. This is as a result of high rate of rural-urban drift, which has resulted to various problems like, unemployment, poverty, floods, squatter settlements, pollution (land, air, noise, water and visual), slums, overpopulation, traffic congestion, crimes, and food insecurity. There is high rural-urban drift in Nigeria because of the inequalities, in terms of infrastructural facilities, services, social amenities and heterogeneity economic activities in favor of urban centres. Urbanization is mainly caused by urban growth, which could be due to natural population growth, reclassification of urban and rural system and rural-urban migration (Agbola, 2004). Projections suggest that the number of people living in Nigeria urban centres will reach 100 million by 2020. Although the urban population growth rate is now declining from 5.7% in 1985 to current rates of 4.0%, it is still far higher than Nigeria's overall population growth rate (Onokerhoraye and Omuta, 1994). Studies have shown that the rapid rate of urbanization in Nigeria and the consequential explosion of urban population have not been matched by a corresponding commensurate change in social, economic and technological development. Also,

the economy of the country in which urbanization is taking place has been described as stagnant and the growth of industrialization is negligible (Salau, 1992). The implications of rapid urbanization in Nigeria on employment, human and food security, economy, waste management, infrastructural facilities and services inter alia are alarming. It could be said that the slum situation arising in many cities of the country's regions, especially the scope region is as a result of pressure from rural-urban migration.

Furthermore, past studies provided that the most degraded environment in Nigeria is found in the South-South region where every city has its own slums (World Bank, 1996; International Crisis Group, 2006). About one third of the region is made up of wetlands, and it contains the third largest mangrove forest in the world with lined up slum settlements which are locally described as waterside settlements. It is also home to Nigeria's oil industry. The country is the largest producer of petroleum products in Africa, and among the world top ten, and almost all its production comes from the region (UNDP, 2006; Umukoro, 2010). The inhabitants in the region bear the brunt of the environmental impact of oil production and pollution from other human activities which include fishing, agriculture, forest resource exploitation and demographic change. Concern has been growing over this region both nationally and internationally. In spite of the region's resource endowment and its immense potential for economic growth and sustainable development, it is under increasing threat from slum uprising, rapidly deteriorating physical and social environments which are not being addressed by current policies and behavior patterns. A study of the region by the World Bank (1996) has warned that an urgent need exists to implement mechanisms to protect the life and health of the region's inhabitants and its ecological systems from further deterioration.

There is no single and accepted definition of what a slum area is. There are various definitions which reflect the different orientations of various disciplines, such as sociology, demography, economics, and physical planning. At the same time, different societies define slums in different ways, even among people in the same discipline. Thus, the physical planners' definition of a slum in the United States of America or Great Britain is bound to be different from that of a developing country such as Nigeria. This is a reflection of the varying levels of socio-economic development which characterizes different countries in the world. Despite this lack of agreement, an attempt can be made to provide an overview of what constitutes a slum area in the context of Third World countries in general and Nigeria in particular. Third World cities are known to have

two types of environmentally degraded areas. The first is the “squatter settlement” which comprises uncontrolled or temporary dwellings largely inhabited by migrants from outside the city concerned. Often, such areas are occupied illegally since building plans are not approved before dwellings are built. The second type is the “slum proper” which can be defined as legal, permanent dwellings which have become substandard through age, neglect/and or subdivision into micro-occupational units such as rooms, cubicles or cocklofts (Drakakis-Smith, 1981).

Furthermore, the environmental implication of the social, economic and political perspectives of slum areas is the emergence of decayed physical environments. Overcrowding is a demographic phenomenon which occurs indiscriminately in slums. Overcrowding is generally regarded as a hazard to health and, in particular, encourages the spread of infectious diseases, such as typhoid and tuberculosis. This is most pronounced in a residential situation in which sleeping accommodation is congested and poor ventilation facilities. Thus, the theory that a filthy and decaying environment is indeed a health hazard of slum dwellers is widespread (Abrams, 1966; Clinard, 1966). Clinard, in a study of slums in India, and Marris (1961) in Lagos, for example, have independently observed that the often-supposed poor health of slum dwellers is not exclusively a consequence of poor housing conditions as such, as poor health could also be attributed to unbalanced diet, inadequate medical facilities and willful disregard of personal hygiene.

Therefore, Slum upgrading as the main component of the UN-Habitat Global Housing Strategy intends to address the housing situations in the existing areas of the cities (UN-Habitat, 2013).

To prevent the continuous emergence of slums in the region, the government should provide measures and preferable alternatives. It requires ensuring the availability of a highly-diversified supply of affordable public housing through policy implementation and matching the diversity of housing demand regarding locations, tenure types, costs, and standards. It also requires comprehensive and forward-looking urban planning, appropriate implementation of public housing programmes, effective legal and regulatory frameworks, timely provision of affordable serviceable land, and availability of finance. It also requires demand-responsive mechanisms for introduction of infrastructure and basic services, and the availability of adequate and affordable construction materials and components as suggested by UN-Habitat (2013). Redevelopment of slums can develop the city, but demolition without adequate alternative can increase street sleeping which becomes more dangerous for the cities. Chukwudi (2012) suggested that a street

sleeper is a mobile squatter without a house, and can be a danger to other city dwellers, because he is in trouble when the weather is in bad climate condition, he continues bedding down in the streets until he can find a better cover and the means to pay for it. Street sleeping is depressing because it permits no family life, no privacy, and no relief from the heat, no escape from cold or rain and no decent means of disposing of human waste. This living condition can be frustrating; it also breeds much anger which leads to crime because such living condition can be likened to the way of the stray animal, the lowest form of urban life. This kind of situation is acute in majority of the cities of the South-South region due to poverty and population pressure. Furthermore, World Bank (1993) as cited by Nwabueze (2009) states that except if the increasing demand of housing low-income housing can be merged with supply, homelessness on the streets may become common place in sub-Saharan Africa.

Rural-urban migration in Nigeria has been increasing over the past 25 years, with a higher proportion of this increase pointing to the Southern region. Between 1985 and 1990, over 3 million Nigerians migrated from rural areas to urban centres, while over 5 million Nigerians migrated between 2001 and 2005. This shows over 75% increase in the rural-urban migration in Nigeria, for every period of 5-year. This rural-urban drift will continue to increase in Nigeria, if physical developments continue to be the urban affairs, while rural areas are left unattended to in terms of the provision of the infrastructural facilities, services, social amenities and homogenous economic activities in the rural areas (Idowu, 2013). This movement of people will continue to increase pressure on the available urban facilities in the region, if nothing is done quickly; those to bear most of the pain are the low-income groups.

Therefore, slum uprising in most of the cities in the region justifies that the low-income housing situation in the region need urgent government intervention especially in the area of housing production to withstand the looming future urban housing pressure. This study therefore, by the theories provided by other researchers in this context justifies that the exclusionary nature of regulatory framework governing the provision of planned residential in the region is positively associated with an increase in the incidence of slums. Thus, the recommendation here is for the relevant authorities in conjunction with national planning authorities and other stakeholders to identify and set in motion the necessary machinery for removing those aspects of the regulatory framework that constitute bottlenecks and conflict points in the delivery of planned residential land and affordable public housing, especially for the low-income groups in all regions.

2.11. Alternative Approaches to Affordable Public Housing

Below are recommendable methods which are considered the good practice of which if some are adopted into Nigerian housing system, will effectively improve the public housing sector especially in the area of low-income housing provision.

2.11.1. Regulated Rent System in Germany and Netherlands

This system is majorly used in Germany where rent has been successfully regulated by the government, rent in Dutch housing market is strongly regulated which made it affordable for citizens. Germany is often cited as the best example of a country with a stable private rented sector that houses a full range of households. In Germany, as a whole, nearly 50% of households rent their homes, and in Berlin, the figure is almost 90%. Most rented housing is privately owned even 'social' housing is owned by private investors (individuals or companies) and rented to low-income households for a limited period as a condition of subsidy. Many middle-income German families use rented housing as permanent homes. Security of tenure is strong, and tenants can customize their accommodation (Scanlon and Whitehead, 2015). Regulated rent is a proven workable policy which could be applicable in the Nigerian housing system to reduce the harshness seen in the low-income housing provision. In Germany, eligibility for social rented sector, for instance, is restricted based on income. The maximum rent level builds on an administrative point system instead of the actual value of the property. The point system is simply a scoring card on which property characteristics are graded. Within the point system, local scarcity does not play a role; this results in rents being completely detached from property value (Schilder, 2010). One reason the regulatory system has worked so well in Germany is that house prices have fallen in real terms and often in money terms for the last two decades.

Also in Netherlands, the rental sector is also heavily regularized to the point the actual rent level is on the average much lower than the market rent level (Schilder, 2010). The Netherlands who is said to have the largest proportion of social housing in Europe at 1/3 of the stock and many low-income families live in the sector. Private rental accounts for only 10% and its share continues to decline. The much which is owned by long-established private companies seeking regular income is now aiming to realise value for their 'pension funds' by selling into owner-occupation. Social and private rental housing is covered by the same government regulations around rent and tenure security. For most rented housing, rents are set via a 'points' system. Points are allocated for characteristics such as the size, condition, and facilities of the home, as well as the characteristics

of the local environment (transport, shops, schools, etc.) but not for the desirability of the location. The number of points determines the maximum rent that can be charged. A new tenant has six months in which they may challenge the rent before the Rent Commission (Scanlon and Whitehead, 2015).

These are implementable good practice and systems which have helped in bringing results to the improvement of the affordable housing delivery systems in these selected countries of which if adopted into the Nigerian system, would go a long way to bringing needed results which are capable of repositioning the entire housing system in the country. Germany and Netherlands public housing system reflected total justice based on public interest, as public assets, especially housing are fair distributed according to the theory of distributive justice and public interest economic theory highlighted in subsections 2.19.1 and 2.19.2 in chapter 2, which is not same practice in Nigeria especially in the region.

2.11.2. New Zealand Housing Policy:

Government interventions mainly during the early decades of the period were unreservedly targeted to the low-income group. A range of different strategies has been adapted to reduce the level of housing stress associated with the affordability issue. An overview of the different strategies adopted and their relative advantages and disadvantages are presented below.

2.11.2.1. State Rental Housing:

State rental housing is a government initiative targeted at households with the greatest housing need, especially those whose needs are unlikely to be met by the private market. State housing is allocated using set criteria to ensure that it is provided to those in the greatest need. "Need" here is defined as an inability to access or sustain housing that is suitable, adequate and affordable. Residency status determines eligibility, income, assets, and need. Once eligibility is established, priority is given to households experiencing housing and financial stress that is severe, urgent and likely to persist over time and who are having difficulty functioning in the private market (DTZ, 2004 as cited by Ndubueze, 2009). This initiative also recognised the provisions of the theories of distributive justice and public interest as highlighted in section 19 in chapter 2.

2.11.2.2. Accommodation Supplement:

The Accommodation Supplement is a form of second tier income support, targeted at specifically addressing housing affordability. It is available to low-income individuals and families who meet

certain criteria relating to income, assets and accommodation costs, regardless of their tenure type. Accommodation supplements subsidies 70% of costs over and above a minimum amount that the individual or family is expected to meet, up until the volume of subsidy reaches a notional ceiling. Entry thresholds and maxima vary according to household composition and location. This assistance supplements the primary income of the recipient, whether that is first-tier income support or earned income. Work and income deliver the Accommodation Supplement as part of the overall benefits system. People who spend at least 25% of their income on housing (30% for home owners) are eligible for the supplement (DTZ, 2004 as cited by Ndubueze, 2009). Though the political structure on the ground in New Zealand varies with that of Nigeria, if these good practices and strategies can be set to influence the Nigerian housing policy decisions, it will yield more than required dividend within the public housing sector.

2.11.3. UK's Housing Policy:

Below is the measure was taken in the form of policy by UK government to make housing affordable or her citizens.

2.11.3.1. Housing Supply Policy:

Griffith & Jeffery (2013) provided that until the introduction of the housing supply policy, the system of housing delivery in the UK is manifestly failing to deliver the homes that England needs. To continue on this path would mean accepting a continued fall in homeownership. It would also mean accepting continued year on year above inflation rises in rental costs squeezing the incomes and living standards of an ever-growing section of society. It would mean dramatically raising the housing benefit bill, leading to further pressure on the public finances.

Furthermore, doing nothing would mean access to homeownership would become the preserve of the very few, and accessible only by taking on large levels of mortgage debt increasing both household and national vulnerability to economic shocks. Larger numbers of people from lower and middle income social groups would be forced to rent, with more requiring ongoing government support via housing benefit, and increasing the burden on the state when these groups retire. Particularly high-pressured housing markets, such as London, would become ever more stratified by wealth inequalities (Griffith & Jeffery, 2013).

These pressures mean a greater divide between "haves and have-nots," driving a gulf between people who can afford a house and those who cannot. One way to reduce the pressure on house prices is to increase the number of houses available. Therefore, aim of housing supply policy was

to tackle the geographical differences in affordability of housing. It also aimed at speeding up new housing supply by streamlining the planning system (Barker 2006 as cited by Poon & Garratt, 2012). The Barker led initiatives were designed to tackle a perceived locative market failure. It relied heavily on the private sector to produce the additional housing that was deemed necessary to balance effectively reposition housing system by merging demand with supply.

Therefore, looking at the factors exposed from the good practices seen in section 2.11 above in the attempt to the provision of affordable public housing for the low-income groups of the selected countries, it is justifiable to summarise this section with the following statements;

- Justice is reflected in the whole process of low-income housing provision of the selected countries.
- The public interest is more paramount in the housing systems of the selected countries.
- There is a justifiable fairness applied in the process of distribution and allocation of produced housing stock in the selected countries.
- The low-income of the society is not isolated by the governments of the selected countries.
- The government is willing to always subsidise the cost of low-income housing to create affordability and make housing available for the poor of the society.
- Corruption is thoroughly monitored, and design, quality, and quantity of housing produced are always in line with what housing policy provided.
- There is the willingness on the side of government to do more in their attempt to reduce housing hardship to positively influence their public housing sector.
- That all of the above stated good practice system operational in the public housing sectors of the selected countries are lacking in the Nigerian federal public housing sector which exposed the ineffectiveness in the system and justified the need for this study to propose a model which could guide improvement in the implementation approach employed for an improved public housing sector especially in low-income housing provision in the South-South region.

Nigeria can learn a lesson from Barker policy recommendation that the Planning system continues to play a vital role in society by providing clear public policy benefits in a globalised economic context. In assessing these benefits, it is important to appreciate that the planning system did not appear by chance but was the product of a slow engagement by the government to

tackle the negative impacts of private sector activity in the development of public housing. If Nigerian planning system can be well repositioned, it will also in turn help government to deliver more affordable houses and other needed infrastructures for public use through effective planning regulations.

2.12. Policy and Policy Implementation

Even though there may be other barriers to affordable public housing provision in Nigeria as identified in section 2.9 in chapter 2, however, this study focuses on the factors for failure in the implementation of affordable federal low-income public housing policies in the south-south region. Therefore, this section and the preceding sections will discuss the matters regarding policies and its implementation in the context of affordable low-income federal public housing.

2.12.1. Policy:

The term policy is central to the operation and activities of both private organizations and public institutions. A policy option made by an individual or private institution is known as private policy while the one made by the government or its institutions is called public policy (Ozor, 2004). However, the term policy as it is used in this work refers to only the ones made by the government and which are, as such, regarded as public policies.

Scholars have viewed the term policy differently and from various perspectives.

Some emphasize policy as an action. Others see it as a choice. Some see it regarding the scope of action (Ikelegbe, 2006). In other words, the way a given scholar conceptualizes a policy depends on the perspective from which the scholar is viewing it, and this accounts for the varied definition of the concept. For instance, in view of Egonwan (1991), it is a governmental programme of action, while to Abdulsalami (as cited in Yakubu and Obasi, 1998), a policy refers to hard patterns of resource allocation represented by projects and programmes designed to respond to perceived public problems or challenges requiring government action for their solution. To Ezeani (2006), it is the proposed course of action which government intends to implement in respect of a given problem or situation confronting it. Ikelegbe (2006), in a more elaborate form, defines policy thus; an integrated course and programmes of action that government has set to direct action and practices in a certain problem area. In essence, a policy is a course setting action that provides the direction, the guide and the way to the achievement of certain goals or objectives desired by the government.

2.12.2. Policy implementation:

The next and most crucial stage after policy formulation is its implementation. It is, perhaps, of its importance that some scholars refer to the policy implementation stage as the hub of the policy process. Fundamentally, policy implementation is the process of translating policy into actions and presumptions into results through various projects and programmes (Ikelegbe, 2006). Kraft and Furlong (2007), and Ajaegbu and Eze (2010) state that policy implementation refers to the process and activities involved in the application, effectuation and administration of policy. A variety of activities participates in policy implementation that may include issuing and enforcing directives, disbursing funds, signing contracts, collecting data and analyzing problems, hiring and assigning personnel, setting committees and commissions, assigning duties and responsibilities and also making interim decisions, etc. (Nweke, 2006). The pattern and nature of policy implementation are the major explanation for the failure or success of any given policy. In this vein, Nwankwo and Apeh (2008) observe that the implementation of a policy is the most vital phase in the policy process as it is at this stage that the success or failure of a policy is determined. Ikelegbe (2006) and Nweke (2006) in this respect noted that many policy failures in Nigeria result from ineffective implementation. In other words, the hallmark of any successful policy is effective implementation as it is only effectively implemented policy that solves societal problems.

For this, Dick (2003) argues that policy implementation is about the most critical dimension in the policy process given the fact that the success or failure of any given policy is, to a high degree, a function of implementation. It is, perhaps in the context of the need for effective policy implementation and the likely factors that may constitute an obstacle to it.

Ikelegbe (2006) identified the following crucial questions bordering on the implementation of a given policy:

- How is the policy being implemented by the implementing institution?
- How is the target group responding to the implementation of the policy?
- Does the implementing institution have the resources to effectively implement the policy?
- Does the implementing institution have the willingness and motivation to implement the policy as directed?
- Is the societal problem adequately understood through wide consultation and proper analysis for which the policy is being implemented considered adequate and in the right direction?

- To what extent does personal, group or institutional interest or prejudice predispose the implementing institution not to implement the policy the way it is intended or not to implement it at all?
- How does the relevant government organ monitor and supervise the implementation of the policy?

The above questions by Ikelegbe (2006) which also opened the gaps seen in the ineffective policy implementation system in Nigeria is what this study is here to fill most of them and contribute to the improvement of the system.

2.12.3. Effective policy implementation:

Fundamentally, dictionary defined the word effective as successful producing a desired or intended result. In the context of this study, effective policy implementation, therefore, entails implementing a policy in such a way as to produce, attain or realize the goals and objectives of the policy. In essence, if a policy is effectively implemented, the designed and planned development goals and objectives are realized. The basic end or focus of the bureaucratic activities should then be on how best to effectively implement public housing policies in Nigeria to improve public housing provision, especially for the low-income group.

2.12.4. Public organisations and Policy Implementation in Nigeria

Organisation as suggested by 2012 encyclopedia is an administrative system designed to accomplish large-scale administrative tasks by systematically coordinating the work of many individuals.

However, in this context, bureaucrat (officials) which is a derivative of bureaucracy (government) refers to those who work and operate within the public organisations. Public organizations have become inevitable in any modern society especially in Nigeria and, as such, much importance is attached to it (Mankinde, 2005). This is because it is the public organizations that determine the course and speed of policy implementation. Technically in Nigeria, it is the public organisations that decide what should be done, how it should be done and who benefits. It is indeed, the public organisations that translate formulated policies into practical reality. In essence, public bureaucracy bridges the gap between the legislative intent and its fulfillment. Dick (2003) noted that public organisations have become a pervasive nature of modern societies and ever growing in importance. Indeed, the role of public organisations as a veritable tool of

change and development is no more in doubt. The adequacy and efficiency of public organisations are, therefore, vitally important to the entire nation and all areas of the development process (Mankinde, 2005). This is because the capacity of the public organisations determines what will be done, where it will be done, when and how well it will get done. Indeed, the better the capacity of the public organisations such as housing authorities to effectively implement policies, especially such as important as public housing policies the greater the development potential of that society.

Therefore, if the public organisations lack the capacity to effectively implement a housing policy, such a policy cannot achieve its goals and objectives, and this is the case with Nigeria as has been over time proven in the ineffective manner in which the implementation of past low-income public housing policies was handled (see sections 2.7, 2.7.1 – 2.7.5; and 2.8, 2.8.1-2.8.7 in chapter 2). In summary, the researcher suggests that for any government to be seen as administratively competent there must be evidence of the near absence of a gap between the intentions of a policy and the actual achievement of these intentions or goals. And this can only come to be when the public organisations implement policies effectively which is not in conformity with the practices in Nigerian public housing sector. For this, therefore, the issue of effective policy implementation needs to be taken seriously both in practice and in an academic discourse which further justified the need for this study.

2.13. Impediments to Effective Policy Implementation in Nigeria

In ideal situations, the government is known and desired essentially for its reliability, efficiency, speed, dependability, and effectiveness in implementing policies. This is what it is, to a very reasonable extent, in developed nations. However, in developing nations like Nigeria, the government appears to be obviously far from being such as its operations and activities are very much tense with some challenges arising from the existence of certain negative factors and circumstances. Key among these factors include the followings:

- Basically, and very critical is that the government in Nigeria operates under ineffective and corrupt political leadership. Achebe (1988) rightly suggested that keeping an average Nigerian Politician from being corrupt is like keeping a goat from eating yam. He highlighted that corruption has also led to the diversion of developmental resources of the society to private or personal use. The corruption in leadership, and incompetence, for instance, affects the content and quality of policy at formulation stage. For instance,

policies are, more often than not, made for purposes of the selfish and egoistic interest of the political leaders and sometimes only to attract public acclaim and attention with less regard to their appropriateness in addressing given problems or the possibility of their effective practical implementation by the public organisation.

Indeed, most policy making goals in Nigeria are subordinated to the personal rewards and interests of the political leaders and their colleagues with the result that policy is judged more on its political merits with the real development need rarely factored into consideration. For these, most policies in Nigeria are either inappropriate or lack well-defined objectives and programmes for their effective implementation. It is perhaps for this, that Okoli and Onah (2002) state that implementation of policies in Nigeria takes the form of "learning process" or "trial and error." In this context, policies or programmes are haphazardly implemented and even sometimes abandoned or dismantled midway because the basis for formulating the policy was not, in the first instance, predicated on existing data, realities or need. Indeed, in Nigeria, there are usually no comprehensive policy standards and objectives to guide the government in its policy implementation activities and procedures (Makinde, 2005).

Another factor that constitutes an obstacle for the government in the effective implementation of policies is the over ambitious nature of some public policies in Nigeria. Some policies tend to be over ambitious, sweeping and overly fundamental (Mankinde, 2005). In most cases, the formulation of such over ambitious policies is not even borne out of genuine or sincere effort to bring about rapid and radical development but just to boost the ego of the political leaders. An example of such policies is policies having as their basic objectives the provision of housing for all, free education, free health services for all the citizens or the total eradication of poverty amongst the citizens. For such policies, there are usually inadequate resources (men and materials) for the public organization to effectively implement them. For instance, the policy of free education, free food for students and free health services for all in some states in Nigeria have witnessed such very ineffective implementation resulting in deterioration in quality and standard of service that some people prefer to send their children to private primary and secondary schools and to seek medical services from private hospitals, even though their service fees are very high.

- Another critical factor inhibiting effective implementation of policies in Nigeria is that some agencies or institutions saddled with the responsibility of implementing given policies do not possess the requisite skills, manpower, and financial resources to implement them effectively. On the issue of inadequate resources, for instance, Government, sometimes, do not budget adequately to enable the public administration properly implement formulated policies (Ikelegbe, 2006; Dick, 2003). Indeed, to effectively implement policies, the implementing agency needs resources in adequate and timely manner and such not being the case in Nigeria explains, in part, the failure of certain public policies to achieve a desirable end (Nweke, 2006; Ikelegbe, 1996).

Sometimes, though, government gives out sufficient fund but the corrupt activities within the public organizations do not allow for its judicious use to efficiently execute programmes. In any case, insufficient financial resources have resulted in situations where laws could not be enforced, services were not provided and reasonable regulation not developed and applied (Makinde, 2005). In Nigeria, the National Poverty Alleviation Policy, for instance, is brilliantly articulated but yet to realize its essence due largely to inadequate fund or resources (Nweke, 2006). On the issue of skills and inadequate human resources, the public administrations in Nigeria do not, indeed, have adequate skilled staff regarding overall numbers and more importantly regarding specific areas of professional, technical or managerial competence and expertise (Aluko and Adesopo; 2002). This is counterproductive as the capabilities of government regarding expertise and skill determine, to a large extent, policy implementation success or failure (Ikelegbe, 1996). Where abilities exist, policies could be confidently formulated with reasonable assurance of their effective implementation. Indeed, as Nnamdi (2001) as cited in Ugwuanyi & Chukwuemeka (2013) noted, development policies have, in contemporary times, assumed complex and sophisticated dimension that require highly skilled and experienced officials for their effective implementation. It is worthy of note that the inadequacy of personnel, particularly as it relates to expertise and skilled manpower, results in part, from the personnel recruitment policies into the Nigerian public organizations which are essentially based on nonbureaucratic criteria such as the state of origin or ethnic group against objectively measurable criteria like qualification and professional competence (Amucheazi, 1980). The application of the principle, popularly known as Quota System or Federal Character results to putting people in job positions where they do not have the

basic competence and skill. This, ultimately, affects the ability of the Nigerian public organizations to effectively implement policies, which is one strong factor hindering the implementation of affordable low-income housing policies in Nigeria, especially in the South-South region.

- Again, the challenge of keeping away personal interest, prejudice and the influence of primordial values in the conduct of official business by officials is equally very critical in Nigeria. Usually, if the officials are not favourably disposed towards a policy, they may not approach its implementation with the enthusiasm and zeal that is required and its effective implementation may be hindered. Makinde (2005), in this respect, contends that the enthusiasm with which officials in Nigeria implement policy depends on how they see the policy as affecting their personal, ethnic and organizational interest and aspirations which are the case seen in the public housing sector. Positive effects will induce enthusiastic implementation while the contrary may mean that implementation may be resisted, thwarted and even sabotaged (Ikelegbe, 2006). The ultimate result of this is an ineffective implementation of policies that make the realization of their goals and objectives difficult. Indeed, some policy implementing agencies or bureaucracy in Nigeria possess certain primordial interests or values that dissipate implementation favour and clog, delay, distort and mar proper and effective policy implementation. Agbola (1998) noted that some policies in Nigeria, because of sectional or personal interests of the officials, are implemented in a negative manner which ends up hindering the success in achieving a policy goal.
- Another constraining factor to effective policy implementation in Nigeria is an undue pervasive political influence on the public organisations (Amucheazi 1980) in (Timi and Tola, 1986). Usually, in Nigeria, the political leaders formulate policies and as well control and direct the implementation activities of the policy. This situation is not proper as such control and directive are mostly motivated by selfish personal or political interests. Indeed, the government cannot effectively implement policies and meaningfully contribute to national development if it is fettered, controlled and directed by political authorities. This is more so as in extreme cases of such political control, in Nigeria, the officials are not even allowed to take decisions or actions on basic routine administrative matters without consultation and the consent of relevant political authorities. In this process, much time and energy are wasted and prompt actions required for effective

implementation of policies hampered. Given this, therefore, one can suggest that the extent to which politics influence the organizational activities will continue to determine and shape the extent to which policies can be properly and effectively implemented by the public organisations in Nigeria. Very worrisome is the fact that the political influence or hold on the public organisations is becoming tighter, public officials are most time promoted based on political patronage or loyalty, and not on the basis of relevant or cognate experience and seniority, and the officials promoted under such circumstance will be more morally bound to subject their official decisions and actions, substantially, to the wishes, preferences, control, and endorsement of their political masters which is where corruption penetrates to circulate in the system.

- Finally, repeal of policy also effects their implementation by the public organisations in Nigeria. It is observable that each new political leadership in Nigeria is usually and primarily concerned with making its impression on public programmes and projects, especially in the housing sector. For this, certain policies or programmes which are already on implementation process are shelved by the succeeding administration (Nnamdi, 2001). Presidents, Ministers, Governors, Local Government Chairmen and heads of institutions (both governmental and political heads) in Nigeria exhibit the tendency to link their administration with distinct social and economic policies or programmes. Consequently, the policies of preceding administrations are rarely pursued by succeeding ones and such personalistic styles of administration help to explain why so little attention is paid to the issue of maintenance of projects or programmes created or initiated by preceding regimes. Indeed, succeeding regimes conceive the maintenance of existing programmes as not politically expedient as it does not bring direct personal glory or credit. In this circumstance, the public organisations in Nigeria do not have the opportunity and time to effectively and conclusively implement policies. An instance of this tendency for a succeeding regime to discontinue the implementation of the policy of a predecessor was the abrogation of the Operation Feed the Nation (OFN) policy of General Olusegun Obasanjo and the introduction of Green Revolution by Alhaji Shehu Shagari who succeeded him.

When General Mohammed Buhari came into power, he also discontinued the implementation of the Green Revolution introduced by Alhaji Shehu Shagari and introduced "Go back to land policy." When General Ibrahim Babaginda took over the

government, he again abandoned the policy of "Go back to Land" and introduced the Directorate of Foods, Roads and Rural Infrastructure (DFFRI) (Nnamdi, 2001). It is noteworthy that the various policies as were respectively abrogated and introduced, had as their basic goals or objectives, to make Nigeria self-sufficient in food production and to curtail food importation.

The changes and discontinuities were, therefore, very unnecessary and unproductive as it only reflected the political leader's selfish desire to associate policies distinctively and nominally with their government leaders. In the public housing sector, policy discontinuity by subsequent leaders has to a great extent hindered effectiveness and improvement of the public housing sector especially in the area of low-income public housing provision. Many housing provision initiatives which could have enabled improvement in the public housing sector especially in the area of housing development were aborted in the past due to change of government.

2.14. Insights from Policies/Implementation in Selected Developing Countries

Housing problems in developing countries are characterised by insufficient housing produced by state and market due to poor implementation strategy, income inequality and poverty (influencing affordability), rapid urbanisation (which can lead to conflicting land-uses), and population growth through which cities become reservoirs for the poor of the countryside. Others have attributed problems to the failure of conventional housing supply channels to respond to the size and variety of demand from different income groups (Connolly, 1989), and some have noted that controlled channels of production may aggravate the situation. There may be a mismatch between demand and supply (Turner, 1991). Baross & Struk (1993) saw the magnitude and severity of housing problems in cities as attributed to causal variables of rate of urban growth (affecting need for housing), employment and wages that determine demand, cost and access to housing resources (supply of land, finance, materials and labour) and government practices in providing the services needed by urban dwellers. Connolly (1989) noted the gap between the price of commercially-produced housing and the ability to pay by wage earners, and Malpezzi (1990) related the problem to the outcome of market imperfection and income inequality. Townsend (1993) also argued that income inequality is an important dimension in housing problems for the low-income groups. Studies have made a projection that by the end of the 1990s more than half of the "absolute poor" will be concentrated in urban places (Rondinelli, 1988): the

figure for Latin America and the Caribbean will be over 90 percent, for Africa 40 percent and for Asia 45 percent.

The inadequacy of basic services; sanitary, water, housing, health, education, transportation, etc. will worsen and sustain urban poverty (Townsend, 1993). In Mexico and Brazil, over concentration of development in primary cities has produced acute housing problems. In 1996 in Mexico City, 60 percent of the urban inhabitants of 15.8 million were squatters. In 1991 in Brazil, 42 percent of the population in Recife, 10 percent in Rio de Janeiro and 10 percent in Buenos Aires, were squatters (Gilbert, 1994). There are historical exceptions, Cuba, for example apparently adopted a balanced development strategy: urbanization of rural areas, industrial dispersal, and the creation of agricultural new towns: and about 400 were created by 1980 (Mathey, 1990).

These strategies were claimed as effective counter measures to discourage rural-urban migration. The work of Gilbert has suggested, in any event, that the pace of urbanization and pattern of rural-urban migration in Third World cities had recently slowed down, even in more prosperous countries of high per capita income - in the Middle East/North Africa and Latin America. An equally significant development was the reversal in the trend of migration from predominantly rural-urban to migration streams back to rural areas. Such a reversal has been more apparent in parts of Latin America, perhaps a sign of rational reaction to declining job opportunities in the cities and changes in spatial structure (Gilbert, 1994). Improved transport may modify migrant behaviour and production locations. In Latin America, during the 1970s, migration to the city appeared rather permanent, but with the decline of urban opportunities, villages may have become more attractive. In Sub-Saharan Africa, however, the migration pattern remained unchanged. Despite the economic recession, urban population expansion continued rapidly, with over 77 percent increase in urban population in 10 years, a contrast to North Africa and the Middle East (Gilbert, 1994). The extent of state involvement will vary, and for housing, there may be a trade-off with other priorities. There is a range of housing options for lower income groups, including self-help ideas, squatting or illegal land subdivision and crowding in inner-city tenements. These may be set alongside "conventional" housing programmes, etc. Gilbert (1994) argued on the subjectivity of measuring housing conditions in the developing countries by Western standards: such standards are not necessarily relevant and there is a danger of taking an ethnocentric view.

The issues of choices of housing methods, conventional system or self-help housing standards are amongst the critical agenda issues in housing policy in the developing countries. Ha (1987) viewed housing problems from the perspective of the national development agenda of the developing countries. He claimed Government attitudes towards housing in national development agendas regarded it as a secondary problem, compared to bigger economic problems such as employment and industrialisation, citing the case of Korea in the 1960s. It can be argued that the Habitat Conference in Vancouver in 1976 might have provided impetus, motivating developing countries to consider housing as important for the national development agenda. The 1980s recession saw a potential role for housing investment, with it becoming an economic instrument to generate growth. It was believed housing investment could produce a catalytic effect through industrial linkages that would help stimulate demand for materials and labour. Expanding housing construction had been argued, would boost employment opportunities, since construction is, on the whole, a labour intensive industry (Gilbert, 1992). Malaysia, for example, took this approach in 1986-89 when it launched a special low-income housing programme. The countries that employed a housing construction strategy, and linked it with funds from savings plans, apparently experienced resultant construction booms and rapid economic growth (Gilbert, 1992). There are "social" questions about investment in housing. How best could investment be spent to attain fundamental objectives of providing shelter for all and a redistribution policy within the overall context of social and economic systems?

Mathey (1990) pointed to the recurrent failure of implementing housing policies to guarantee a right of shelter for everyone. Stafford (1978) suggested that government policy should consider a long-term programme for reform and be directed at mitigating adverse distributional effects. In Stafford's view, housing should be treated as a subsistence commodity, and he argued that subsidy to the poor should be a major component of housing policy, alleviating any distortion in the allocation of resources resulting from the uninformed administration. He claimed that housing problems became worse (despite attempts to solve them), because of cumulative effects of damaging policies due to lack of skills, politics, ineffective implementation and financing. Authors have claimed that the level of sophistication of financial systems determined the "efficiency" of housing finance (Hamzah, 1997; Malpezzi, 1990; FGN, 2012). One observation was that in the developing countries, the system was still dominated by informal financial intermediaries. Healthy housing has also become a focus of debates in most developing countries. It is claimed that high health hazards and low household well-being, with the disease, accidents,

and fires, are all more predominant in poor quality areas; with psychological and social disturbances attributed to a substandard housing (Ranson, 1991). The importance of healthy housing in the widest terms is indicated by Novick (1990).

Therefore, the above section has drawn attention to some issues in recent debates relevant to housing in developing countries. The chapter now turns to selected countries for illustration.

2.15. Impact of Intervention Policies of Newly Industrialised Nations

It is worth showing the diverse styles of public housing interventions through policy implementation, Hong Kong and Singapore are often cited as countries that vigorously and successfully embarked on public housing construction programmes, large in terms of proportions of the population directly housed by government: 86 percent of the population in 1987 in Singapore and 45 percent in the 1980s in Hong Kong (Hamzah, 1997). Hamzah (1997) associated the success of Singapore with state interventions in public housing provision, high economic growth in the last 25 years is related to the success of the effective implementation of public housing programmes. The argument has been paralleled by Krueger's work where success is attributed to government policy interventions in the economies of these countries (cited in Sai-wing Ho, 1992). Singapore's housing policy-makers believed direct state involvement in production, but Hong Kong had moved from government intervention to privatization, under the "Private Sector Priority Strategy" (Hamzah, 1997). There seemed to have been more successful in the Singapore model. The Asian **Newly Industrialised Countries** (NICs) seemed to have shared a similar policy strategy of dependency on the formal sector in housing production. However, as several studies had shown, house prices were high, and there were many urban poor who could not afford such houses as experienced in Korea and Hong Kong (Hamzah, 1997). Among the NICs, Singapore, however, illustrates a unique housing policy where every citizen had apparently had access to state housing. Meanwhile, Indonesia housing sector seemed to be adopting a policy strategy of dependency on informal sector housing and stressing a more developmental attitude towards self-help programmes, however, self-help housing seemed to have been more dynamic in Indonesia (Hamzah, 1997). Success in Indonesia was attributed to government's attitudes that encouraged people's participation through enabling strategies, legalizing and legitimating the existence and status of villages as part of city structure, legalizing house-ownership on government land and apparently allowing mass participation through

administrative structures (Hamzah, 1997). These policies seemed possible pre-requisites for the success of large scale self-help housing programmes.

In Egypt, the state adopted a decentralised policy, with involvement through local government, assisted by housing cooperatives. State intervention in Tunisia was through housing finance systems. Agencies were created to manage and mobilise funds (including from government owned banks and worker's funds) (Hamzah, 1997). A similar pattern was observed in Egypt: sources of financing were mainly by state institutions - the General Authority of Building and Housing Cooperatives, and the National Housing Fund. In Kuwait, Jordan and Saudi Arabia, housing funds were managed by single agencies, the Saving and Credit Bank in Kuwait; Housing Bank in Jordan; and Real Estate Management Fund in Saudi Arabia (Hamzah, 1997).

In Mexico, the establishment of the National Institute for Housing and the Development of the Community (INDECO) to implement sites and services policies for low-income families was an example of formal state involvement in housing. In Cuba, however, "full" state intervention in housing provision according to Hamzah (2010) had offered much better housing conditions to the population than almost all other countries in Latin America. A free-market operation in housing and land sales introduced under the Urban Reform Law, of 1984, was stopped by the state because of rampant speculation activities. Secondary market operations practiced by the state involved a dual pricing structure that the state is apparently buying dwellings at higher prices but selling lower, a strategy to achieve market flexibility and a house swapping scheme which was organised according to commercial practice (Hamberg, 1990). From the mid-1990s onward, increasing attention has been given to the idea of sustainable urban development where holistic planning to balance efficiency, equity and sustainability are being emphasized. The dominant thinking here, as developed by the Sustainable Human Settlement Development Implementing Agenda 21 (UNCHS, 1994), is to emphasise and incorporate environmental management and poverty alleviation within the enablement approach framework. In 1996, these shifts in the global housing policy orientation culminated in the Habitat II (Istanbul Declaration) which attempted to integrate all the previous policy improvements based on the principle of "adequate shelter for all" and "sustainable human development." The Declaration and the Agenda constitute "a reaffirmation of the commitment to better standards of living and increased freedoms for all mankind, as well as the improvement of the quality of life within human settlements and the progressive realization of the human rights to adequate housing" (Nwabueze, 2009).

Nigeria was a signatory to that declaration and has made efforts to adapt its housing reform by the Habitat II Agenda but is still struggling as the public-sector housing waits in stagnancy to suffer.

2.16. Contradictions in Framing Nigerian National Housing Policy

The Habitat Agenda and the “Istanbul Declaration” marked a new era of cooperation, an era of partnership and solidarity in pursuing a common agenda of ensuring adequate shelter to all and sustainable human settlement development. About 171 countries (including Nigeria) signed the Istanbul Declaration document. In ratifying the Declaration, these countries and all other parties involved committed themselves to the challenge of “ensuring adequate shelter for all and making human settlement safer, healthier and more liveable, equitable, sustainable and productive” (UNCHS, 1997b, p.1 cited in Ndubueze, 2009). This agenda reconfirmed the legal status of human rights to adequate housing as outlined in the relevant international instruments and stressed that the right should be progressively but fully realized. The Declaration in paragraph 8 reaffirms this commitment and states that “. *We shall seek the active participation of our public, private and non-governmental partners at all levels to ensure the legal security of tenure, protection from discrimination and equal access to affordable, adequate housing for all persons and families.*” (UNCHS, 1997a, p.3 cited in Ndubueze, 2009). To achieve these laudable objectives, the Habitat II Agenda in 1996 sought to provide an integrated framework to implement the Global Shelter Strategy and enhance national housing policies to pursue the goal of providing adequate shelter for all. In fact, it is made up of a mix of broad and specific ideas that seek to ensure coherence between different levels, sectors, and instruments in international, national, regional and local housing development efforts. However, the attempt to reform the Nigerian housing policy in conformity with the key provisions of Habitat II Agenda, under the framework of the enablement approach has exposed some basic contradictions and challenges that need to be addressed; and policy implementation which is seen as major part of the agenda opened the gap for this research which seeks to propose a model to guide its improvement. These however agreed with the suggestion of Ibimilua & Ibitoye, (2015) who confirmed that the problems that are associated with the national housing policy include implementation, inadequate research, and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance. Other problems are rural-urban migration and high rate of

urbanization, lack of effective planning, development of shanty towns, availability of dilapidated houses, as well as high cost of building materials.

2.17. The Enabling Approach to Shelter Provision through Policy Implementation

The first Habitat conference in 1976 marked a gradual but significant shift from ‘supply’ towards an ‘enabling and participatory’ approach to housing provision. This new thinking fostered the need to integrate housing policy strategies into national economic planning framework while emphasizing a decentralized, broad-based, community focused orientation in housing delivery efforts. It was based on the “realization that inappropriate government controls and regulation discourage the scale and vitality of individual, family and community investments in housing, which forms the backbone of housing provision in cities” (UNCHS, 1997b cited in Ndubueze, 2009). The influential view of Turner (1976) was that satisfactory goods and services including good housing could only be sustainably provided within such a framework that guarantees its local production through network structures and decentralizing technologies. However, the enabling approach was elaborated and formalized in the ‘Global Shelter Strategy for the year 2000’ organized by U.N. Centre for Human Settlements in 1988.

With the backdrop of the limitations in the quality, appropriateness, and acceptability of direct public housing provision by governments, two complimentary views underlie the Global Shelter Strategy realizations are increasingly being accepted. One of them is the notion that implementing national policies, which influence housing delivery, requires a centrally coordinated action at the highest levels of government based on a broad range of issues other than just direct housing provision by governments. The other is the need for government to include and indeed rely on a multiplicity of actors (private sector, non-governmental organizations, and individuals) in the housing delivery and improvement process. It is pertinent to note that the shift in thinking coincides with the end of 20th century shift towards ascendancy of the market-led economic growth; and sub-ordination of social welfare to market ideas and the shift towards the idea of rolling back the state, increasing decentralisation and pluralism in local governance, the shift towards public sector reforms and new public management (Wolman, 1995; Atkinson, 1999; Awortwi, 2003). Consequently; the enablement approach advocates that governments should withdraw from direct housing provision and rather “enable” other actors in a supportive legal, financial and regulatory framework to facilitate housing development.

By so doing, it is expected that the full resources and potentials of all stakeholders in the housing delivery system would be mobilized while “the final decision on how to house themselves is left for the people concerned” (UNCHS, 1990 cited in Ndubueze, 2009). Underlying this enablement concept, therefore, is the radical redefinition of the role of government to that of a facilitator in the housing delivery process and the centrality of stimulating people's collective and individual capacity to satisfying their housing needs and priorities as defined by them. This is largely based on the belief that not only can ordinary people adequately determine their housing needs and priorities but that a lot more could be achieved when the government, through the right incentives and controls, actively encourages the release of the immense creative capacities and resources of ordinary people in delivering their housing.

This perception implies active stimulation of the supply-side of the housing market through measures that expand housing supply inputs through the rationalization of subsidies, price controls, and building regulations, etc. It is important to emphasize that this does not mean any "diminution of governmental responsibility for the housing production and distribution process. What it means is a redistribution of production components, i.e., that the public and private sectors share roles in the most efficient possible way” (Ndubueze, 2009). The enablement approach also advocated moving towards the private sector and market-driven housing delivery, but with an important caveat that it must be pursued within a framework that addressed those areas where the private and unregulated markets do not work” (Ndubueze, 2009). Thus, it is crucial to articulate and determine those areas where the private and unregulated markets do not work in the country. Understanding the limits of the market is, therefore, a critical factor in the successful implementation of the enablement approach. Currently, there is no consensus on who and what should be enabled; and who benefits. Should enablement be conceived as liberalization (with government roles cut back to the bare minimum) or be conceived as a more active and interventionist strategy dedicated to specific policy goal? Is the goal to ‘enable’ markets to work, to ‘enable’ poor people to participate more effectively in the markets, or to ‘enable’ government and civil society to reshape market processes and balance economic considerations with social justice? These are some of the major issues that must be confronted in the application of the approach (UNCHS, 1997b cited in Ndubueze, 2009). In contrast, and contrary to the enablement approach that advocates withdrawal of direct government involvement in housing provision, the previous housing policy provided for the continuation of direct public housing by the government at all levels. Two types of direct public housing were advocated by the policy, namely; profit

oriented public housing for the middle and high-income groups and subsidised housing especially for low-income households. This could be seen as a direct contradiction of the enablement approach depending on how one argues it. Those that favour this type of direct government intervention in housing delivery would argue that through these provisions, the housing policy was merely attempting to mitigate the problems of market failure in housing provision. Responsible policy intervention demands the factoring in of social considerations of the local realities where the poor could not be left to the notions of the market. During the duration of the 1990 housing policy, as has been discussed above, there were halfhearted attempts by the government to continue with the provision of direct housing with dismal results.

The continuation of direct public housing provision seemed to support the contention that little or no lessons have been learned from past mistakes; Nigerian government is indeed "insisting on doing what it does badly. In fact, the majority of the housing programmes and projects that were initiated under the housing policy such as Gwarimpa and Lugbe Housing projects (located in Abuja) witnessed contractual agreement problems that are reminiscent of the public housing efforts of the 70s and 80s. These problems have led many FHA contractors to abandon construction of many housing units at various levels of completion (Ndubueze, 2009). Obviously, the government has not been able to deliver on direct public housing policy provision despite recent efforts to restructure some aspects of its housing delivery mechanisms. There is no doubt that these weaknesses and poor performances fit into the notion that the government cannot provide direct public housing efficiently, a key argument of those institutions exacting pressure on the government from outside to embrace wholesale pro-market reforms. The current Nigerian National Housing Policy 2012, similar to the previous housing policy, can be described as an "enablement" housing policy. It recognises the need to encourage a multiplicity of other actors (private corporate sector, civil society organisations, and individuals) in housing delivery and improvement process. It has attempted to create a favourable investment climate for the private sector through reforming the housing finance structure, tax incentives, financial grants, redefinition of institutional roles, advocating vital legislative instruments and reforms, and encouragement of site and service schemes. With the adoption of the 2012 Nigerian National Housing policy that emphasised private sector-led housing provision, the Nigerian government seems to have fully embraced the market option. The government seemed to have agreed to the idea that it can neither deliver direct public housing effectively nor efficiently. However, there

are indications that the present pro-market housing policy provisions as presently constituted cannot guarantee or ensure adequate housing delivery for all households in the country.

There is, therefore, the overwhelming need to start considering other more effective means of moderating the negative impact of housing market failures especially for low-income households in the South-South region. It is also not clear to what extent the government is living up to its responsibilities to grant various credits and tax incentives to corporate housing investors or the impact of any such incentive as rent decontrol on property development. However, it must be conceded that the current corporate private sector housing investment climate is improving per say, but there is no direct impact yet seen in the housing situation of the low-income groups especially in the South-South region. The pre-occupation with high-end exclusive housing for the wealthy is an indication that the current housing markets are still very far from working efficiently for the overwhelming majority of Nigerians especially the low-income groups.

2.18. Critical Factors to Policy Implementation in Nigeria

A variety of activities is involved in policy implementation that may include issuing and enforcing directives, disbursing funds, signing contracts, collecting data and analysing problems, hiring and assigning personnel, setting committees and commissions, assigning duties and responsibilities and also making interim decisions (Nweke, 2006). The pattern and nature of policy implementation are the major explanation for the failure or success of any given policy. In this vein, Nwankwo (2008) observes that the implementation of a policy is the most vital phase in the policy process as it is at this stage that the success or failure of a policy is determined, but there are critical factors to implementation. When and wherever these factors are missing, there is bound to be an implementation problem. Looking at the Nigerian housing sector and its policies since the colonial period, it suggests that these factors are not well managed or worked into the system and should be addressed. As suggested by Scholars in the study area, highlighted below are the critical factors to policy implementation; communication of policy structure, resources management, disposition/attitude, and administrative Structure.

2.18.1. Communication of Policy Structure

This is an essential ingredient for the effective implementation of public oriented policies. Good communication of policy structure is very important to implementation success. Through communication, policies are understood, and orders for implementation are rightly transmitted to

appropriate personnel and organizations in a consistent and accurate form. Inadequate information can lead to a misunderstanding which can mislead and misdirect policy implementation. When implementers misunderstand the rule to implementation, it brings confusion which may lead to failure of policy. Implementation instructions which are not communicated can hinder the desired policy result (Olayiwola et al., 2005).

Communication failure is the problem which widens the gap between intention and result. This is one of the factors affecting the Nigerian housing sector and its policies, policies are made but are not properly communicated for implementation. The widening gap in the area of communication between policy makers and policy implementers is huge in the Nigerian housing sector. Communication between the two most times is vague and inconsistent which in turn creates the loopholes that hinder implementation of housing policies. There should be clear and effective means of communicating policy instructions to fill the vast gap between policy makers and policy implementers for useful results. As suggested by Olayiwola, et al. (2005) who established that when orders to implementation are understood, implementation becomes easy.

2.18.2. Human and Material Resources Management

On the issue of inadequate human resources, the public bureaucracy in Nigeria do not indeed have adequate staff regarding overall numbers, and more importantly regarding specific areas of professional, technical or managerial competence and expertise. This is counterproductive as the capabilities of government bureaucracy regarding expertise and skill determine to a large extent, policy implementation success or failure (Amucheazi, 1980). Where abilities exist, policies could be confidently formulated with reasonable assurance of their practical implementation. Indeed, development policies have in contemporary times assumed complex and sophisticated dimension that require highly skilled and experienced bureaucrats for their effective implementation. It is worthy of note that the inadequacy of personnel, particularly as it relates to expertise and skilled manpower results in part, from the personnel recruitment policies into the Nigerian public bureaucracy which is essentially based on no bureaucratic criteria such as the state of origin or ethnic group against objectively measurable criteria like qualification and professional competence (Amucheazi, 1980).

Even when the implementation orders are accurately communicated, the absence of needed manpower and material resources can result in implementation failure. Resources such as human and material are the engine driving policy implementation. On the issue of inadequate financial

resources, for instance, Government sometimes do not budget adequately to enable the public bureaucracy properly implement formulated policies (Ikelegbe, 2006; Dick, 2003). Indeed, to effectively implement policies, the implementing agency needs resources in adequate and timely manner and such not being the case in Nigeria explains, in part, the failure of certain public policies to achieve desirable ends, (Nweke, 2006; Ikelegbe, 1996). Sometimes, though, the government gives out sufficient fund, but the corrupt activities within the public bureaucratic organizations do not allow for its judicious use to effectively execute policy programs. In any case, insufficient financial resources have resulted in situations where laws could not be enforced, services were not provided and reasonable regulation not developed and applied. Lack of sufficient resources to back policies makes it difficult to deliver the policy successfully. Housing policies in Nigeria lack both human and material resources; policies are made but are underfunded with no well-trained personnel to drive implementation. That is one major problem that brings about the failure in implementation of Nigerian housing policies.

2.18.3. Disposition/Attitude of Government Officials

These are other keys to success/hindrance in policy implementation. The way policy implementers exercise their pleasure depends to a large extent on their disposition toward the policy. Where a policy will reduce some given benefits of the implementers, the attitude/disposition will be adversely affected. Tribe and religion are another such influencers of attitude and disposition toward public policies in Nigeria such as housing. Where a fanatic Muslim from the North is heading the implementation of affordable housing policies in favour of the Southern Christians, an implementation may be affected if not completely hindered. The government needs to closely monitor the religious and ethnic barriers which sabotage policy implementations, especially in the housing sectors. The challenge with keeping away personal interest, prejudice and the influence of primordial values in the conduct of official business by civil servants is equally very critical in Nigeria. Makinde (2005), in this respect, contends that the zeal with which bureaucrats in Nigeria implement housing policy depends on how they see the policy as affecting their personal, ethnic and organizational interest and aspirations. Usually, in Nigeria, the political leaders formulate policies and as well control the implementation processes of the policy. This situation is not proper as such control is mostly engineered by religious or political interests. Indeed, the government cannot effectively implement policies which can meaningfully contribute to national development if it is fettered, controlled and directed by political authorities. Implementer's attitude and dispositions in Nigeria is mostly

affected by the differences in the political views and opinions, and where a chosen implementer is from another political camp, sound public policies may be sabotaged just to score cheap political points.

Therefore, if the government can closely monitor policy implementation and also build up the courage to either sanction or punish saboteurs in the system, it will improve trust from the masses and the investors who will see government willingness and implementation sincerity. The Nigerian housing authorities need to re-educate their officials on the necessity to drop religious and sectional sentiments destroying the system; they should initiate a proper strategy to carry along all regions for an improved housing development. Also, the politicians driving the economy should also desist from making policies which benefit a particular region more than others but reflect justice in the development and distribution of scarce and essential commodities such as housing, especially affordable housing for the low-income groups.

2.18.4. Administrative Structure

It is to be noted that even if all of the above is gotten right by the government, it does not guarantee implementation success if the implementation is driven by a weak administrative structure. If there is no efficient bureaucratic structure, the problem of implementation can still arise especially when dealing with complex policies such as affordable public housing for the low-income groups. As observed by Edward (1980) as cited in Ikelegbe (1996) suggested that where there is organizational fragmentation, it may hinder the coordination that is necessary to successfully implement a complex policy especially one that requires the cooperation of many people. Affordable housing policies are such that require the input of all stakeholders to contribute to a better structure which could effectively deliver the required housing stock.

Therefore, lack of reliable structure in Nigerian public housing sector has been a barrier to policy implementation, it is the major contributor of corruption and wastage of the available scarce resources such as finance meant for the implementation of positive housing policies, it is also the main factor bringing confusion that leads most policies working at cross-purpose which at the results to implementation failure. The public bureaucracy in Nigeria does not indeed have adequate staff regarding overall numbers, more importantly regarding specific areas of professional, technical or managerial competence and expertise (Ikelegbe, 1996). Where abilities exist, policies could be confidently formulated with reasonable assurance of their effective implementation. Government need to embark on a programme for improving working conditions

of the public bureaucrats as this will help to build their morale, dedication and commitment to implementing policies. Specifically, an improvement in pay packages will go a long way to significantly diminish the corruption tendencies among the public officials in the system.

There is also the need for a conscious effort by government leadership to reduce the extent to which politics infiltrates bureaucratic activities in Nigeria. That will ensure that bureaucrats in authority are allowed to exercise proper control to function freely and apply some basic goals and a good model of governance in their administrative processes and procedures. Also, the culture of discontinuity of policies in cases of changes in government or organizational leadership should be discouraged. That is necessary because even though government comes and goes the public organisations remains and should continue the implementation of existing policies unless fundamental developments render their continued implementation impossible or unnecessary. Furthermore, if every leader who comes into position keeps putting aside good housing programmes which are in place before they assume office, Nigeria will never witness progressive development or growth in the public housing sector, and there will be no end to the housing struggles of the low-income groups especially those in the South-South region where it bites harder.

2.19. Theories that Informed this Study

Even though this study does not fully dwell on a particular theory, but the collective theorems and contributions of past researchers in this field, the under listed theories are seen as more relevant to the phenomenon being studied. This section is focused on related concepts and theories that can enable an effective model to improve public housing policy implementation in the region. The theories examined are public interest economic theory and theory of distributive justice. An attempt is made in this section to discuss some aspects of these theories which can contribute to the conceptualisation of the model which could improve implementation of affordable public housing policies in Nigeria, especially in the scope region.

2.19.1. Public Interest Economic Regulation Theory

Public interest economic regulation theory sometimes referred to as the normative theory of market-failure is one of the groups of economic regulation theories. Its distinct characteristics are that it is based on the idea of an existence of common interest (public interest) of which governments are more suited to provide and protect through regulation. Regulation in this

discourse refers to legislative and administrative restraints on market actors' behaviours to influence prices, production, and a market entry including government intervention in the form of quotas, tariffs, subsidies, and taxes. Public interest here represents conditions and processes that guarantee best allocations of scarce resources for individual and common goods in the society.

Theoretically, it could be shown that under certain conditions (perfect competition) the market mechanism ensures the optimal allocation of resources (Ndubueze, 2009). This fact is evident in the theory that if there is a competitive market for all resources used in production and for all commodities valued by individuals, the economic outcome will be efficient (Arrow and Debreu, 1954). However, in practice this is usually not so, many forces in the real world often influence the market to allocate resources less efficiently than the ideal competitive market and thus provide the justification for exploring other alternative resource allocation methods. Thus, this public interest regulation theory is essentially built around contentions on competitive market conditions and deviations from the socially efficient use of scarce resources, in an attempt to set a scientific foundation for social engineering. Although it is difficult to trace the origin of this theory to specific authors, the theory was ironically consolidated by some of its ardent critics such as George Stigler and Richard Posner who conceive regulation as seeking to protect and benefit the public at large (Hantke-Domas, 2003). The theory grew out of the welfare economics tradition which ironically is concerned with promotion and protection of individual utility or welfare. Within this tradition, the aggregation of individual utilities or welfare in the society is taken to represent social welfare or the public interest.

However, there remained a major problem of making interpersonal utility comparisons and determining what constituted a marginal increase in individual utility (in other words how best to meaningfully operationalise public interest) (Ndubueze, 2009). A breakthrough was provided by Vilfredo Pareto (1848-1923) who developed two criteria for measuring or verifying public interest; Pareto optimality and Pareto Superiority. Pareto reasoned that since it is difficult to compare the individual utilities, one can only be sure that a given change would increase social welfare if at least one person is made better off by that change without anybody being made worse off (Ndubueze, 2009). Thus, any change cannot be certainly taken to be in the public interest if it made some people better off while it made others worse off. Based on this view, a situation is optimal if no one can be made better off without making somebody worse off. Thus, it is accepted that most appropriate resource allocation mechanism is the system that guarantees Pareto efficiency or optimality where no individual can be made better off without another being

made worse off. Pareto efficiency was later complemented by the Kaldor-Hicks criterion that postulates that an outcome is more efficient if those that are made better off could, in theory, compensate those that are made worse off and still be better off, which would result in a Pareto optimal outcome. It is thus assumed that Pareto optimality would occur when both productive efficiency and allocative efficiency are simultaneously achieved (a change in which gains would exceed losses) (Ndubueze, 2009).

However, given the fundamental requirement of the ideal competitive market, it is recognised that any Pareto efficient allocation of resources can only be achieved as a competitive equilibrium with an appropriate initial distribution of factor endowments. Thus, the free market system can achieve Pareto efficiency under the following set of conditions: (a) that there are complete set of markets for all possible goods; (b) all markets are in full equilibrium; (c) markets are perfectly competitive; (d) transaction costs are negligible; (e) there must be no externalities; and (f) market participants must have perfect information; (g) no problems of enforcing contracts (Ndubueze, 2009). While Greenwald and Stiglitz (1987) have demonstrated that outcomes will always be Pareto inefficient in the absence of perfect competition or complete markets, it should however be noted that Pareto optimality can also be achieved outside a perfectly competitive market in systems that replicate the outcomes of such markets such as 'perfect' central planning or 'market socialism'. It is however evident that in the real world, most markets rarely operate within such ideal conditions. That leads to inefficiency in the allocation of goods and resources due to 'market failures' for example, natural monopoly, incomplete markets, externalities, public goods and imperfect information. In taking market failure as a point of departure, the public interest regulation theory argues that market failure is principally caused by the self-seeking behaviour of agents and lack of incentives to act cooperatively or take account of social costs of their actions within market process. This situation justifies a third party (usual government) coercive enforcement or intervention to mediate, remedy or enhance cooperative behaviour among agents within the society (Ndubueze, 2009). The theory predicts that regulation will be instituted to improve economic efficiency and protect social values by correcting market imperfections. If the benefits of government regulation outweigh their costs, then the allocation of resources here would be considered as efficient. Thus, the affirmative view of governments' and other public agencies' ability to ameliorate identified market failures at low cost, or adjust inequitable market practices using regulatory techniques, has been coined the public interest theory (Hägg, 1997).

Underlying the theory is the implicit presumption of the existence of "the public interest," that the government officials act by the public interest and that the separation of policy making and policy implementation has no effect on maximizing efficiency (Hertog et al., 2003). Applying this theory to affordable low-income housing provision would mean that governments are indeed expected to eliminate housing market failures and indeed moderate such markets through appropriate intervention through the implementation that delivers adequate and affordable housing to its citizens. Under this theory, intervention in the low-income public housing market will be considered as economically efficient if the benefits of providing such housing outweigh the costs of such intervention. In this light, government regulation could be seen as an efficient instrument to correct imperfect competition, unbalanced market operation, missing markets and undesirable market results (Hertog et al., 2003).

Thus, regulation/intervention (policy) is seen within this theory as a corrective interference to socially inefficient market mechanisms. This thinking provided the rationale for regulation and intervention as a means of achieving social/public goals and objectives. It should be noted that in the 1960s and 70s the notion of government intervention increasingly acquired a negative outlook and criticisms especially in the United States by counter views which suggest that even though regulation may be conceived to serve public interest, they do not protect the public at large but rather tend to serve only the private interests of groups (Ndubueze, 2009). As a result, regulation began to be primarily conceived as "matter of redistribution" that negatively affects market efficiency (Hantke-Domas, 2003). However, from the 1980s onwards, the negative and gloomy view of regulation came to be questioned (Mackaay, 1999). For instance, Becker (1983; 1986) argued that the fact that politicians may tend to favour particular interest groups does not imply that government cannot correct market failures. He argued that in striving to enhance their welfare through political means, pressure groups cannot neglect social waste affecting them. He was of the view that privileges sort by interest groups would stimulate their counterweight for other interest groups and concluded that ensuring forms of regulations benefit all actors, not just a specific interest group. Many authors have often seen regulation theory as a positive theory (Ndubueze, 2009), Nigerian government should also follow suit.

2.19.2. Theory of Distributive Justice

The concept of justice as fairness was first developed by Emmanuel Kant in the 18th century. This concept has in turn given rise to theories of social justice, which are increasingly being used to evaluate social policies (Burke, 1981). Distributive Justice refers to justice in assigning

benefits (and burdens) as if from a common source, and the challenge here is how to fairly allocate scarce resources among diverse members (individuals, groups, sectors, etc.) that make up any given society. Often, the fair allocation of resources is less concerned with the total value of goods to be distributed and more with the procedure of distribution and the resultant outcomes and pattern of the distribution mechanism. It is a common consensus that resources should be distributed in a reasonable manner which guarantees each a fair share of the distributed resources (Ndubueze, 2009). It implies that the common criteria to consider in the resource allocation consideration in many societies include such principles as; equality, equity, and need. Each of these criteria suffers considerable limitations.

This theory explores the causes of political and social discontent, asserts that people are aroused to political action as a result not of absolute change in their material condition but of changes relative to the circumstances of those with whom they compare themselves (Runciman, 1989). Thus, a sense of injustice is aroused when individuals come to believe that their outcome is not in balance with the outcomes received by people like them in similar situations. It has been aptly observed by Maiese (2003) that; “when people have a sense that they are at an unfair disadvantage relative to others, or that they have not received their fair share, they may wish to challenge the system that has given rise to this state of affairs which leads to insecurity. It could therefore be inferred from a social deprivation perspective that societies in which resources are distributed unfairly can become quite susceptible to social unrest and instability which serves to limit growth as it is today seen in Nigeria with the Boko Haram militants in the North, the Niger Delta Militants in the South and the Biafra secession agitation from the East. In such a situation, redistribution of benefits can help to relieve tensions and allow for a more stable society. Therefore, to relate the principle of this theory to housing affordability in Nigeria, it could be argued that the maximisation of the utility households derived from their housing is seen as being morally important and as well as a means of improving the economic welfare of society.

It is indeed desirable for the government to intervene and improve housing conditions of households provided it does not as a consequence decrease the housing conditions of anybody else or result in a situation where losses are greater than gains. If the principles highlighted in this theory which points to justifiable implementation, distribution, and allocation of social policies such as housing can be fairly applied to all regions of Nigeria, it will reduce the struggles as seen in the security situations of the country from the regional unrest. The agitations seen across the

regions which have risen to become a very harsh security situation in the country is a result of years of neglect and injustices in the system; and unfair treatment and distribution of available resources such as housing. The images provided by figure 4 and 6 in chapter 2 suggests that the oil money from the South-South region has always been used to develop other regions while her people suffer in abject poverty and the excruciating pain of underdevelopment. Living in deplorable housing condition which is the main factor that builds up the anger which has developed into agitation and calls for secession coming from the youths of the region who are now taking to arms that have unbalanced and put a heavy burden on the security system of the country.

Furthermore, this theory suggests an evaluation of the Nigerian housing policy implementation strategy, especially the method of distribution and allocation of produced housing stock to reflect justice and fairness. It also appeals that resources such as housing should be distributed in a manner which guarantees individual satisfaction and a fair share of the distribution especially for the low-income groups in the South-South region. This theory also highlighted that policy is a powerful tool for achieving social justice, it, therefore, suggests that if Nigerian policy makers can introduce an effective system in the housing sector where policy is seen as a mechanism to deliver social justice, it will motivate growth and a positive turnaround in the entire public housing system especially the low-income housing sector to improve affordability.

2.20. Government's Public Housing Implementation Guidelines

Ibimilua & Ibitoye, (2015) provided that the barriers associated with the public housing policy include implementation, inadequate research, and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance.

However, the National Housing Policy (2012) suggested the following measures below as the implementation strategies guiding the implementation of public housing sector in Nigeria;

- Ensure that the National Council on Lands, Housing, and Urban Development is more active and efficient in its advisory and coordination roles;
- Reconstitute and strengthen the Housing Policy Council in the Ministry to enable it to perform its monitoring function and enhance its capacity to design performance indicators to measure progress towards achievement of objectives in the housing sector;

- Strengthen the human, technical and financial capacity of the Ministry of Lands, Housing and Urban Development to conduct regular market research and housing surveys;
- Encourage the establishment of monitoring and evaluation units at Community levels and all tiers of Government to ensure regular nationwide monitoring of performance in housing delivery;
- Constitute a committee of all relevant professionals and stakeholders in the built environment to monitor and evaluate the performance of the housing sector once every two years, for accountability purposes;
- Strengthening the legislative and administrative framework for monitoring housing delivery;
- Strengthening institutional framework for monitoring and evaluating performance of the housing sector to create an efficient and transparent system for collecting data and housing delivery in Nigeria;
- Ensuring institutional networking and collaboration between the National Planning Commission and other related public-sector institutions for an integrated approach to monitoring and evaluation in the housing sector; and
- Encouraging non-state players e.g. Civil Society, NGOs, CBOs and Faith Based Organizations (FBO) to track implementation of housing policy initiatives.

Therefore, the overall responsibility for the effective coordination of this Policy rests on the Federal Ministry of Lands, Housing, and Urban Development. This is without prejudice to the assigned responsibility of other relevant agencies to coordinate their programmes in the housing sector, in line with their respective mandates. It suggests that adequate care will be exercised by all relevant partnering institutions and stakeholders in the area of housing to minimize waste and duplication of efforts to have an integrated and mutually reinforcing approach to housing delivery in Nigeria (FGN, 2012).

Ibimilua & Ibitoye (2015) confirmed that the problems associated with this guideline as highlighted by the national housing policy include implementation, inadequate research, and studies on the formulation and execution of the policy, insufficient funds, lack of proper development inspection, shortage of skilled manpower in the building industry, insufficient infrastructural amenities, as well as ineffective housing finance. Therefore, looking through the provisions highlighted by the National Housing Policy (2012), the following guidelines provided

by the strategy seemed to have been ignored and is not properly adhered to by policy makers during implementation;

- Encourage the establishment of monitoring and evaluation units at Community levels and all tiers of Government to ensure regular nationwide monitoring of performance in housing delivery;
- Constitute a committee of all relevant professionals and stakeholders in the built environment to monitor and evaluate the performance of the housing sector once every two years, for accountability purposes;
- Strengthening the legislative and administrative framework for monitoring housing delivery
- Strengthening institutional framework for monitoring and evaluating performance of the housing sector to create an effective and transparent system for collecting data and housing delivery in Nigeria;

These highlighted grey areas above suggest Government inability to properly implement the details provided by the National housing policy (2012) which has created a huge gap which always reflects implementation failure because there is no guideline of actions in place to lead strategy effectiveness. That, therefore, further justifies the need for a model for an improved implementation system especially in the area of affordable low-income public housing policy implementation as this study aims to accomplish.

2.20.1. Critical Assessment of Government Strategy for the Provision of Low-Income Housing

As would be expected, successive governments in Nigeria have since the mid-1920s engaged in different strategies in a desperate attempt to resolve urban housing challenges confronting the low-income groups. In this section, the researcher examines some of these key strategies, their outcomes, and implications for housing low-income earners in the region as stated below.

- **Slum Clearance and Resettlement Strategy**

The first attempt by the government to improve the housing situation of the Nigerians especially the low-income group was the slum clearance and resettlement exercise, which took place in Lagos in the late 1920s. This was in response to the outbreak of the bubonic plague in Lagos and the now defunct Lagos Executive Development Board (LEDB) who cleared the affected areas and constructed new houses which were sold to the public (Olotuah and Falaye, 2000). In 1955,

another slum clearance exercise was also carried out in Lagos by the same LEDB. George (2006) observed that some 200,000 people were displaced in that scheme and that the inability of the government to successfully relocate them exposed the socioeconomic problems associated with slum clearance in Nigeria. Literature also exposed that between 1962 and 2010 several slum clearance exercises and resettlement programmes involving remodelling, re-planning, upgrading parts of old traditional cities have been carried out across Nigeria especially in the South-South region for example, Nembe water side redevelopment and Bundu waterside redevelopment plans in Port Harcourt (Agbola and Jinadu, 1997; Babarinde and Adesanya, 2010; Dimuna and Omatsone, 2010).

However, despite the good intentions of government to improve the living conditions of residents in especially the low-income residents in urban slums in Nigeria through these programmes, the UN-HABITAT (2006) indicated that slum clearance programmes in Nigeria have suffered from inadequate funding and a lack of suitable land to relocate displaced persons in Nigeria. It was on this premise that Agbola and Jinadu (1997) and Umeh (2004) argued that this strategy had failed to provide low-income residents with decent and affordable housing.

- **Sites-and-Services Strategy (SSS)**

Aduwo et al. (2016) confirmed that another strategy adopted by the government in addressing the shortage of urban housing in Nigeria is the sites-and-services scheme (SSS). This strategy is based on the idea of assisted self-help housing pioneered by John Turner. Aduwo et al. (2016) noted that SSS is designed to enable the poor and low-income people gain access to housing by encouraging them to construct their homes over a period. They further explained that in the SSS, government and international development agencies usually provide serviced plots for individuals to erect their own houses. According to them, SSS was first introduced in Nigeria in the mid-1970s in the then newly created states of Bauchi, Benue, Gongola, Imo, Niger, Ogun, and Ondo as well as in Lagos. In this initiative, governments provided land, administrative support and counterpart funding and about 24,397 serviced plots were made available in the States above (UN-Habitat, 2006). SSS was not able to be extended to other states such as some of the South-South states immediately because of funding challenges as government claimed, but between 1984 and 1986, the scheme was resuscitated in Lagos, Kano, Imo, Kwara, Ondo, and the South-South States beginning with Rivers States, and the Federal Capital Territory, Abuja. The Federal Ministry of Works and Housing and the Federal Housing Authority (FHA) provided

serviced plots and basic infrastructure (e.g. roads, water, and electricity) on the plots. Ajanlekoko (2001) noted that between 1984 and 1991 about 85 million naira (The US \$21.25 million) was expended in the provision of 20,000 serviced plots in 20 States of the Federation. Also, in 1999, the Federal Government of Nigeria awarded contracts for SSS involving 7,730 plots in parts of the country. Ibem *et al.* (2013) however observed that there were no records that many of the sites were made available for the people to build their houses especially the low-income groups. Under the Public-Private-Partnership (PPP) strategy to public housing, the SSS was reintroduced as a mortgage based housing scheme. In the PPP strategy, the government provides land, while private sector partner sub-divide and provide basic services to the site. Ibem (2011) also observed that 2,000 serviced plots at an average cost of between N0.5 million (US\$3,333) for low- and middle-income people, and N 1.5 million (US\$10,000) per plot for the high-income people were provided in Ikorodu, Lagos State. Although high cost and the modalities for allocating serviced plots, which were lopsided in favour of government officials, politicians, and their associates contributed to the failure of previous SSS, the introduction of mortgage acquisition in the SSS under the PPP arrangement is a step in the right direction in ensuring that such schemes are affordable to low-income earners in Nigeria, but inadequate finance system hindered the low-income groups who were not able to source funds for acquisition and development became another issue to deal with up to date, and the programme as expected has not improved the housing situation of the focused group in the region.

- **Direct Construction of Housing Units**

Aduwo et al. (2016) explained that direct construction of housing units by the government appears to be the most controversial of all the strategies so far adopted in resolving urban housing crisis in Nigeria. They exposed that under this strategy, government agencies are engaged in the direct construction of housing units, which are either rented or sold to the public below market prices. They also confirmed that beginning with the colonial era, government's involvement in the direct construction of housing units in the GRA's and African Quarters for expatriate and senior indigenous staff, respectively, was through the now defunct Public Works Department (PWD). The establishment of housing corporations by the defunct regional governments in 1958 was an attempt by the government to provide housing for the people. Onibokun (1985) however explained that due to the lack of funding and requisite manpower, many Nigerians did not benefit from the activities of the regional housing corporations.

Aduwo et al. (2016) further suggested that between 1975 and 2010, some social housing programmes involving the direct construction of housing by the government were initiated by both the Federal Military and Civilian Governments in Nigeria. Some of these housing programmes included the National Low-Cost Housing Scheme (1975-1980), Shagari's Low-Cost Housing Programme (1980-1985), the National Housing Programme (1994-1995), the National Prototype Housing Programme (2000-2003), the Presidential Housing Mandate Scheme (PMHS) (2004-2006) and PPP housing schemes. Although there are conflicting figures on the actual number of housing units completed in each of these programmes, Table 13 below shows that between 1962 and 2010 a total of 653,271 housing units were expected to be constructed in the different housing schemes across the country including the South-South region. However, only 95,594 housing units were constructed as confirmed by Aduwo et al. (2016).

Table 12: Low-income Housing Schemes by the Nigeria's Federal Government

Period	Proposed number of housing units	Number of housing units produced	Percentage of achievement
1962-1968	61,000	500	0.81
1971-1974	59,000	7,080	12.00
1975-1980	202,000	30,000	14.85
1981-1985	180,000	47,234	26.24
1986-1999	121,000	5,500	4.55
2000-2003	20,000	-	-
2004-2006	18,000	840	4.67
2006-2010	10,271	4,440	43.23
Total	653,271	95,594	14.63

Source: Aduwo et al (2016)

From the data presented in table 12 above, it suggests that from the periods above, none of the public housing programmes achieved a reasonable percentage target of some housing units required at every period to ease the housing condition of the low-income groups, especially those in the South-South region. Apart from the period between 2006 and 2010 in which there was slightly over 43 percent achievement, in other periods, the achievement and supply levels were far less than what is required to merge demand and improve the system.

Thus, the impact of these programmes in addressing the existing housing problems among low-income earners in the country can best be described as minimal especially with the housing stress emerging from the focused group from the scope region (see table 13 in chapter 2).

Next section discusses the major factors for low-income public housing policy implementation failure.

2.21. Factors for Low-Income Public Housing Policy Implementation Failure

Several attempts have been made by scholars to advance reasons why the previous government sponsored housing schemes in Nigeria failed to provide the desired results. Ibem *et al.*, (2011) suggested that most of the reasons have to do with the lack of adequate funding, corruption in the implementation and allocation of complete housing units, political interference and the lack of adequate monitoring and evaluation of the programmes. As confirmed, Ibem, Opoko and Aduwo (2013) investigated the outcomes of a programme initiated by the administration of Obasanjo's, Nigeria's past president to provide 18,000 low-income housing units between 2004 and 2006 using local building materials and found that the scheme was implemented in very few States in the country with very small number of housing units provided. According to them, the challenges of that scheme were related to poor design and implementation strategies, inadequate funding and low organizational capacity of the three public agencies: National Building and Road Research Institute (NIBRRI), Association of Housing Corporations of Nigeria (AHCN) and the FMBN charged with the responsibility of implementing that scheme.

Although there may be other factors which affected policy implementation in Nigeria, according to the literature reviewed in this context, identified below are the major identified factors limiting effectiveness in the implementation of affordable public housing policies in Nigeria especially the South-South region.

2.21.1. Legislative and Institutional Factor

The Land Use Act of 1978 which vested all land to the government is a barrier to making land available for housing development especially to private investors who are the hopefuls for an improved housing delivery. The required arm of government especially the legislators should come up with a strategy to reviewing the Land Use Act of 1978 which is old enough for a review since its impact in the housing sector is not favourable to attractive housing investment in the country. The national assembly comes up with a better Land Use Act which can remove the encumbrance from land transaction projected by the present Land Use Act to create easy access

to land by genuine housing investors in the country. Law makers should make an attractive law which can increase investors' appetite in the housing sector. Housing related reform bills should be focused and pursued by law makers to complement housing policies and programmes and enable its successful outcome. If the encumbrance in the use of land could be removed to give easy access to land users, many who have issues with housing can be motivated to making additional private efforts to provide their housing. The major barrier posed to housing in Nigeria is the limited access to land which has made access to land costly in the country.

Furthermore, Aduwo et al. (2016) exposed other institutional limitations, they suggested that Government sponsored mass housing schemes are supposed to be based on a three-tier institutional framework, involving Federal, State and Local Government as outlined in the National Housing Policy in 1991 and 2012. However, while the FHA, Federal Ministry of Land and Housing and the various State Housing Corporations have been actively involved in the previous schemes, the third tier of government-the LGAs and community-based organizations such as housing co-operative societies that are supposed to represent the interest of the grassroots people, have not been actively involved in such schemes. They argued that the lack of stakeholder's participation such as the local urban authorities and nongovernmental organizations in such schemes accounted for the massive failure of those programmes in making any reasonable impact on the housing conditions of the low-income group in Nigeria. That implies that the housing programmes targeted at the low-income groups were, from the onset, doomed to fail due to a dysfunctional institutional framework.

Aduwo et al. (2016) further suggest that there is also the issue of lack of adequate data on the exact number of low-income households who need housing in Nigeria. They suggested that poor data capturing on the rate of urban population growth has been the bane of planning and programming in Nigeria. Although a number of population censuses have been conducted in Nigeria, the results in many cases are still being contested. Thus, there is no accurate and reliable data system on the number of low-income households in urban areas for which provision is to be made. Therefore, without accurate data, it is difficult to generate effective plans or initiate a programme that would have tangible impacts on the housing need of the people. Therefore, these have been the principal challenges in the design of targeted housing programmes for the low-income people in Nigeria; and thus, partly accounts for the failure of most public housing programmes in the country especially in the South-South region.

2.21.2. Finance Factor

Housing finance is a critical factor in the housing delivery framework. It is the engine that drives the housing sector and refers to the money required for the development of housing units, provision of housing infrastructure and purchase or acquisition of housing units. Without the availability of finance, funding the implementation of housing policies will not be easy (FGN, 2012). The Federal Mortgage Bank of Nigeria (FMBN) as the apex housing finance institution suffers from a lack of funds. Over 70% of Nigerians live below the international poverty line as indicated by UNDP (1997) following declining economic fortunes in the last one to two decades. The direct implication is that implementation of housing policies will not be easy, and the ability of the self-help developers that accounted for a majority of housing units in the urban and rural areas may be hindered without making finance available (Habitat International, 2001). Furthermore, the past global economic down turn forced mortgage rates down to as low as 3% in some countries, especially the UK and USA. But the case of Nigeria is different with interest rate getting as high as 18 to 22 percent. Alao (2009) mentioned that it is difficult for a low-income earner to service the loan at such a high-interest rate, which also affects accessibility. World Bank experts have noted from research and experience that a well-functioning housing finance system not only contributes to home ownership, it improves implementation and also positively affects the general economy, job creation, socio-political stability and long-term wealth creation for a broad base of the society (Ndubueze, 2009). Therefore, there is need to improve housing finance for an adequate funding in the public housing sector.

2.21.3. Housing Project Location:

The problem of infrastructure in Nigeria is another issue which stands as a problem to siting affordable housing projects, inadequate infrastructure such as road, electricity, and water which facilitates housing construction are lacking in some area, especially areas inhabiting the low-income group which affects implementation of policy designated housing projects in such areas. Infrastructures should be made available in the regions designated for affordable housing projects to avoid its delays in implementation. The provision of residential infrastructure can encourage housing development and supply (World Bank, 1993 as cited by Ndubueze, 2009). It does not only enhance the value of houses and hence makes a site attractive to house developers, but also ensures ordinary development which will prevent poor environmental situation caused by lack of environmental infrastructure services. Most low-income housing projects are not implemented due to lack of residential infrastructure in the areas they were sited. Many parts of Nigerian cities

particularly the suburban localities lack environmental facilities, although town planning laws indicate procedure for installation of infrastructure, they are usually implemented only in Government acquired sections (Ogu, 1999). Many residential developments, particularly in the suburban localities in Nigeria took place without being preceded by the provision of infrastructure services. This has left these areas with residential environmental quality implications. The improvement of the country's infrastructure is necessary to make all area accessible and attractive to facilitate policy implementation and housing development. Most affordable housing projects are abandoned at their early stages due to lack of road network, water, and electricity which always affect the cost of housing delivery because, without good road, cost of transferring building materials may be very high, without electricity, it will influence cost of generating power for tools needed for housing development. Residential infrastructure plays a huge part in the implementation of housing policy; implementation is facilitated when the needed residential infrastructure is put in place.

The government should do more in the area of infrastructural enhancement and put to place needed infrastructure such as road, electricity, and water before selecting sites for an affordable housing project. Areas where the major needed residential infrastructures are lacking such as identified above, it becomes difficult to implements policy backed affordable housing projects.

2.21.4. Distribution and Allocation:

Distribution does not work in lines with the best practice established in the theories of public interest and distributive justice as highlighted in sections 2.19, 2.19.1, and 2.19.2 in chapter 2. Concerns about the impact of regulatory barriers against the housing market have existed for decades. Politicization of housing is a big issue in Nigeria. Government involvement in what Onibokun (1983) referred to as the "game of number." What is on papers do not always reflect on what is on the ground even when the bills are paid. Basically, and very critical is that the bureaucracy in Nigeria operates under ineffective and corrupt political leadership. Leadership style, corruption, and ineptitude affect the content and quality of policy at formulation stage. Sometimes, policies are more often made for purposes of the self-seeking interest of the political leaders and sometimes only to attract public acclaim and attention with less regard to their appropriateness in addressing given problems or the possibility of their effective practical implementation by the public bureaucracy. Most of the policy making goals in Nigeria are subordinated to the personal rewards and interests of the political leaders, and their colleagues

with the result that policy is judged more on its political merits with the real development need rarely factored into consideration. Money made available for the implementation of policy backed projects grows wings and disappears into the individual pockets of the ruling class mainly the politicians. The problem did not only lie much in the conditions of allocation and payment but the corruption that swept the distribution (Ikpala, 1985 as cited by Olayiwola, 1992).

These issues as identified are the factors limiting progressive implementation of affordable housing policies. The backwardness in corruption, political pressure, and official indecision have so far resulted in the non-allocation of many of the completed public housing units completed years before by the past governments which finally became homes for squatters. The gap in the allocation of completed government public housing units, which always delays up till many years in most cases as government always refer the delays to lack of provision of infrastructure, but always remains the method which government officials use to play the shady game in the corrupt allocation of the completed projects to themselves. The whole issue of delays in the allocation and distribution of completed public housing project points to corruption and political pressures. Corruption is a great danger to economic development, and without a good economy, affordable public housing will remain but a dream. Implementation of affordable housing policies will be easily achieved when there are less corrupt persons standing as managers of implementation system. In an economy where a higher percentage of those working in the public sector are assumed corrupt is never a good ground for implementation of public policies.

2.21.5. Project Management and Success Criteria

Project management and post project maintenance has been a huge issue hindering policy implementation success. Nigeria needs to develop appropriate pre-and post-project management strategies, and also set effective success criterion to properly measure project output success. Project Success Criteria according to Cooke-Davies (2002) who defined success criteria as measures by which success or failure of a project could be judged. Earlier Lim and Mohamed (1999) also defined success criteria as a set of principles or standards by which success can be judged. Toor and Ogunlana (2009) also suggested the following criteria for measuring success: project completion on time, within budget and to specified quality; safety, efficiency, effectiveness, free from defect, meet stakeholders' expectations, and minimal construction disputes and conflicts. Atkinson (1999) suggested that success criteria are classified into two

measures, success at the delivery stage and success at the post-delivery stage. The success criteria at the delivery stage include cost, time and quality and are referred to as iron triangle.

These criteria measure the efficiency of project management or project management success. On the other hand, the project success criteria at the post-delivery stage are divided into product success criteria and organisational success criteria. The product success criteria include end user satisfaction, environmental impact, contractors' profit, team members' satisfaction, etc., while the organisational success criteria are the benefit to the organization, which includes improved efficiency, improved effectiveness, increased profits, reduced waste and promotion of organisational learning. Lim and Mohamed (1999) divide the concept of project success into the macro and micro viewpoints. The macro viewpoint concerns the achievement of the original project goals, which can only be known after the project's completion at the operational stage. The criteria for measuring project success at the macro viewpoint are the completion of time, client satisfaction, end user satisfaction and stakeholder satisfaction. Conversely, the micro viewpoint of project success concerns projects management success, i.e., achievement at the construction phase. The criteria for measuring project success at the micro point of view are; completion on time, within budget, to the specified quality standard and safety. This means that the micro viewpoint concerns project success over a short period, while the macro viewpoint of project success concerns projects success over a long period. Furthermore, Ahadzie, Proverbs, and Olomolaiye (2008) identify 15 critical success criteria for mass housing projects, which they classified into four components as follows: environmental impact, customer satisfaction, overall cost, time, and quality. Sanvido et al. (1992) proposed the following criteria for measuring project output success, depending on a particular stakeholder's perspectives (client, end user, contractor or consultant). The criteria are; project completed on budget, on schedule, and to specified quality; client satisfaction; end user satisfaction; pleasing aesthetics; product marketability; safety; and minimal or no claims or conflicts.

Therefore, from this review, it can be noted that criteria for project success are beyond the traditional measures of time, cost and quality, which mainly measures project management success; however, additional criteria emerge that include end user satisfaction, stakeholder satisfaction, safety, environmental impact and minimal disputes or the absence of any legal proceedings. Based on the literature review carried out above, this study, therefore, proposes the use of the following criteria to measure the success of public housing projects based on their

measurement effectiveness; project completed on time, project completed within budget, project completed to specified quality standard, and project completed to meet client and end user satisfaction. If these measures are adequately put in place and effectively managed, it becomes easy for the government to measure public housing implementation success and what is needed to improve effectiveness.

2.21.6. Lack of Affordable Funding, Inflation and Interest Rate

Currently, Nigeria is in the midst of a housing boom, primarily due to the significant demand created by a rising population. Nigeria's housing deficit is estimated to be 17 million as of August 2012. High inequality characterizes demand, creating a dichotomy between the demand for secure luxury accommodation for high-income earners and low-cost affordable housing for the masses (Alaba & Adegoke, 2015). It has been established that the demand for housing is higher than supply. It has also reached the point that, while building or housing unit is under construction, there are individual who has made payment waiting for when the housing unit is ready to take possession (Alaba & Adegoke, 2015).

However, as suggested by Alaba & Adegoke (2015), house purchase requires external financing, and also, the cost of mortgage credit and the conditions under which it becomes available to play a significant role in shaping the pattern of housing price dynamics. Messah and Kigige (2011) in a study on factors influencing real estate property prices opined that factors such as income of real estate investors, the effect of location on the price, demand, and realtors influence on the price are the determinant of real estate property in Kenya. The finding further shows that income alone contributed almost 70% of the variations in price. Therefore, income was found to be significant in determining real estate price. This has become a great challenge for the low-income group in the region to gain access to funding being that their income level is not adequate to attract mortgage funding.

Wheeler and Chowdhury (1993) also established that housing price could be influenced by macroeconomic factors, such as the Gross Domestic Product (GDP), interest rate, construction cost, population, and inflation rate. The GDP was considered a traditional indicator because of the relationship between the macroeconomic activity and the housing price. The investigation related to the importance of inflation as a driver of housing price was carried out by Debelle (2004). It was established that on average, across countries, inflation accounts for more than half of the total variation in house price in the short run, the size of the impact is even larger. Chen and Patel (1998) concluded that there was a long-term relationship between house price and

interest rates, household income, house completion, construction cost and stock price index. In Sweden, Debelle (2004) show that most households are very sensitive to changes in interest rates. Barakova (2003) suggested that better availability of credit will cause the demand for housing to increase, which could improve supply to make housing available. Painter and Redfearn (2002) found out that housing supply was sensitive to change in interest rate. This suggests that high-interest rates and the capital cost will suppress the corresponding desire to buy a house. Instead, loan interest rates and low cost of capital will increase the desire to purchase a house. On the other hand, when interest rate is high, the corresponding cost is also high; so that investment in housing construction decreases and developers reduce the quantity otherwise develop increase (Babalola et al., 2015)

The ability and capacity to increase the level of production of quality service and tangible goods is pertinent to the growth of any economy. Economic growth can, therefore, be viewed as an increase in the Gross Domestic Product (GDP) of a particular country. Inflation and Interest rate are essential macro-economic variables capable of changing, transforming and redirecting the growth pattern of a country's economy. One of the major macroeconomic objectives of any country (Nigeria inclusive) is to have a sustained level of economic growth combined with low levels of Inflation and a reasonable level of Interest rate. Hence the behaviors of both Inflation and Interest rate to a large extent affect the economic growth of a country (Okpe, 1998).

Thus, on this background, Babalola et al. (2015) recommended that controlling inflation and maintaining interest rate is a necessary condition for promoting economic growth. Therefore, policy makers should focus on keeping inflation at a low level (single digit) and ensuring interest rate stability. Because the stability in inflation rate and the interest rate is an important factor for economic development because fluctuation in Nigeria's general price level, and interest rate trend has a significant impact on economic growth.

It was suggested that the past global economic down turn forced mortgage rates down to as low as 3% in some countries, especially the UK and USA; but the case of Nigeria is different with interest rate getting as high as 18 to 22 percent. Alao (2009) suggested that it is difficult for a low-income earner to service the loan at such a very high-interest rate, which also affects accessibility and improvement in the low-income public housing system.

Table 13: Lending Interest Rates in Nigeria from the year 2000 to the year 2014

Year	Percentage (%)
2000	21.27
2001	23.44
2002	24.77
2003	20.71
2004	19.18
2005	17.95
2006	16.90
2007	16.94
2008	15.48
2009	18.36
2010	17.59
2011	16.02
2012	16.79
2013	16.72
2014	17.00

Source: (Alaba & Adegoke, 2015)

Above table 13 above revealed the lending interest rate in Nigeria from 2000 to 2014. In the year 2000 the lending interest rate was put at 21.27%, but in 2014 it was 17%, 4.27% less than what it was in 2000. From 2003, it is obvious that the lending interest rate has been on a down ward slide from year to year except in 2009. Given the above people are encouraged to borrow. However, borrowing at the above percentage is too high comparing what is obtainable in some developed economies where the interest rate is as low as below 5%. Therefore, with the above very high percent borrowing rate, it becomes complicated for the low-income groups to access housing finance. Therefore, these provisions suggest there is the need for the government to make funding available at a cheaper rate for the low-income individuals for housing acquisition.

2.22. Affordability and Target Group

Residential housing plays different roles in the society. It is an immense element in the inheritance and a source of personal wealth. It is a major sector of the national economy, a

substantial consumer of investment funds and a large source of employment within the construction and building industries (Onibokun, 1985). That is why the United Nations (1971) suggested that there should be a universal recognition of the fact that access to housing is a fundamental human right and that no individual should be deprived of housing or its benefits by ethnic origin, belief, age, sex, social or economic condition. Although residential housing plays a significant role in the welfare and productivity of men, it is not so in the case of the low-income groups in Nigeria especially those of the South-South regionally the low-income group. However, housing policy has not helped stimulate improved consumption by low-income families. The price ceiling per unit set for public provided low-income houses most times made housing seems not within reach of the poor, which is not usually the case (FGN (2012). Over the years, government, individuals, agencies both local and international have made efforts to improve housing provision in Nigeria.

However, the problem of housing affordability remains a critical issue which demands urgent help especially for the low-income groups who are hard hit by the economic hardship presently in the country. Housing affordability connotes the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living (Onyike, 2007). According to Malpezzi et al., (1985), housing affordability describes the extent to which households can pay for housing. The Chartered Institute of Housing (1992) identified variables or items which will determine whether an accommodation is affordable or not. These variables are rent levels, household income and eligibility of households for housing benefits (where practiced). In the United States and Canada, a commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. Housing costs considered in this guideline include rates and insurance for owners, and usually, include utility costs. When the monthly carrying costs of a home exceed 30-35% of household income, then the housing is considered unaffordable for that household. Housing affordability is influenced by several factors such as income, the level of employment and government policy. Income level in a nation is associated with the health of the country's economy. A healthy economy is one that is growing and in which the level of employment is high and more people can afford to build, buy or rent decent homes. Government policies influence housing affordability in several ways. Land use laws, price control mechanisms, fiscal policies such as interest rates and foreign exchange rates, financial credit or loan policies can greatly influence access to land, and the finances necessary to build, buy or rent decent housing by the low-income group. Housing is important to man; it

forms the provisions of shelter or accommodation, an investment which yields a flow of income, the source of social prestige or status. The housing provides employment, collateral security for loans or mortgage loans and durable goods which can be inherited. Housing contributes to the physical development and stimulates economic growth of a nation. The rapid population growth being experienced in Nigeria has not been matched by a corresponding increase in housing stocks, especially that of the low-income groups in the region. Increased rural-urban drift accounts for the rapid urban growth. Housing problems in the country, as in most Low-Density Cities (LDCs), encompass the quantitative inadequacy of housing, the structural deficiency in the quality of existing stocks and poor aesthetic condition of the housing environment. While these are manifested fully in urban areas, in the rural areas where the vast majority of Nigerians live, the problems of housing are in the low quality of their buildings (FGN, 2012).

The serious problem of inadequate housing for the low-income groups in Nigeria results from many years of neglect, undeveloped housing finance system, limited supply of long term funds, low household income levels, high unemployment rates, high inflation rate, high interest rate on mortgages, high cost of land, poor planning and poor implementation of housing policies and programmes, existence of administrative bottlenecks that make the processing and securing of approvals for building plans, certificates of occupancy and other necessary government permits very difficult and unmitigated corruption in the allocation of government land within the framework of the Land Use Act (Akomoledede, 2007; Onyike, 2007). Furthermore, the Low-income earners can be divided into two categories, namely, the low-income earners who have no gainful employment and the low-income earners who are employed. The low-income earner is, therefore, a relative term and to identify the low-income earners, one needs to take cognisance of the location, and cost of living, employment status of individuals, and their expenditure characteristics within a free market economy. In this respect, the low-income earner is seen as a person whose income is low and cannot meet most of his basic needs. Also, low-income earners are junior civil service workers, traders, and artisans. Nevertheless, the low-income groups are defined as all persons whose annual income exceed the 'No Income' level but do not exceed the National Minimum Wage where the Nigerian National minimum wage is standing currently at 18,000 naira (FGN, 2012). Where N18,000 is equivalent to £48 with an exchange rate of £1 equal to N380 as at date.

These are the people classified as poor in the society because they can hardly provide for their basic needs. However, the rapid growth of cities due to the high rate of urbanization contributed

majorly to the emergence of low-income settlements types of the inner-city, and on the outskirts, that can be classified as shanty formally called the waterside houses in the South-South region mainly occupied by the low-income groups. Studies on the socio-economic situation of households living on informal or squatter settlements indicate a strong correlation between urban poverty, tenure status, access to services and citizenship. Tenure status is one of the key elements in the poverty cycle because the lack of security of tenure hinders attempts by poor people to improve their housing conditions, hinders the poor from undertaking long term planning and distorts prices for land and services (Wegelin and Borgman, 1995). Security of tenure has a direct impact on access to basic urban services and investment, reinforcing poverty and social exclusion. Therefore, low-income earners include wages earners such as junior factory workers, semi-skilled and unskilled construction employees and other junior or intermediate staff found in various government and private establishments. The majority of these workers are usually not provided with accommodations by their employers. They live far away from their work places, and the transport allowance they receive is hardly sufficient to pay for commuting to and from work (see figures 4,5 and 6 in chapter 2 for the reflection of low-income housing in the region). Low-income people also consist of self-employed persons such as petty traders, masons, drivers, labourers, carpenters, fitters, and others similarly engaged in small-scale businesses, farmers, fishermen, commercial motorcycle riders, etc. These categories of people are found in most Nigerian cities especially adjacent to industrial areas such as in the South-South region being the region that accommodates the Nigeria oil industries.

2.23. Key Issues Identified from the Literature

This research seeks to propose a model to improve the implementation of affordable low-income federal public housing in the South-South region of Nigeria. On this premise, an in-depth literature review was undertaken in chapter 2, first, to highlight the need for affordable housing (see section 2.1 in chapter 2). However, further literature was reviewed to identify what government has done in the past to provide for the highlighted need for affordable low-income housing in the system (see section 2.7 in chapter 2), and also identify the reasons why government effort did not produce sufficient results. However, it was exposed by past scholars that government began to make an input in the journey of providing affordable low-income housing from the colonial period which elapsed in 1960. During this period, the British government was in charge of running the leadership and administration of the nation. However, government efforts within this period were exposed to be unjustifiable due to their focus on

providing good housing infrastructure only in the areas inhabited by the British expatriates (see section 2.4.1 in chapter 2). However, considering what has been done in the area of policy implementation and housing provision by other developing economies, Nigerian system and effort are considered ineffective (see section 2.14 and 2.15 in chapter 2).

Literature also revealed that government extended their efforts towards the implementation of affordable low-income public housing policies even during post independent period of 1960 when the British government granted independence to the nation to the last administration which ended in May 2015. But their efforts did not yield sufficient results due to fragmentation and disunity in the system, which manifested in the civil war of 1967. The war, however, put a stop to government housing efforts due to insecurity especially the major war affected areas of the South-East and the South-South regions of the country which stole away the peace in these regions to date. Therefore, among the factors identified by literature as the major issues for the implementation failure witnessed by past administration towards the improvement of low-income public housing in the country especially the South-South region are stated as follow; corruption, poor implementation management, poor project siting and location, improper project inspection, poor project overall output, and unjustifiable distribution, uninclusive stakeholders consultation, poor feedback and strategy evaluation, and allocation of produced low-income public housing which made it very difficult to bring needed solution to the impending low-income housing problem (see sections 2.7.2, 2.7.3, 2.7.4, 2.7.5 and 2.8 in chapter 2).

Furthermore, other factors identified as barriers to the provision of affordable low-income public housing in the region were Government Policy Structure; Access to Land, Availability, and Cost; Urbanization, and Planning Constraint. Thus, due to the fact that this research is limited to the factors for the failure of the implementation of affordable low-income federal public housing provision, these identified other barriers are therefore recommended for further in-depth research for other interested researchers (see subsection 2.9.1, 2.9.2, 2.9.3, 2.9.4; 2.5, 2.6, 2.13, 2.15.4; and sections 2.16 and 2.21 in chapter 2).

It was also further identified that the focused group are always isolated and relocated to housing in locations which are suggested as unliveable with factors such as poor security system, none or dilapidated residential infrastructures with poor housing quality and design. Thus, the quantity of housing supplied is also seen as very low which always reflect the cost of housing provided, and because when demand surpasses supply, it affects product price which suggests that high demand

and poor supply are the two major factors affecting the cost of low-income housing in the region (see sections 2.6, 2.6.1, and 2.22 in chapter 2).

Therefore, to carry this research forward, key findings in the synthesis of literature in chapter 2 were further explored through field data collection primarily to assess their impact and capacity towards the failure of the implementation of affordable low-income federal public housing policies in the region.

A sequential explanatory mixed method strategy was employed for primary data collection where the researcher collected quantitative data first through a questionnaire survey from the identified participants to provide a general understanding of the research problem, then qualitative data was finally collected to give detail explanation of the results gotten from the quantitative data in order to give in-depth answer to the research problem. The findings of the survey are presented in chapter 4 of this thesis.

2.24. Development of Conceptual Model

In research, models according to Richards (2010) are widely used in many ways of representing hunches, discoveries, and theories. Whetten (2000) also explained that models act as a habit of the mind which assists the researcher to explain the construction meanings. Therefore, this section of the thesis presents the conceptual model developed in this research. The conceptual model highlights the main factors identified from the synthesis of the literature.

2.24.1. Conceptual Model

The conceptual model (Figure 7 below), was conceived from the researcher's idea and the ideas from the literature reviewed. Earp and Ennett (1991) defined a conceptual model as a diagram of proposed contributory linkages among a set of concepts believed to be related to a particular problem. They further explained that it is a descriptive model or diagram that shows the key elements of the system of interest and the hypothesized relationships between them. According to Miles and Huberman (1994), a conceptual model explains either graphically, or in narrative form, the main things to be studied, the key factors constructs or variables and the presumed relationships among them. This conceptual model highlights the main issues identified and also provides the structure/content for the whole study based on literature and personal experience. Therefore, the basic finding in this study at the stage of conceptualization is that there indeed

exist some factors and circumstances that constitute a serious barrier to the effective policy implementation of affordable housing policies in Nigeria.

These factors, among others, include the ineffectiveness and corrupt political leadership under which the public housing sector in Nigeria thrives, the pervasive and deep-rooted corruption within the civil service and the pressure and influence of primordial demands and values on the bureaucracy which negatively affect implementation activities and processes. These findings formed the concept which was represented in the conceptualisation of this model at this stage, which will stand as the projected recommendation offered to overcome the barriers and challenges to reposition the Nigeria public establishments for effective implementation of affordable housing policies in Nigeria especially the South-South region for improved housing development.

2.24.2. Model Development Processes

The application of models in management research could be traced, in part, to views espoused by Wilson (1990), wherein he admitted that the process of inquiry is one who takes the particular intellectual construct or concept. Wilson's model could be described as the means through which such constructs are developed which are required for an understanding of the real world. He defined a model as the explicit interpretation of one understands of a situation or merely of one's ideas about that situation. It can be expressed in mathematics or symbols, but it is essentially a description of entities, processes or attributes and the relationships between them. It may be prescriptive or illustrative, but above all, it must be useful.

On their part, Bernard and Ryan (2009) described models as attempts at the simplification of real complex scenarios. Although he acknowledged the classification of models by Ackoff (1962) into various forms namely: iconic, analogical; and analytical, Wilson (1990) stressed that these models were only related to physical forms which can only be formulated through quantitative means. In furtherance to this observation, he added a fourth category of models, *named the conceptual model*. These conceptual models are used as an aid in clarifying thinking about an area of concern; an illustration of concept; and a means of defining structure and logic. Despite the distinctions between these models, there seems to be a consensus that models are developed or adopted for the better understanding of the inherent complexities of the real world (Bernard and Ryan, 2010). Therefore, the conceptual model for this study is developed to capture the main factors identified from the synthesis of literature at this stage.

2.24.3. The Role of Models in Representing and Understanding Complexity

Leonard and Beer (1994) insist that while making or creating models, modelers should select the features that are important, replicate them, and see how well they work. Commitment and cooperation in an organization are easy to lose if everyone doesn't feel ownership of decisions. At best, the huge opportunity cost is easy to incur if participants are limited. It must be stated that no model can be designed to run once and for all. They are revised and redesigned by what is proven by the tests to be effective. The model should be adjusted to take into account whatever changes are occurring in its environments, whether natural, political, or economical.

Models are usually custom designed for a set of circumstances. However, at other times, the modeler does not have to start from the beginning but can use models already developed and generalised for use in different sorts of study (Leonard and Beer, 1994). Leonard and Beer (1994) list some model dependent upon the systems approach: interactive planning; hiring system theory; operations research; socio-technical system; soft systems methodology; system dynamics; total quality management; and viable system models. They insist that these models have a theoretical background and a framework of rules or guidelines to use. Because, each application of these models retains a flavor of custom design, although, following pattern.

These models have their roots in diverse places namely: Living System theory (LST) – Biology; System Dynamics (SD) – control theory and industrial design and both are effective in modeling complex and varied relationships in dynamic systems. Interactive planning and soft systems methodologies are both appropriate for fluid community or organizational situations, which need to make decisions about their basic missions and plan. The Viable System Model and the Sociotechnical systems approach are both most appropriate when balance within their environment aids a defined organization's functions. On the other hand, El-Hasia (2005) mentioned the contribution of Elmore (1997) on the application of models in understanding policy implementation. He (Elmore) attributed as having stated that viewing an implementation process through various organizational models creates room for generating more precise organizational assumptions. It is this assumption that most recommendations for effective change in an implementation strategy are premised.

Furthermore, Elmore was credited with the development of four organizational models; the system management model; the bureaucratic process model; the organizational development model; and the conflict and bargaining model (El-Hassia, 2005). Therefore, given the description

of these models, the proposed Conceptual Model for Affordable Low-Income Federal Public Housing Policy Implementation can be linked to a system management model, as it attempts to guide improvement in the performance of affordable low-income public housing policy implementation processes in the scope region.

It must also be noted that these models developed by Elmore were meant to enable an understanding of the policy implementation process from an organizational perspective, whereas the model which this study proposed is focused on implementation from a system and organizational perspective, but also allows for a systematic evaluation of the implementation strategy

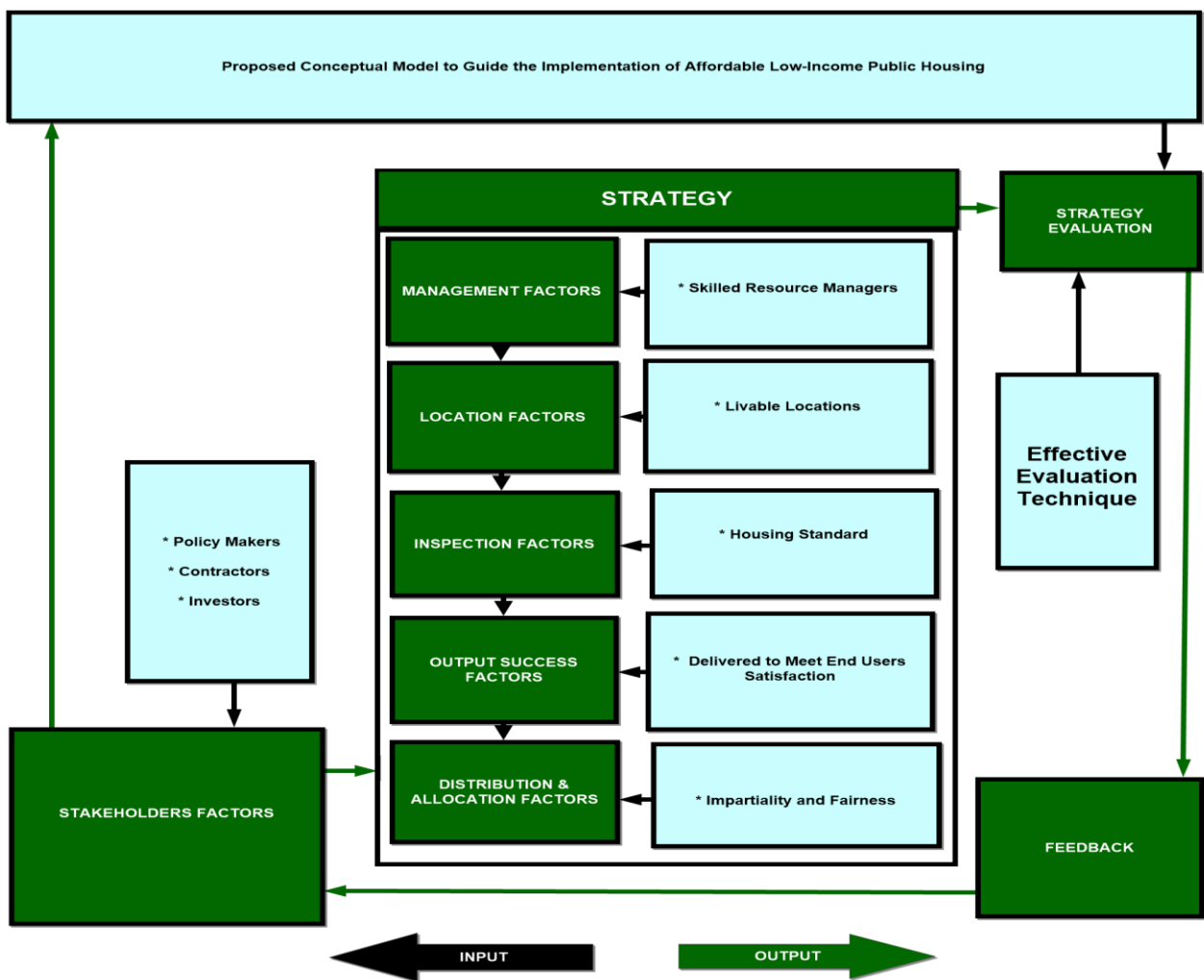


Figure 7: Revised Proposed Conceptual Model

Presented in figure 7 above is the initial conceptual model for this study based on the literature reviewed. However, the amended and final model is presented in figure 48 in chapter 7 with all the key factors as identified represented in the constructs.

2.25. Summary and Links

This chapter discussed affordable low-income public housing policy implementation and its strategies, and government past effort to effectively improve the sector. It also highlighted the factors identified as barriers to the effective implementation of low-income public housing policies in Nigeria, especially in the South-South region. The chapter also discussed the theories and conceptual understanding of affordable low-income public housing policy, its implementation and impact on the focused groups and as well the economic effect on the nation. This chapter, however, provides part of the literature consideration for this research which also facilitated the development of the conceptual model for this research. Therefore, following the development of the conceptual model which seeks to present the theoretical conceptualisation of the research problems identified in the cause of this study, the next chapter discusses the methodology adopted for the research.

CHAPTER 3. RESEARCH METHODOLOGY

3.1. Introduction

The methodology is a body of knowledge that enables researchers to explain and analyze methods, indicating their limitations and resources, identifying their assumptions and consequences, and relating their potentialities to research advances (Miller & Miller, 2000). Therefore, this chapter focusses on an overview of the research processes which was adopted to achieve the aim and objectives of this research. It also highlights the research type, research philosophy, approach, strategies, methods and proposed data collection and analysis techniques that were employed to achieve the research aim and objectives.

3.2. Types of Research

Saunders et al. (2012) identified three main types of research, exploratory, descriptive and explanatory research.

3.2.1. Exploratory Research:

This is defined and a valuable way to discover and gain in-depth knowledge about a topic of interest by asking open questions (Saunders et al., 20112).

3.2.2. Explanatory Research:

Saunders et al., (2012) suggested that the purpose of explanatory research is to explain the situation based on establishing "causal relationship between variables" by investigating into a phenomenon.

3.2.3. Descriptive Research:

Saunders et al. (2012) affirmed that Descriptive research seeks to answer questions on what, who and how many, and it "describes in details a situation or set of circumstances."

3.2.4. Adopted Research Type

This study employed the use of explanatory research with some attribute of a descriptive research. Collis and Hussy (2003) justified that the explanatory research can adopt qualitative and quantitative methods to investigate and explain why and how a phenomenon is happening or

has happened. Saunders et al. (2012) also affirmed that Descriptive and Explanatory research are similar to each other and can both be used concurrently in a single study.

3.3. Research Framework

This study adopted the research "onion" proposed by Saunders et al. (2012). The decision to choose the research onion structure stem from its orderly manner, directness, simplicity and the clarity it offered the study as illustrated in Figure 9 below

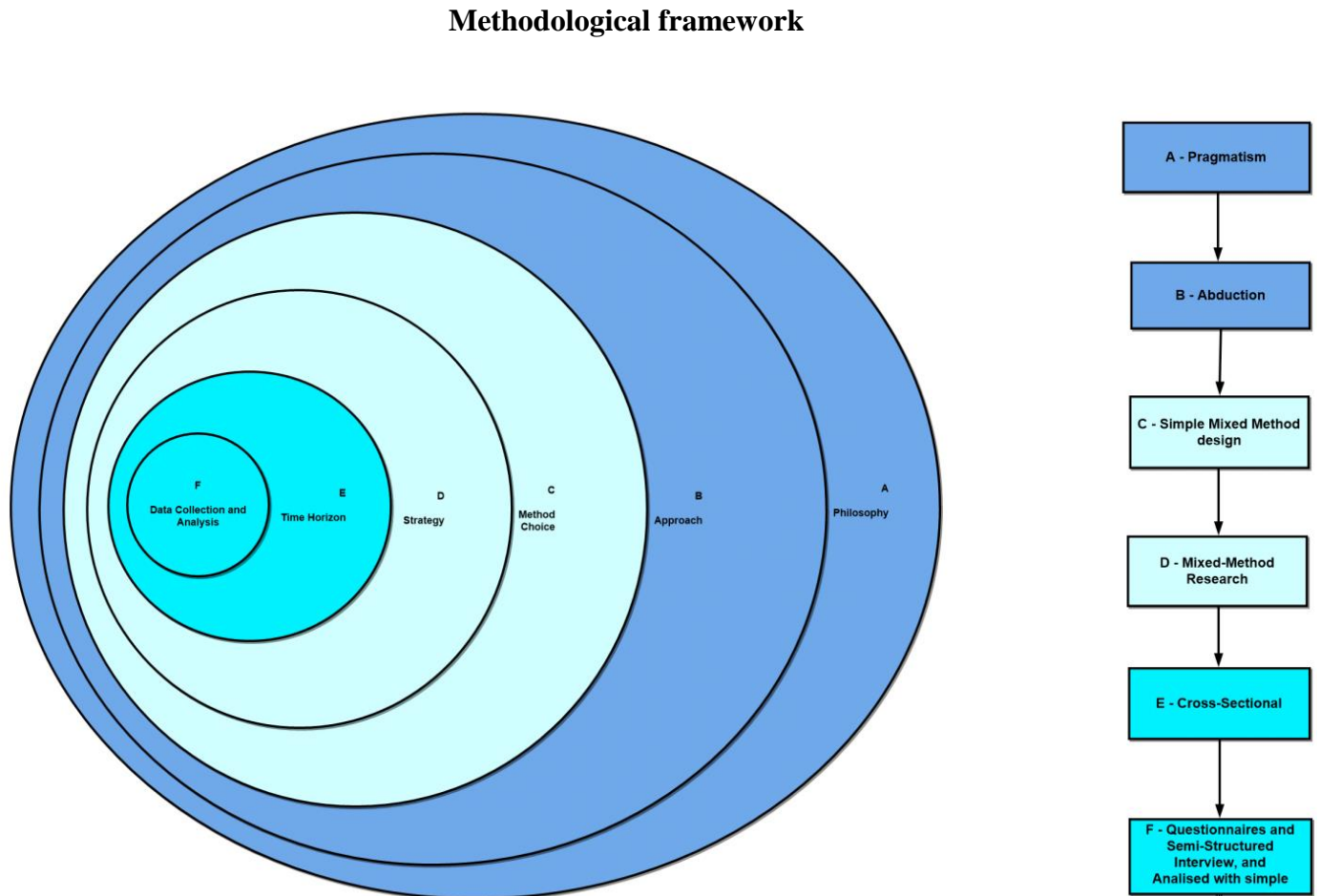


Figure 8: Methodological framework; Source: Adopted from Saunders et al (2012)

The concept represented in 'research onion' framework as identified by Saunders et al. (2012) is simple and direct.

3.4. Research Philosophy:

Saunders et al. (2007) confirmed that the term Research Philosophy relates to the development of knowledge and the nature of that knowledge. Levin (1988) also describe research philosophy as a belief about the way data should be collected and analyzed.

Saunders et al. (2007) identified four major ways of thinking about the research philosophy: Ontology, epistemology, axiology, and pragmatism. Each contains important differences which will influence the way in which the research process is considered as explained below

3.4.1. Ontology:

The term ontology derives from Greek, with "onto" meaning "being," and "logos" usually interpreted as "science"; thus, ontology, as traditionally understood, is the science or study of being, the study of what *is*, or what exists; the study of entities or things. Blaikie (2007) define ontology as ‘the science or study of being ‘and further developed this description for the social sciences to encompass ‘claims about what exists, what it looks like, what units make it up and how these units interact with each other.

There are two major types of Ontological reasoning as identified by Saunders et al. (2009), and they are **Objectivism and Subjectivism**.

- **Objectivism**, as suggested by Bryman & Bell (2011) is the Ontological position that asserts that social phenomena and their meanings have an existence that is independent of social actors. Crotty (1998) also established that Objectivism asserts that social entities exist in reality external to social actors; or, in other words, Objectivism asserts that social phenomena and their meaning have an existence that is independent of social actors as suggested by Grix (2001). Knight and Ruddock (2009) confirmed that objectivism links to positivist studies.
- **Subjectivism**, as suggested by Bryman & Bell (2011), asserts that social entities are created through the perceptions and actions of social actors. Furthermore, Saunders et al. (2012) affirmed that subjectivism holds the view that social phenomena are created from the perceptions and following actions of the social actors concerned with their existence. They further confirmed that social interactions between actors are a continual process and constant state of revision, meaning that it is necessary to study the details of a situation to

understand what is happening or the reality occurring behind what is going on. Knight and Ruddock (2009) confirmed that Subjectivism links to interpretive studies.

3.4.2. Epistemology:

Guba and Lincoln (1994) state that epistemology asks the question; what is the nature of the relationship between the "would-be" (knower) and what can be known? Cunliffe (2006) described epistemology as 'knowing how you can know' and expand this by asking how is knowledge generated, what criteria discriminate good knowledge from bad experience, and how should reality be represented or described? Furthermore, Eriksson and Kovalainen (2008) defined epistemology in four different perspectives:

- How knowledge can be produced and argued for.
- The criteria by which knowledge is possible.
- A structure to what kind of scientific knowledge is available, and what are the limits of that knowledge.
- Answers to the question of what constitutes scientific practice and process.

There are two major types of Epistemological assumptions as identified by Saunders et al. (2009) which are **Positivism and Interpretivism**.

- **Positivism** searches for general laws and cause-effect, and relationship by rational means as argued by Sexton (2003). Grix (2001) also confirmed that positivism advocates the application of methods of natural science to the study of social reality and beyond. Myers (2013) further explained that positivist researchers assume that reality is objectively given and can be described or defined by measurable properties, which are independent of the researcher, and his or her instruments.

Interpretivism searches for explanations of human action by understanding the way in which the world is perceived by individuals (Sexton, 2003). Interpretive research as explained by Myers (2013) assumes that access to reality is only through social constructions such as language, consciousness, shared meanings, and instruments. Research that adopts interpretivism philosophy does not predefine dependent and independent variables, rather focuses on the full complexity of human sense making as the situation emerges (Erikson and Kovalainen, 2008; Myers, 2013).

3.4.3. Axiology:

Axiology is the science of value. It is a branch of philosophy that studies judgments about value which seek to provide a theoretical account of the nature of values relative to morality, prudential or aesthetic (Saunders et al., 2012). It also questions what roles values play in research choices (Saunders *et al.*, 2009). In considering Research Philosophy and approach, it is important to look at how the individual values of the researcher may play in each stage of the research process. Saunders, et al. (2007) cite Heron, who argues that our values are the guiding reason for our action, and articulating the values as a basis for making judgments about the research topic and research approach are a demonstration of axiological skill.

3.4.4. Pragmatism:

Pragmatism asserts that concepts are only relevant where they support action (Kelemen and Rumen, 2008). This means that the most important determinant of researcher's position on each of the varieties is the research question, and pragmatists view that it is entirely possible to work with different philosophical positions, which suggests that multiple methods are often possible and highly appropriate within one study. They recognise that there are many different ways of interpreting the world and undertaking research, that no single point of view can ever give the entire picture (Creswell et al., 2011; Saunders et al., 2012). Pragmatism as a worldview arises out of actions, situations, and consequences rather than antecedent conditions (as in postpositivism).

This philosophy regards choosing between one position (epistemology, ontology or axiology) and the other as somewhat unrealistic in practice; and it is argued that the most important determinant of which position to adopt are the research questions (Creswell et al., 2011; Saunders, et. al., 2009).

3.4.5. Research Philosophy Adopted

As confirmed by Knight and Ruddock (2009), quantitative method is rooted in a positivist research paradigm; and a qualitative approach is rooted in an interpretive research paradigm; while mixed methods which comprise a combination of both inductive and deductive research methods is rooted in pragmatism. Creswell (2003) suggested that the epistemological differences between the qualitative and quantitative paradigms made them fundamentally incompatible. Therefore, as a result, the philosophical perspective adopted for this research is **Pragmatic Assumption** driven by an abductive approach with a sequential explanatory mixed-method as the research strategy. This is because the use of mixed method created the possibility

for the plurality of paradigm which is supported by pragmatic assumption as suggested by Creswell (2003) because pragmatism is not committed to any one system of philosophical assumption. Furthermore, pragmatic researchers have the freedom of choice, meaning that they are "free" to choose the methods, techniques, and procedures of research that best meet their needs and purposes (Cherryholmes, 1992). Also, as established by Saunders et al. (2012), pragmatism chooses multiple views to enable best answers for research questions. A pragmatic approach allows areas to be studied that are of interest, embracing methods that are appropriate and, positively using findings in harmony with a recognized value system as suggested by Creswell (2009). Therefore, being that this study tends to propose a model using a mixed method research strategy, there will be an obvious influence coming from both quantitative and qualitative oriented paradigms. The pragmatic assumption, therefore, provides a better world view for this research; and further justified the mixed method option as the best strategy for the proper conduct of this study and is therefore adopted.

3.5. Research Approaches:

The research method is a process of inquiry and investigation; it is systematic, methodical and ethical (Saunders et al., 2009). Creswell (2003) also suggests that research approach plays a significant role in enabling the researcher to meet the stated objectives. Saunders et al. (2012) identified three main methodological approaches; **Deductive** (testing theory), **Inductive** (building method), and **Abductive** (building upon observed phenomena and previous studies by combining both Deductive and Inductive approaches). The use of the two types of research methods, **deductive** and **Inductive** is suggested by Saunders et al. (2009), they clarified that not only is it entirely possible to combine deduction and induction within the same piece of research, but also it is often advantageous to do so.

3.5.1. Research Approach Adopted

Abductive approach employs the use of both deductive and inductive approaches to balance the "top-down" and "bottom-up" of all observations. This method helped the researcher gain access to detailed information needed to build up the research, and the utilization of both approaches created room for a well-triangulated research. Furthermore, this study used a mixed method strategy; it, therefore, becomes suitable to adopt an abductive approach which is deemed appropriate for a mixed method research.

3.6. Research Strategy

Research strategy provides a complete and directed process by which the research is conducted. Saunders et al. (2012) defined research strategy as a plan and set of actions for achieving a goal. Therefore, a research strategy could also be defined as the way in which the research takes required measures to answer the research questions. Denzin and Lincoln (2005) also affirmed research strategy as a methodological link that connects the philosophy of the research to the following choice of method to collect and analyze data.

Saunders et al. (2012) identified nine (9) different research strategies as follows; Experiment, Survey, Archival Research, Case Study, Ethnography, Action Research, Grounded Theory, Narrative Inquiry and mixed-method strategies.

Table 14: Characteristics of Research Strategies

Research Strategies	Characteristics
Experiment	Suitable for laboratory research rather than the field Unlikely to be related to the real world of organisation
Survey	Most frequently used to answer ‘what’, ‘who’, ‘where’, ‘how much’ and ‘how many’ questions Used for Exploratory and Descriptive research An easy to explain and to understand research strategy
Archival Research	This strategy makes use of administrative records and documents as the principal source of data Allows research questions which focus upon past and changes over times to be answered
Case Study	It is suitable for research which wishes to gain rich understanding of the research context and processes Has considerable ability to generate answers to the question ‘why’, ‘what’, and ‘how’ Not suitable for collection data for generalisation
Ethnography	It is used to study group It requires a longer term of field work study
Action research	Provides in depth understanding to specific phenomena, but the literature advice using it in the education context
Grounded Theory	Has been used by many academic research studies in the building environment field Has been criticised widely due to its confusing process and time required to be completed Collecting data processes might require visiting the field several times
Narrative Inquiry	Suitable for small purposive samples This strategy is intensive and time consuming
Mixed Methods	Allows answers to questions on what’, how and why Adopted to describe, explain and explore a phenomenon Allows for diversity of views to aid interpretations Allows for generalization of the study or its relative importance Allows for both qualitative and quantitative data to be employed in single research Allows combination of inductive and deductive approaches within a single research

Research Strategy Characteristics (Saunders et al, 2012)

As suggested by Saunders et al (2012), in table 14 are the characteristics of the identified 9 research strategies.

3.6.1. Mixed-Method

The core assumption of this form of inquiry is that the combination of qualitative and quantitative approaches provides a complete understanding of a research problem than either approach alone (Creswell, 2003, 2006; Jonson and Onwuegbuzie 2004).

Mixed-methods involve the integration of qualitative and quantitative research and data in a research study (Creswell, 2003). Mixed methods studies support triangulation because data was gathered through qualitative and quantitative methods (Jick, 1979).

3.6.1.1. Types of Mixed Method

Creswell (2003; 2006) identified the following mixed method designs:

- Sequential Exploratory Mixed Methods Design
- Sequential Transformative Mixed Methods Design
- Concurrent Triangulation Mixed Methods Design
- Concurrent Nested Mixed Methods Design
- Concurrent Transformative Mixed Method Design
- Sequential Explanatory Mixed Methods Design

3.6.1.2. Research Strategy Adopted

Sequential Explanatory Mixed Methods Design is adopted for this study. This design consists of two distinct phases; quantitative, followed by qualitative (Creswell, 2003). In this design, the researcher first collects and analyses the quantitative (numeric) data; then qualitative (text) data are collected and analyzed second in the sequence to help explain, or elaborate on the quantitative results obtained in the first phase. The second qualitative phase builds on the first quantitative phase, and the two phases are connected in the intermediate stage in the study.

The rationale for this approach is that the quantitative data and their subsequent analysis provide a general understanding of the research problem. The qualitative data and their analysis refine and further explain those statistical results by exploring participants' views in more depth (Rossman & Wilson, 1985; Tashakkori & Teddie, 1998; Creswell, 2003/2006).

Moreover, the purpose of mixed methods research is that both quantitative and qualitative research in combination provides a better understanding of a research problem or issue than either research approach alone (Creswell, 2003). Mixed Methods strategy supports pragmatism

which in turn accommodates multiple methods, different worldviews, and different assumptions, as well as different forms of data collection and analysis; creating the flexibility for researcher's access to in-depth and quality data.

3.6.1.3. Suitability of Mixed Method Strategy Over Others

The possible case for mixed methods is summarized in three forms, Triangulation, Complementarity, and Development.

1. Triangulation

Morse (1991) outlined two types of methodological triangulation: **simultaneous** or **sequential**. Morse suggested that simultaneous triangulation represents the simultaneous use of qualitative and quantitative methods in which there is limited interaction between the two sources of data during the data collection stage, but the findings complement one another at the data interpretation stage.

2. Complementarity:

As suggested by Creswell (2006), different methods were used to address the phenomenon under study because one method has its limitation and may not comfortably address all aspects of the study, therefore, in order to subdue the bias in single method, mixed method is considered appropriate because qualitative method is used to complement quantitative method.

3. Development:

Creswell et al. (2003) affirmed that in a sequential mixed method study, the result of the quantitative approach is used to inform the development of qualitative data collection approach. Thus, the researcher used the result from the quantitative data to develop the instrument used for qualitative data collection.

3.7. Time Horizon:

The top question in the mind of every researcher is this, 'do I want my research to be a "snapshot" taken at a particular time (cross-section) or do I want it to be more akin to a diary or a series of snapshots (longitudinal) and be a representation of events over a given period (Saunders et al., 2009). This research thus adopts the cross-sectional (snapshots of the populations about which data are gathered) approach since interviews are conducted within a limited time frame,

and being that this research is undertaken for an academic course. Longitudinal is used for the research that requires a long-time period to provide high rich data result

3.8. The Unit of Analysis

The unit of analysis refers to the level of what or who the research questions seek to address (Yin, 2009). It is the entity about which data will be collected and generalisation made. Neuman & Kreugar (2006) also advised that a unit of analysis can include individuals, groups, organisations, social categories and institutions.

Therefore, based on the fact established by the above researchers, the unit of analysis for this research is ‘the factors for failure implementing affordable low-income federal public housing policies in South-South region of Nigeria’ from which to determine the “who” or the “what” to be analysed in this study.

3.9. Sampling Design

Before data could be collected in research, sampling procedure needs to be adopted. The sampling procedure is the process of determining the location; participants sample size and the recruitment procedures for the participants. It is important and could apply to collecting both quantitative and qualitative data (Creswell, 2014; Saunders et al. 2012). Saunders et al. (2012) confirmed that sampling apparently is needed because it could be impracticable cost and time constraints to survey or interview an entire population. They also suggested that the sampling frame is the list from which the potential respondents are drawn. Saunders et al. (2012) stated that sampling techniques provide a range of methods that enable the researcher to reduce the amount of data needed by considering only data from a sub-group rather than all possible elements.

Salant and Dillaman (1994) define a sample size as a set of respondents selected from a large population for a survey. He also suggested sampling as a smaller (but hopefully representative) collection of units from a population used to determine truths about that population. Sampling technique is divided into two categories as suggested by Saunders et al. (2012); Probability or representative sampling, and Non-Probability or judgmental sampling.

3.9.1. Probability Sampling:

Saunders et al (2012) identified five types of probability sampling techniques namely;

- Simple random:
- Systematic:
- Stratified Random:
- Cluster:
- Multi-stage

3.9.2. Non-Probability Sampling:

Saunders et al (2012) identified the following types of non-probability sampling namely;

- Accidental Sampling
- Quota Sampling
- **Purposive Sampling**
- **Snowball**
- Self-selection and
- Convenience

3.9.3. Sample Design Adopted

For this study, a non-probability sampling technique is adopted. A Snowball sampling design is adopted for quantitative data collection, and a purposive sampling design is adopted for qualitative data collection. These designs were adopted because the vast majority of mixed methods studies use non-random samples as suggested by Onwuegbuzie and Collins (2007). Furthermore, the phenomenon studied demand professional input which requires the navigation of a purposive sampling design to identify the suitable participants who possess the expertise and the required experience to facilitate the achievement of the research aim as suggested by Creswell (2009).

3.10. Population and Participants Recruitment

Participants were drawn from the pool of stakeholders operating in the FHA in the region which includes contractors and all identified professionals (Architects, Surveyors, Developers, Investors, Bankers), of federal housing authorities in the region to provide the valid, reliable, credible and dependable data needed for in-depth solution, which must be respected, protected and handled within the agreed ethics in the whole processes of gathering data for this study.

Furthermore, the population size for the sample frame could not be ascertained primarily due to the limitation in record keeping as a result of poor data management, therefore, an assumed population of 350 stakeholders were adopted being that the entire domain was large enough. Thus, because this research is scoped within the South-South region of Nigeria with six-member states (**Akwa-Ibom, Bayelsa, Cross-River, Delta, Edo, and Rivers**), participants are limited to the FHA contractors and professionals from these six-member states whom questionnaires and semi-structured interviews were administered.

3.11. Data Collection Technique

The study employed the use of both quantitative and qualitative data collection instruments and procedures. Data were collected in a sequential explanatory mixed method approach, in that the researcher first collected quantitative data, analyze it, then use the results to develop the instrument used for qualitative data collection. It, therefore, means that the results from quantitative data were further explained in more details with the qualitative data approach. It is considered sequential because the initial quantitative phase is followed by the qualitative phase as suggested by Creswell (2014).

3.11.1. Quantitative Data collection and Sampling Technique

A questionnaire survey was used to collect quantitative data from the identified participants. Saunders et al. (2009) suggested that valid questionnaires enable researchers to collect accurate data. De Vaus (2002) also argued that questionnaires for quantitative research can provide important information that is adequate for interpretation.

Moreover, before the collection of quantitative data, a pilot study was conducted on selected residents of low-income federal public housing estates. This was carried out to capture the opinion of the focused group on the factors standing a barrier for policy implementation from their perspective, and reflect it in the main instrument for quantitative data collection (See Appendix 9).

Furthermore, taking into consideration all guidelines provided by literature regarding sampling, and considering the sampling frame (FHA Stakeholders, who are also the contractors and professionals firms in the region) being large and impossible to precisely state the total population due to lack of data and recorded information in this regard, the study adopted a sampling technique to select and measure a representation of the overall assumed finite population. This procedure reduces cost and effort and is far less time consuming (Bryman, 2008;

Cochran, 1963). It was also supported by past theories which provided two main sampling methods in social science research that a researcher can implement as highlighted in the sampling section, probabilistic and non-probabilistic sampling (Creswell and Plano Clark, 2011; Saunders, *et. al.*, 2009). The probabilistic sample is implemented when the total population to be studied is clearly known by the researcher; while the non-probabilistic sample is employed when the researcher may not know an accurate representation of the total population (Trochim, 2006; Oates, 2006).

Therefore, since, the total population size of the study was largely unknown and the entire domain was large enough, an assumed population size of 350 stakeholders was adopted. Thus, using the table for “determining sample size for research activities” by Krejcie and Morgan (1970), Israel (1992) and Kotrlík & Higgins (2001); it was determined that the appropriate sample size from the adopted population is about 184 stakeholders from whom questionnaires instrument were administered.

Because the expert input is highly required in this process, a *Non-Random Sampling Design of Snowball Sampling Technique* (where participants are selected based on recommendation for expertise and interest to participate). This technique was used to identify participants from the pool of stakeholders who are then used to identify other participants, and to contact only those professionals who are interested in the study to provide the information required to help the researcher achieve the research aim. Furthermore, as suggested by Hendricks et al. (1992) cited by University of Surrey (2001), snowball sampling can be applied where the population is unknown, as an informal method to reach an estimated target population. Snowball sampling may also be applied as a methodology for making inferences about a population of individuals who have been difficult to enumerate (Faugier and Sergeant, 1997 cited by University of Surrey, 2001).

Thus, using snowball technique, 31 stakeholders were identified in each state of the region and questionnaires were sent to them leaving no state in the region behind. This therefore, suggests that a total of 186 questionnaires were sent to the identified stakeholders from the six states of the region, who are the recognised contractors working with FHA in the provision of low-income public housing in the region. A total of 112 completed questionnaires were returned, 20 were voided for incompleteness and lack of clarity, and the completed 92 questionnaires were therefore analysed.

3.11.2. Qualitative Data Collection and Sampling

A *Non-Random Sampling Method of Purposive sampling technique* was employed to collect qualitative data through a semi-structured interview. Patton (1990) argued that many mixed methods studies utilize some form of purposeful sampling. Under this technique, individuals, groups, and settings are considered for selection if they are "information rich." Moreover, Oliver and Jupp (2006) affirmed that purposive sampling is a form of non-probability sampling in which decisions concerning the individuals to be included in the sample are taken by the researcher, based upon a variety of criteria which may include specialist knowledge of the research issue, or capacity and willingness to participate in the research. Therefore, the recruitment of interview participants was carefully carried out to accommodate experienced stakeholders in senior management positions with not less than eight years of working experience in various organisations as contractors to FHA in the region. Creswell (1998) suggests that between 5 – 25 interviews are considered ok for a phenomenal study; and Kuzel (1992) also suggested 6 – 8 interviews for a homogenous study.

However, the researcher initially intended to conduct about eight interviews, but data saturation was reached since further interviews were repeating what was already identified, then the researcher stopped at six interviews. Thus, (6) participants were interviewed, with one participant selected from each member state of the region.

Highlighted in table 15 below is the summary of respondent's details, their positions and years of experience in their various designations.

Table 15: Summary of Qualitative Respondents Details

Management Level	Designation	No of Respondents	Year(s) of Experience
Senior	Operations Manager	1	15
	Project Director	1	18
	Contract Manager	1	10
Management Level	Designation	No of Respondents	Year(s) of Experience
Middle	Investment Coordinator	1	12
	Maintenance Supervisor	1	10
	Development Supervisor	1	11

Researcher's concept

3.12. Data Analysis

Quantitative Data was analysed with simple descriptive statistics through the help of Microsoft Excel and (SPSS) 20.0 analysis software. This method of analysis provided the summaries of the samples and measures with graph and table representations for the better description of what the data showed. The tables and graphs provided basic information about variables of interests using simple descriptive statistics which was explained accordingly.

Qualitative Data was deductively coded and analysed with conceptual content analysis being that interview data is not so large, and that this approach works well with the mixed method design adopted for the study where concepts and themes emerged from the result of quantitative data collected, and are cross verified qualitatively to cob bias and increase data credibility.

3.13. Validity

Burns (1999) stressed that "validity is an essential criterion for evaluating the quality and acceptability of research." Researchers use different instruments to collect data. Therefore, the quality of these instruments is very critical because the conclusions researchers draw are based

on the information they obtain using these instruments (Fraenkel & Wallen, 2003). Validity also reflects the accuracy with which the findings represent what is happening in the field. Sekaran (2006) defined validity as the evidence that the instrument, technique or process used to measure a concept does indeed measure that intended concept.

Thus, the researcher argued that being that this study used mixed method strategy where **qualitative evaluation was used to assess quantitative findings**, which typically involves two phases: (1) an initial quantitative data collection phase, followed by (2) a qualitative data collection phase in which the qualitative phase built on the results from the quantitative phase. This, therefore, means that validity was achieved because the findings from both methods of data collection were consistent and bias free.

3.14. Reliability

One of the main requirements of any research process is the reliability of the data and findings. It deals with the consistency, dependability, and replicability of "the results obtained from a piece of research" (Lewkowicz & Nunan, 1999). Zohrabi (2013) suggested that collecting varied types of information through different sources can enhance the reliability of the data and the results because, in this way, the replication of the study can be carried out easily.

Based on Lecompte and Goetz (1982), reliability can also be enhanced by applying and utilizing other researchers' findings. They suggested that researchers can use other researchers' results and conclusions in their report to enhance reliability which was adopted by this study by connecting the results obtained in this study to the results of other researchers. Mcleod (2007) suggested that if findings from the research are replicated consistently, they are reliable.

Therefore, it could be argued that the data reflected in this study are reliable having used the different mean of data collections methods and having also connected the findings with those of other researchers.

3.15. Triangulation

Triangulation represents the use of more than one method or sources of data with the aim to collaborate the same fact according to Yin (2003). Furthermore, Denzin (1984) argued that triangulation can be in several forms regarding multiple data sources, data collection method, theory or investigation. The rationale to undertake triangulation as suggested by Johnson et al.,

(2001), is to lessen the weakness embedded in the use of a single source, method or investigation. By triangulating, more agreement from different data sources, researchers, methods on issues being researched is met. Triangulation in data collection can help improve the researcher to obtain better, more reliable data, and to minimise the chance of biased findings (Grix, 2001).

However, for this study, triangulation was achieved as follows:

- **Data Triangulation:** The researcher applied the use of questionnaire survey and semi-structured interviews
- **Theoretical Triangulation:** The researcher also explored literature in different key areas that are relevant to this study, especially in the area of public housing policy implementation from the context of other developing countries.
- **Methodological Triangulation:** The research explored the use of the sequential mixed method, where quantitative and qualitative data were collected to enhance the result of the study to reduce bias.

3.16. Ethical Approval

By the University of Salford ethical policy, ethical approval must be obtained by all researchers before data approach with human subjects. Therefore, the researcher accordingly applied for ethical approval as outlined in the guideline of the University of Salford board of ethics and was granted (see memo reference number CST 14/44 in appendix 6).

3.17. Summary and Links

In summary, this chapter presented discussions on the research methodology that guided this research. However, the research methodological approaches adopted for this research is based on Saunders Research Onion. The elements discussed within the research model include; research philosophies, research approaches, research strategies, research choice, and research techniques. The next chapter provides findings and discussions of the quantitative data results from the questionnaire survey conducted for this research.

CHAPTER 4. PRESENTATION OF QUANTITATIVE DATA RESULT

4.1. Introduction

This chapter presents the quantitative findings and the analysis by the research methodology set out in the methodological chapter of this research, the quantitative study was conducted to identify the factors responsible for low-income housing policy implementation failure using a questionnaire survey. The results of the quantitative study conducted are analysed and presented in this chapter.

4.2. Questionnaire Design

The surveys were aimed at assessing the low-income public housing policy implementation effectiveness and identify the factors for implementation failure in the South-South region. It was also used to evaluate the implementation management strategy and the level of stakeholder's involvement in the whole processes. Moreover, the survey questions were designed in line with the research assumptions which consisted of both closed-ended and open-ended questions that offered the opportunity for respondents to freely provide additional information which may be relevant but not found in the questions presented in the questionnaire (See Appendix 3 for questionnaire).

4.3. Impact of Pilot Study on Questionnaire Instrument

De Vaus (2002) suggested that it is important to evaluate the layout of each question and check the wordings in the questions to avoid potential confusion. Hence, the survey questionnaire was duly piloted and tested by seven research colleagues of the researcher, and five estate surveyors in Nigeria whose inputs were received through emails and phone communications. The pilot test was perceived differently within issues as participants raised questions on issues such as amending the length of some questions to ensure that the questions remain tightly focused, fit together, and relevantly interesting; and some rephrasing issues to capture some overlooked details. The colleagues selected have a good experience in designing and carrying out questionnaire surveys, and most of them who evaluated the instrument are Nigerian researchers who are familiar with the problems in low-income public housing in the scope regions.

The rationale for the pilot is for the researcher to determine whether there were any weaknesses or concerns that could be eliminated which present a major threat to the research work. Thus, through the pilot study, certain out of place questions and deficiencies were remedied. For example, changes were made to questions 13, 15, 17 and 18, to help the participants have a clearer understanding of the entire research purpose and respond as appropriate to each question. Furthermore, through the pilot, omitted vital content was included which strengthened the instrument used for quantitative data collection (See appendix 3 for questionnaire instrument).

4.4. Participants

The participants selected for this study gave their approvals of participation in this quantitative data collection. Thus, the sample frame where the population was drawn as explained in section 3.10 of chapter 3 is the Federal Housing Authorities (FHA) in South-South region. The rationale for this sample frame is to select only the professionals closely working with the FHA in the area of low-income public housing provision, who also can be of relevance to produce the most valuable data needed for the success of this quantitative phase of the study (see appendix 1 for invitation to participate and participants consent form).

4.5. Respondents Background Information

The first section of the questionnaire dealt with the general background information of respondents in this order; level of educational, field of profession, year(s) of experience, organization where participants are employed, organizational role, and organizations year of service. Below in figure 9 to figure 13 are presented the descriptive analysis of respondent's overall background information's.

4.5.1. Respondent's Level of Education

Figure 9 below shows the breakdown of the results of the overall level of education as identified by all participants in this study.

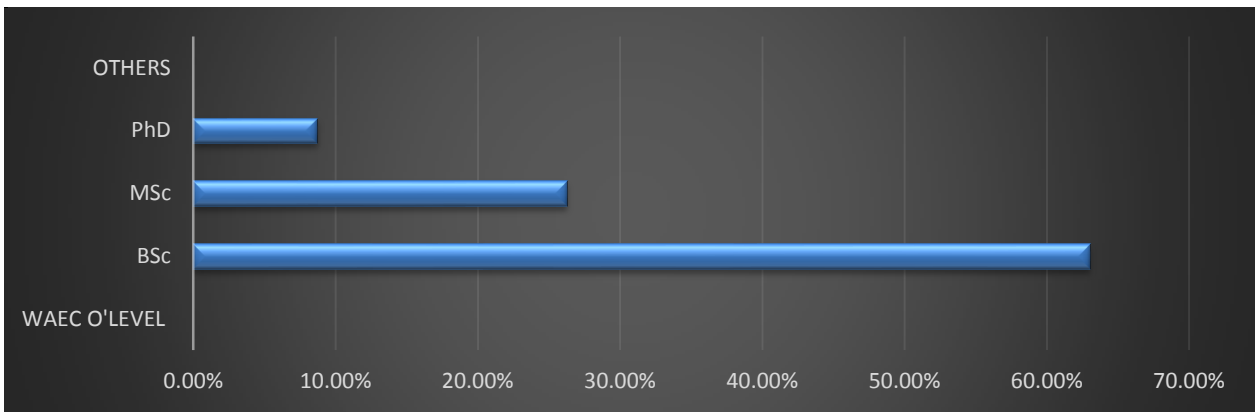


Figure 9: Participants Level of Education

Among the total of the respondents who participated in this study, figure 9 above highlights that about 65.04% are professionals with BSc degree in their different occupations, 26.26% were professionals with MSc degrees in their occupation, and 8.70% of participants highlighted that they have acquired Ph. D. Therefore, among all the professionals approached for data, none of them possess a WAEC O'LEVEL.

That could be a further justification that those contacted for data are people with the required academic experience.

4.5.2. Respondents Field of Profession

The background provided participants field of study to ascertain if they are in the job field which can professionally attend to the questions emphasized in the survey questionnaire.

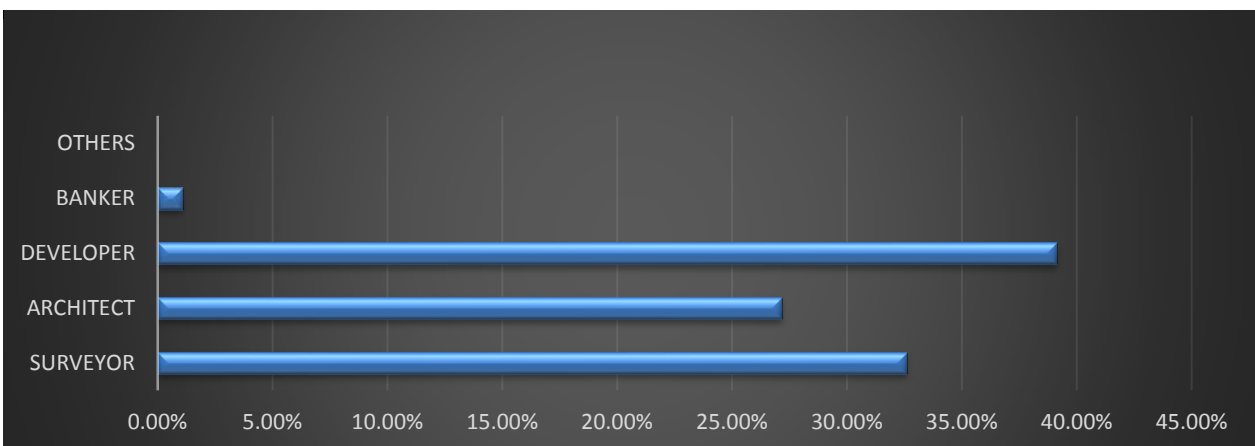


Figure 10: Respondent's Field of Profession

The above result presented in figure 10 suggests that among the professionals who responded to the survey, 32.61% are Surveyors; 27.17% are Architects; 39.13% are Developers, and 1.09% is

a banker, and this also justified the fact that those approached for data are professionals in the required fields for data reliability and validity.

4.5.3. Respondent's Year of Experience

This section ascertains if participants have worked for the number of years required in their different professions to make a positive input in the issues studied. Furthermore, because the researcher is of the opinion that professionals with reasonable years of service can provide reliable answers to the questions asked.

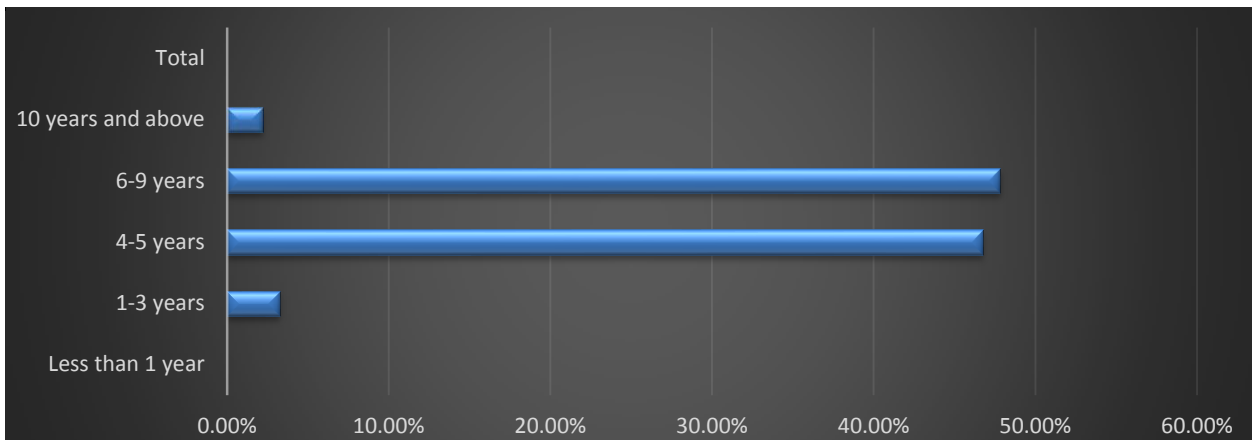


Figure 11: Respondents Years of Experience

Therefore, based on the results presented above in Figure 11, it suggests that about 3.26% of participants fall within 1-3years of work experience; about 46.74% fall within those with 4-5 years of work experience. Furthermore, about 47.83% are respondents with 6-9 years of work experience; and 2.17% of the 92 participants who participated in this study said they have ten years and above in work experience.

Therefore, the statistics gathered in Figure 11 above may clearly be suggesting that a higher percentage of those who participated in this study has worked for a higher number of years in their fields, which may also be justifying that they are professionals with good number of years in work experience to completely erase any form of bias which may arise from the arguments suggesting gathering data from inexperienced professionals. In fact, about 96.74% of those approached for data have between 4-10 years of work experience in their different professions.

4.5.4. Respondents Organizational Role

This section identified the role the organization of those who participated has played in the federal public housing sector toward the provision of low-income public housing in the region. This is to justify if their role and expertise are of relevant for the phenomenon being researched to further authenticate data reliability.

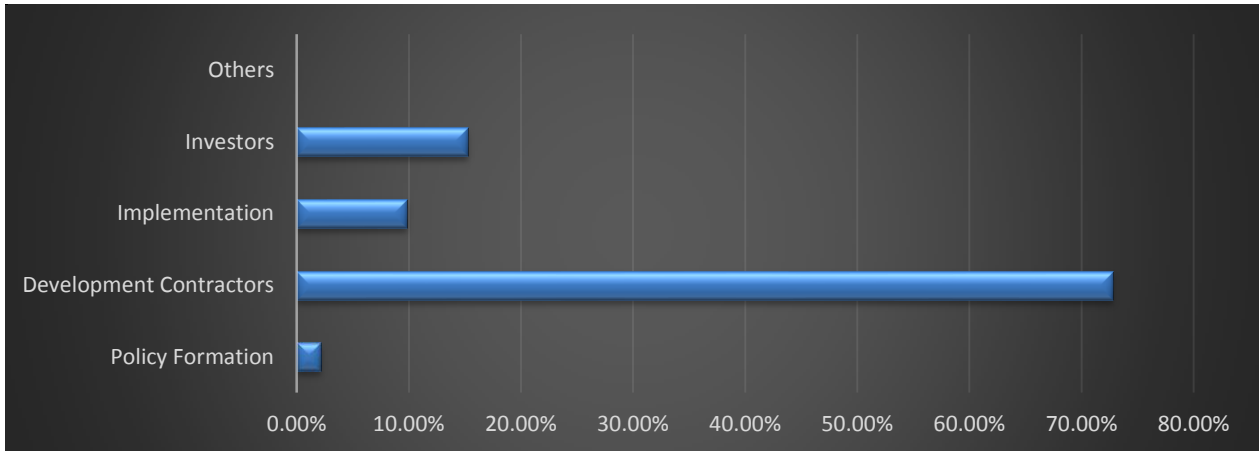


Figure 12: Respondent's Organizational Role

Figure 12 above highlights the different roles participant's organization is playing in the federal public housing sector. The results indicated that 2.17% of those who participated confirmed that their organizations are playing a part in policy formation in the public housing sector; 72.83% of participant's said their organization are playing a part in development as contractors in the sector; 9.78% of participants highlighted that their organization are playing a part in policy implementation in the federal housing sector; and 15.22% of participant's submitted that their organization are participating in the federal public housing sector as independent investors.

Furthermore, to reduce bias, the analysis presented above seems to have justified that the source of data did not just come from irrelevant organisations. Therefore, the data could be said to be bias free because about 88.05% of total participation are contractors with FHA in the region.

4.5.5. Respondents Organization Year of Service

This section discusses participant's organization years of service to justify their organizational relevance and exposure in the federal public housing sector.

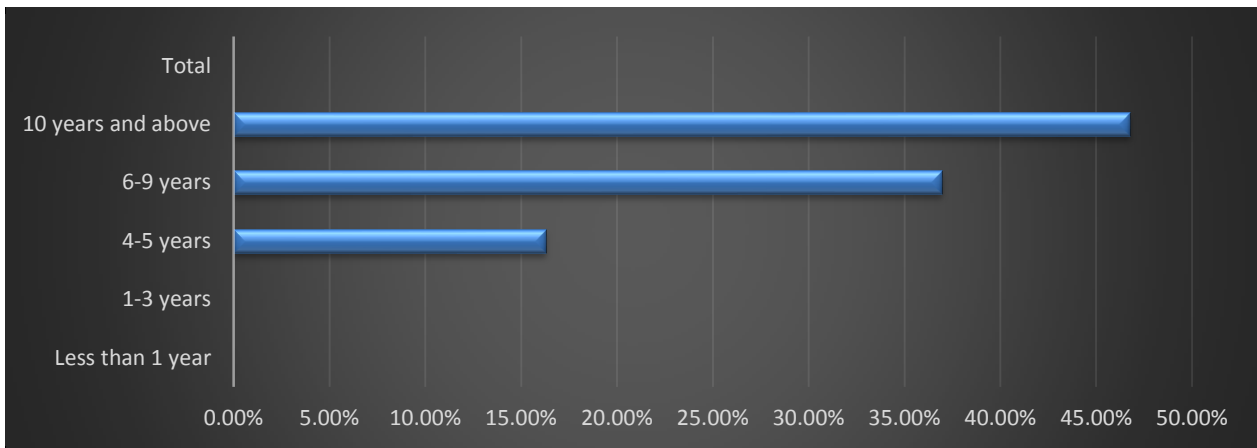


Figure 13: Respondent's Organization Year of Service

Thus, figure 13 above suggests that 16.30% of those who participated in this study highlighted that their organization has been in the federal housing system for 4-5 years; about 36.96% of participants said that their organization has been in the system for 5-9 years; and about 46.76% also confirmed that their organization has been in the federal public housing sector for 10 years and above.

Therefore, looking at the data presented in the figure above, it clearly indicated that 100% of all those who participated provided that their organization has been in the system for a reasonable number of years which consolidated their relevance, experience, and familiarity with the prevailing factors hindering successful implementation of low-income public housing in the system especially in the region under review.

4.6. Assessment on Stakeholders Participation in the Process of Affordable Low-income Public Housing Implementation

This section sorted to reveal the level of stakeholder's participation in the process of affordable public housing implementation in the region. Data was generated through free multiple scale options. Presented below are the question asked and the results of the analysis according to respondent's perception.

How satisfied are you with the level of participation of the following groups in the consultation for the implementation of affordable low-income public housing policies in the region?

This subsection seeks to sort stakeholder’s involvement in the process of affordable low-income public housing delivery which is one very important factor identified which this research sorted participants input. In the figure below are the results of their suggestions.

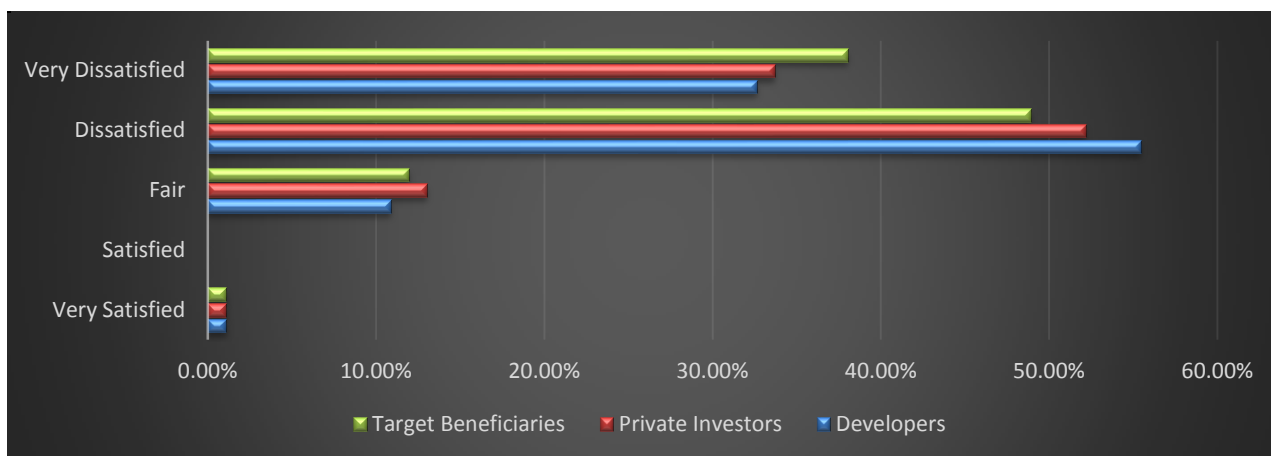


Figure 14: Assessment on the level of stakeholder’s consultation

In Figure 14 above, participants highlighted their opinion on stakeholder’s participation in the low-income public housing sector in the region. On the issues of developer’s participation and level of involvement in the consultation for affordable low-income public housing programmes in the region, about 1.09% of those who participated said they are satisfied, 10.87% said they are fairly satisfied, and a total sum of 88.04% said they are dissatisfied. On the issues of consultation with Private Investors on the implementation of low-income public housing policies, about 1.09% said they are satisfied, 13.04% said they are fairly satisfied, and 85.87% said they are dissatisfied with the level of participation in stakeholder’s consultation. On the issues of Target beneficiaries’ participation in the consultation of low-income public housing policy implementation, about 1.09% of those who responded said they are satisfied, 11.096% said they are fairly satisfied, and a total sum of 86.95% said they are dissatisfied with the level of participation by this group.

Therefore, looking at the results described in Figure 14 above, it could be indicating the level of disagreement from respondents, who are also professional in the field partnering with government on their efforts to balance stakeholder’s participation in consultation on issues regarding the implementation of affordable public housing policies in the region, which further may be justifying that government are not doing enough to widely consult with identified stakeholders on matters regarding effective implementation of affordable low-income public housing policy in the region.

4.7. Availability of Good Practice Incentives

Good practice incentives are one of the important factors identified as part of success factor in the pursuit for an effective low-income public housing implementation system. Presented below is the question and the results from respondents.

How do you rate government performance in the attempt to provide the following good practice support incentives towards the effective improvement of low-income housing in the region?

This subsection seeks to assess government performance in the provision of enabling low-income public housing incentives which could enable affordability and improve policy implementation success.

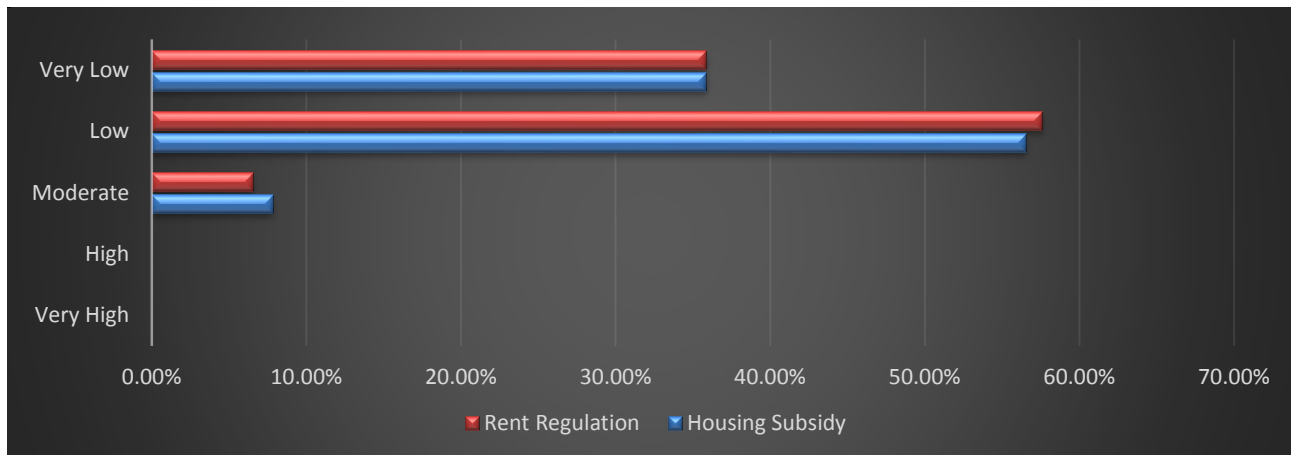


Figure 15: Availability of Good Practice Incentives

In Figure 15 above, respondents gave their assessment on government efforts to provide good practice incentives to aid affordability of produced low-income public housing in the region. About 7.81% of those who responded rated government efforts moderate on the provision of housing subsidy and a total sum of 92.39% rated government performance in this area low on subsidy provision. Considering rent regulation, about 6.52% of those who responded rated government efforts in this regard moderate, and a total sum of 93.48% indicated in their assessment that government has performed low in rent regulation.

Thus, the results presented above may be indicating the level of failure from the government in the provision of incentives such as housing subsidy and rent regulation.

4.8. Government input on the Harmonization of identified Factors

This section assessed the input government has made in the past to improve the performance of the identified factors to effectively improve implementation system. Presented below is the question asked and the results according to the perception of respondents.

What level of input do you think government has made in the past toward the harmonization of the following factors in the effort to improve their strategy for effective policy implementation in the region?

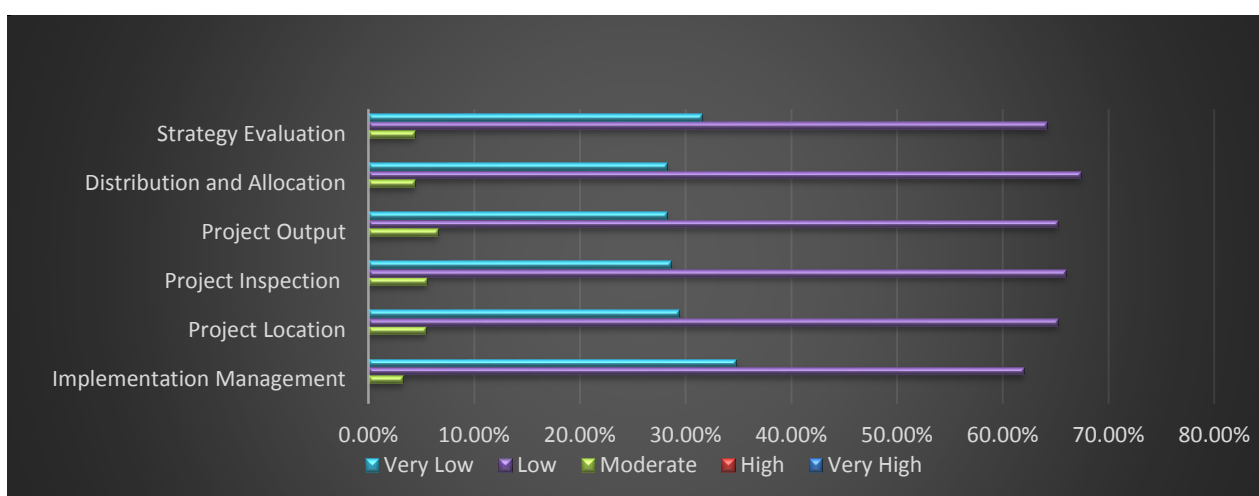


Figure 16: Government input on the Harmonization of identified Factors

In this section, the opinion of participants was sorted on the level of government input toward the harmonization of identified factors to improve their implementation strategy for effectiveness as presented in figure 16.

For Implementation Management, from the 92 participants who responded, 3.26% said government input was moderate, about a total sum of 96.74% said government input was low. On the issue regarding Project Location, 5.43% of those who participate said government input was moderate, and a total sum of 94.57% said government input was low.

For Project Inspection, 5.49% of those who responded said government input was moderate, and a total sum of 94.5% of those who responded said government input was low. On the issue regarding Project Output, about 6.52% said government input was moderate, and a total of 93.48% of those who responded said government input was low.

For Distribution and Allocation of produced housing, 4.35% of those who responded said government had made a moderate input in this regard, and a total of 95.65% of those who participated said government input was low in this regard. Furthermore, on issues regarding Strategy Evaluation, 4.35% of those who responded said government had made a moderate input, and a total of 95.65% of those who responded assessed government input as low.

Therefore, looking at the results from the data presented in figure 16 above, it may be suggesting that government has performed poorly on strategy improvement.

4.9. Factor Impact on Implementation Success

This section measured the impact of the identified factors on the success of the implementation of low-income housing policy in the region. Presented below are the question asked and the result in this regard.

What level of impact do you think the following factors can make on implementation success in the journey to affordable low-income housing programmes in the region?

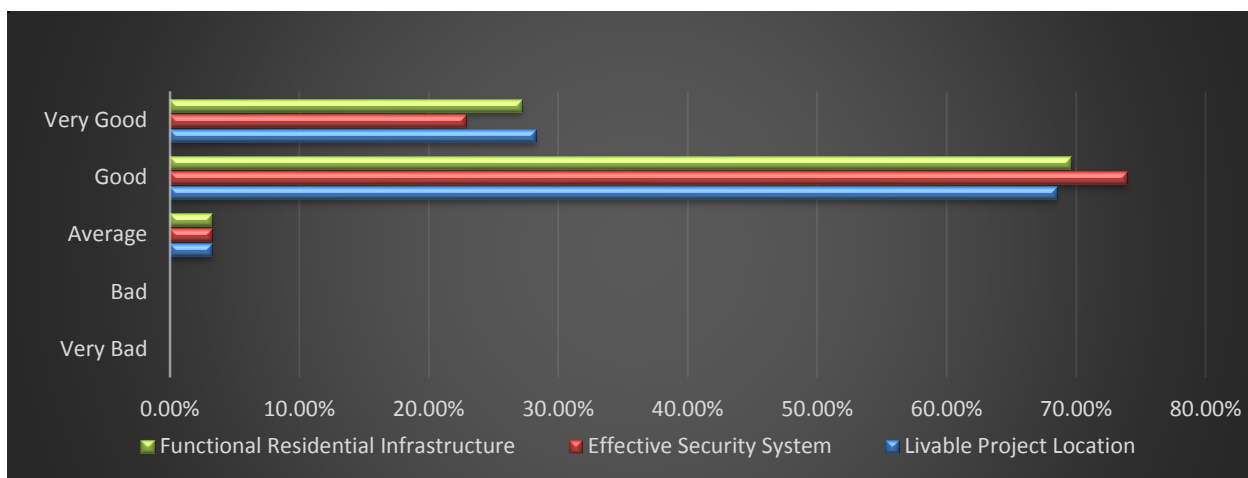


Figure 17: Factor Impact on Implementation Success

Respondents were requested to assess the impact of the identified factors toward the success of the implementation of affordable low-income housing programme in the region.

On the assessment for Livable Project Location, 3.26% of those who responded measured that it will make an average impact on implementation success, 68.48% provided that it will make a large impact on implementation success, and 28.26% of those who responded affirmed that it will make a very good impact on implementation success.

For Effective Security System, 3.26% assessed that it could make an average impact on implementation success, 73.91% confirmed that it would make a good impact on implementation success, and 22.83% of respondents said it would make a very good impact on implementation success.

For Functional Residential Infrastructure, 3.26% of those who responded said that it would make an average impact on implementation success, 69.57% said it would make a good impact on implementation success, and 27.17% assessed that it would make a very good impact on implementation success.

Therefore, reflecting on the data presented above in figure 17, it suggests respondent's level of agreement on the positive impact the identified factors could make toward the success of the implementation system.

4.10. Success and quality assessment of low-income housing Policy Implementation in the region

This section measured the level of success and effectiveness of affordable low-income public housing programmes in the region based on design, quality, quantity, and affordability of the delivered low-income federal public housing in the region. Presented below is the question asked and the result collected.

How successful do you rate the output of low-income public housing programmes in the region considering the factors listed below?

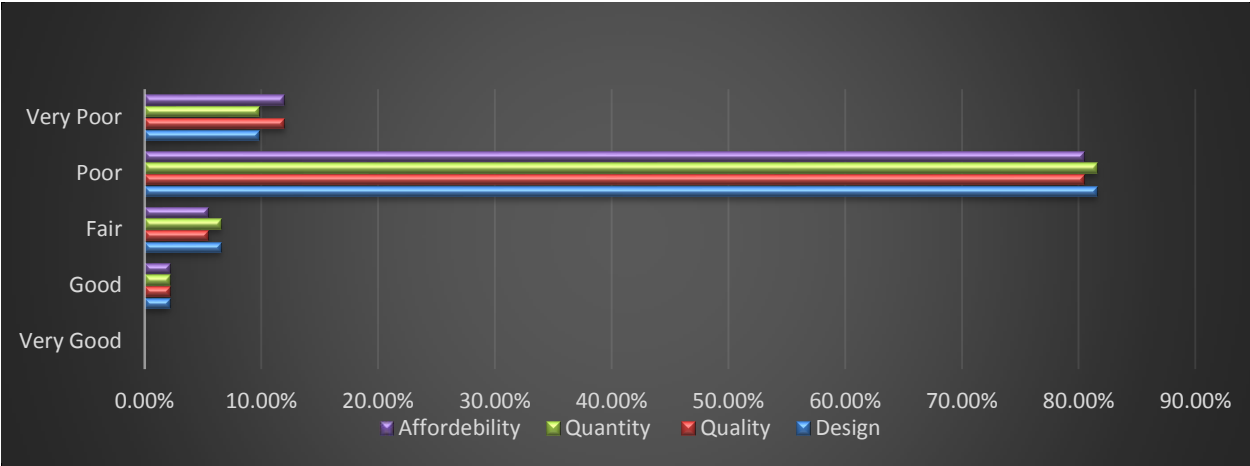


Figure 18: Success and quality assessment of low-income public housing Policy Implementation

The emerged fact from the data result presented in figure 21 above suggested that 2.17% of respondents confirmed that success rate was good regarding design, 6.52% rated it as fair, 81.52% rated it as poor, and 9.78% rated it as very poor.

The assessment on implementation success based on the quality of low-income public housing delivered in the region, 2.17% rated it as well, 5.43% rated it fair, 80.43% rated it as poor, and 11.96% of those who responded rated it as very poor.

Furthermore, on implementation success assessment based on the quantity of low-income public housing produced in the region, 2.17% rated it as good, 6.52% rated it as fair, 81.52% rated it as poor, and 9.78% rated it as very poor.

Also on the success assessment base on affordability, 2.17% of those who responded rated it as good, 5.43% rated it as fair, 80.43% rated it as poor, and 11.96% rated it as very poor.

These results presented in figure 18 is in agreement with the opinion of the focus groups which approached earlier through a pilot study which highlighted their dissatisfaction on quality, quantity, design, and cost of the low-income housing provided in the region (see appendix 11).

4.11. Assessment of Identified Factor importance

This section measures the importance of the identified factors regarding project inspection to weigh their impact on a successful policy implementation. The factors under assessment are quality, quantity, design, and financial probity. Presented below is the question asked and the results as collected.

In terms of project inspection, how do you rate the importance of the factors below?

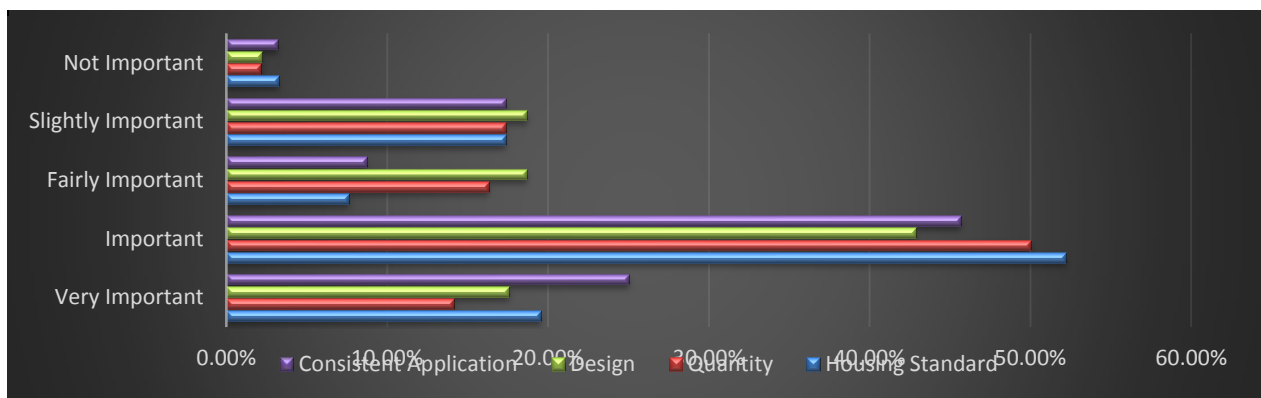


Figure 19: Assessment of Identified Factor importance

Figure 19 above highlights respondent's inputs on projected factors; on the issues regarding Standard of housing, 19.57% of those who responded said it is very important for inspection to pay detailed attention to housing standard, 52.1% said it is important, 7.61% said it is fairly important, 17.39% said it is slightly important, and 3.26% submitted that it is not important.

For Housing Quantity, 14.13% said it is very important for inspection to pay attention to the quantity of housing produced, 50% said it is important, 16.30% said it is fairly important, 17.39% said it is slightly important, and 2.17% said it is not important.

For Housing Design, about 17.58% said it is very important for inspection to pay more attention to design, 42.86% said it is important, 18.68% said it is fairly important, 18.68% also said it is slightly important, and 2.20% submitted that it is not important.

For Consistent Applications, 25% of participants submitted that it is very important for inspection to pay more attention to issues relating consistent application, 45.65% said it is important, 8.70% said it is fairly important, 17.39% said it is slightly important, and 3.20% said it is not important.

Looking closely at the finding provided above in figure 19, it suggests that on the issue relating housing standard, a greater sum of 71.74% of a total number of those who responded agreed that it is important that inspection should pay attention to the standard of housing produced. Furthermore, on the issues of quantity, design, and consistent applications, respondents also agreed as 64.13%, 60.44%, and 70.65% respectively confirmed their agreement for the importance of project inspection to pay more attention to the identified factors above.

Therefore, the facts obtained from the results presented above may be suggesting that government through her implementation agencies need to improve their inspection system by paying more attention to standard, quantity, design and consistent application during affordable low-income public housing policy implementation in the region to enhance inspection efficiency.

4.12. Identification of factors for implementation Failure

This section requested the opinion of respondents to identify the factors for the failure of affordable low-income public housing implementation in the region. The factors under investigation are listed in Table 16 below. Presented below is the question asked and the results as collected

To what degree do you rate the following factors below as barriers to the overall success in the implementation of affordable low-income public housing policy in the region?

Table 16: Identification of factors for implementation Failure

Factors	Not a Barrier	Neutral	Somewhat a Barrier	Barrier	Extreme Barrier	Number of Respondents
Output Success	0.00%	0.00%	11.95%	72.83%	15.22%	92
Finance & Cost of Housing	0.00%	0.00%	10.99%	80.22%	8.79%	91
Stakeholders Consultation	0.00%	0.00%	13.19%	71.43%	15.38%	91
Residential Infrastructure	0.00%	0.00%	14.13%	73.91%	11.96%	92
Corruption and Nepotism	0.00%	0.00%	14.29%	67.03%	18.68%	91
Project Location	0.00%	0.00%	15.22%	71.74%	13.04%	92
Security System	0.00%	0.00%	14.29%	65.93%	19.78%	91
Distribution and allocation	0.00%	0.00%	15.22%	70.65%	14.13%	92
Political Interference	0.00%	0.00%	13.04%	64.13%	22.83%	92
Project Inspection	0.00%	0.00%	11.96%	73.91%	14.13%	92
Management	0.00%	0.00%	11.96%	67.39%	20.65%	92
Strategy Evaluation	0.00%	0.00%	11.96%	71.74%	16.30%	92

Highlighted in table 16 above are respondent’s opinions on the factors identified for the failure in the implementation of affordable low-income public housing in the region.

For Project Output Success, 11.95% of those who responded said it is somewhat a barrier, and a total of 88.05% submitted that it is a barrier.

For Finance & Cost of Housing, 10.99% of those who responded said it is somewhat a barrier, but a total of 89.01% suggested that it is a barrier.

For Stakeholders Consultation, 13.19% of those who responded said it is somewhat a barrier, but a total of 86.81% suggested that it is a barrier.

For Residential Infrastructure, 14.13% of those who responded said it is somewhat a barrier, but a total of 85.87% submitted that it is a barrier.

For Corruption and Nepotism, 14.29% of those who responded said it is somewhat a barrier, and a total of 85.71% suggested that it is a barrier.

For Project location, 15.22% of those who responded said it is somewhat a barrier, but a total of 84.78% suggested that it is a barrier.

For Security System, 14.29% of those who responded said it is somewhat a barrier, but a total of 85.71% suggested that it is a barrier.

For Distribution and Allocation, 15.22% of those who responded said it is somewhat a barrier, but a total of 84.78% suggested that is a barrier.

For Political Interference, 13.04% of those who responded said it is somewhat a barrier, but a total of 86.96% suggested that it is a barrier.

For Project Inspection, 11.96% of those who responded said it is somewhat a barrier, but a total of 88.04% suggested that it is a barrier.

For Project Management, 11.96% of those who responded said it is somewhat a barrier, but a total of 88.04% suggested that it is a barrier.

For Strategy Evaluation, 11.96% of those who responded said it is somewhat a barrier, but a total of 88.04% suggested that it is a barrier.

Therefore, from the results of the data presented above in table 16, it suggests that all the factors presented in the table above are identified as barriers for the failures in the implementation of affordable low-income public housing policy in the region. Thus, this finding could also be suggesting an improved the system for effective implementation performance.

4.13. Assessment of the Effectiveness of Distribution and Allocation System

This section sorted the opinion of respondents on the issue relating to the effectiveness of the distribution and allocation system in place to the allocation of the produced housing in the region based on justice, fairness, and issues from political interferences, presented below is the question asked and the results as collected.

How effective can you rate the distribution and allocation of produced low-income public housing in the region in terms of justice, equality, fairness and issues from political interference?

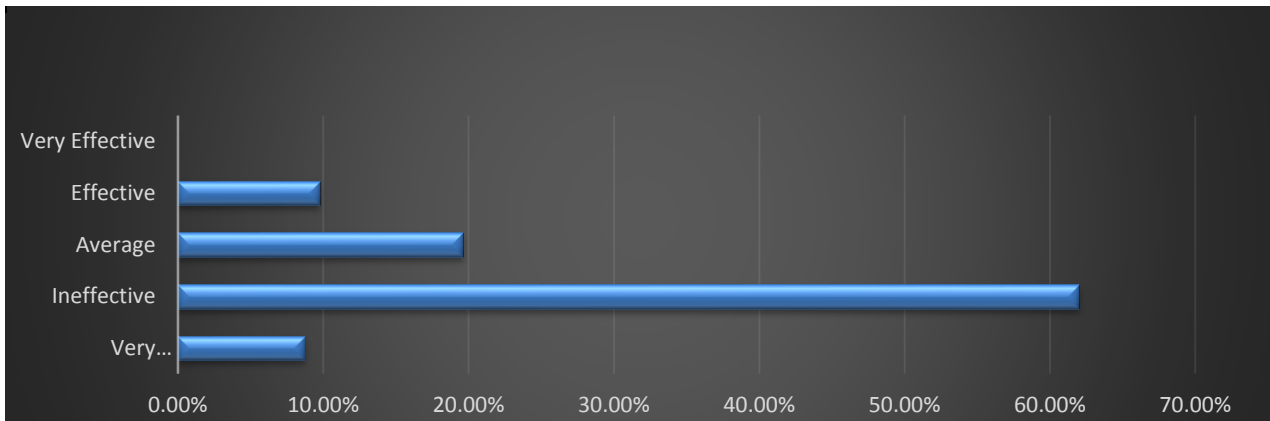


Figure 20: Effectiveness of Distribution and Allocation System

Submitted in figure 20 above, 8.70% of those who responded said that allocation and distribution system in place has performed very ineffective based on projected factors, 61.96% of respondents also affirmed that distribution and allocation system in place had performed ineffectively based on the projected factors.

Furthermore, about 19.57% of respondents also confirmed that distribution and allocation system in place has performed in average based on the projected factors, while 9.78% of all respondents said that distribution and allocation system had performed effectively.

Therefore, looking closely at the results of the data presented in figure 20 above, it may be clearly suggesting that the distribution and allocation system in place has performed ineffectively being that a total of 70.66% of those who responded in this study suggested that the distribution and allocation system in place has performed ineffectively considering the factors highlighted above.

4.14. Identification of other possible barriers to affordable low-income public housing in the region

In this section, the opinion of participants was sorted to identify other possible barriers to affordable low-income public housing provision in the region. Presented below is the question asked and the results as collected.

What level of a barrier do you measure the following factors in the efforts toward the provision of affordable federal low-income public housing in the region?

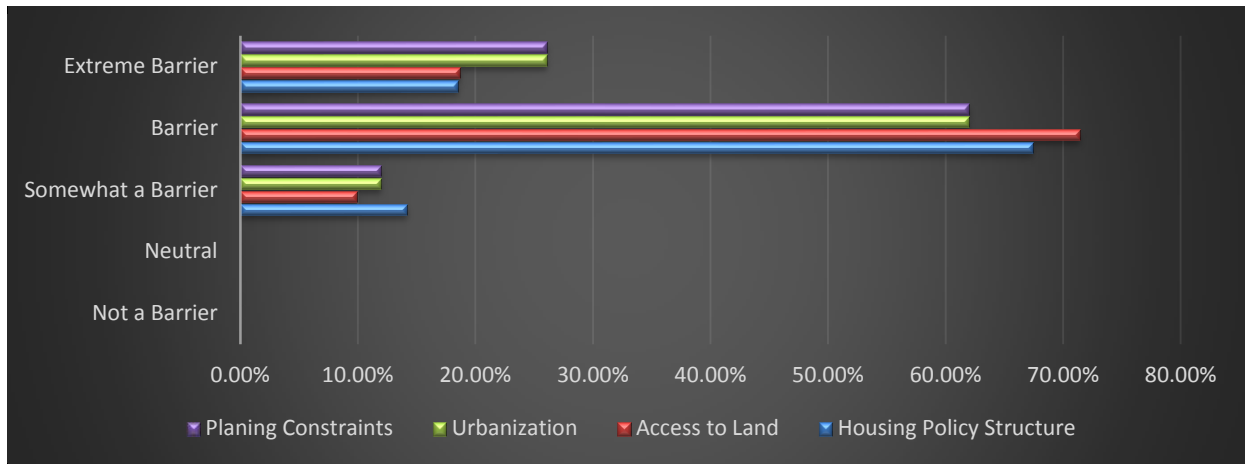


Figure 21: Other Possible Barriers

Therefore, relating to the issue bordering on Housing Policy Structure presented in figure 21 above, 14.13% of those who responded said that it is somewhat a barrier to the provision of affordable low-income public housing in the region, while a total of 85.87% said it is a barrier.

On the issue relating Access to Land, 9.89% of those who responded said it is somewhat a barrier, while a total of 90.11% submitted that is a barrier to the provision of affordable low-income public housing in the region.

On the issue relating to Urbanization, 11.96% of those who responded said that it is somewhat a barrier to the provision of affordable low-income public housing in the region, while a total of 88.04% of those who responded submitted that it is a barrier.

On the issue relating Planning Constraint, 11.96% of those who responded said it is somewhat a barrier, while a total of 88.04% of respondents said it is a barrier.

Therefore, looking at the results presented in figure 21 above, it clearly suggests that housing policy structure, access to land, urbanization, and planning constraints were identified as other barriers hindering the successful provision of affordable low-income public housing in the region and therefore may be required for recommendation for further in-depth research on them for effective performance.

4.15. The Effectiveness of Strategy Enhancement

This section sorted the opinion of participants to assess the impact it could make on the implementation system if the identified factors in table 21 below are effectively repositioned to function to their full capacity. Presented below is the question asked and the results as collected

How effectively can it influence implementation success if the following factors are properly enhanced and positively transformed within the implementation system of the federal public housing sector in the region?

Table 17: The Effectiveness of Strategy Enhancement

Strategy	Very Ineffective	Ineffective	Average	Effective	Very Effective	Number of Respondents
Resource Management	0.00%	0.00%	5.56%	70.00%	24.44%	90
Project Location	0.00%	0.00%	5.43%	80.43%	14.13%	92
Project Inspection	0.00%	0.00%	9.78%	69.57%	20.65%	92
Feedback Management	0.00%	0.00%	9.89%	72.53%	17.58%	91
Distribution and Allocation	0.00%	0.00%	9.78%	68.48%	21.74%	92
Project output	0.00%	0.00%	10.87%	68.48%	20.65%	92
Strategy evaluation	0.00%	0.00%	6.52%	69.57%	23.91%	92
Stakeholders consultation	0.00%	0.00%	6.59%	70.33%	23.08%	91

On the issue relating Resource Management as presented in table 17 above, 5.56% of those who responded said that it would averagely enhance implementation performance when repositioned to function in its full capacity, but a total of 94.44% submitted that it will effectively enhance the performance of implementation system.

For project location, about 5.43% of those who responded said it would averagely enhance implementation performance if projects are well sited in attractive locations, but a total of 94.56% said it would effectively enhance implementation performance if projects are well located. For Project inspection, 9.78% of those who responded said it would averagely impact on implementation success if projects are thoroughly inspected, while a total of 90.22% of participants said it would effectively enhance implementation performance if projects are thoroughly inspected.

For feedback management, 9.89% of those who responded said that it would have an average impact on implementation success if feedback is properly handled, but a total of 90.11% said it would have an effective impact on implementation success if feedbacks are well managed.

For Distribution and Allocation, 9.78% of those who responded also said that it will have an average impact on implementation success if distribution and allocation system is properly enhanced, while a total of 90.22% submitted that it will effectively enhance implementation success.

For Project Output, 10.87% of those who responded suggested that if Project output is properly enhanced, it will impact averagely on implementation success, but a total of 89.13% said it would effectively enhance implementation success.

For strategy evaluation, 6.52% of respondents suggested that it will make an average success impact on implementation with an effective strategy evaluation system, but a total of 93.48% of respondents said it would effectively enhance implementation success.

For Stakeholders Consultation, 6.59% of those who responded said it would make an average impact on implementation success if stakeholders are widely consulted on affordable low-income public housing implementation matters to make their input, but a total of 93.41% said it would effectively enhance implementation success if all stakeholders are properly consulted on matters regarding the implementation of affordable low-income public housing in the region.

Therefore, the data presented above in table 17 may be suggesting an improved system for efficient performance.

4.16. Factor Impact on the Overall Output Success of Policy Implementation in the Region

This section sorted the opinion of participants to assess the level of impact the identified factors in figure 22 below could make on implementation output success in the efforts to affordable low-income public housing in the region. Presented below are the question asked and the results as collected

What level of impact do you think the following factors could make the overall output success in the effort to affordable federal low-income public housing provision in the region when they are improved?

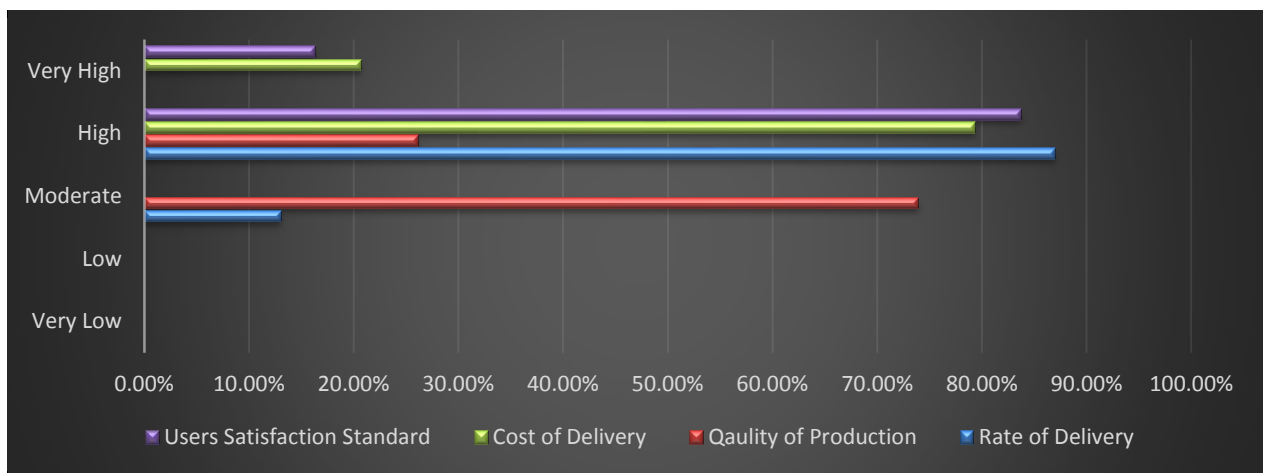


Figure 22: Factor Impact on the Overall Output Success

Therefore, on the issue linking Rate of Production, about 13.04% of those who responded confirmed that rate of production can moderately impact on overall implementation success output; while a total of 86.96% suggested that it will profoundly impact on the overall success output.

For Quality of Production, 73.91% percent advised that it could have a moderate level of impact on the overall output success of policy implementation, while 26.09% said it would have a high level of impact on overall success output.

For Cost of Production, a total of 100% of those who responded suggested that cost of delivery could have a high level of impact on the overall output success of low-income public housing implementation in the region.

Furthermore, on the issues relating User Satisfaction Standard, a total of 100% of those who responded suggested that it could have a high level of impact on overall success output of low-income public housing policy implementation in the region.

Therefore, with the data results presented above in figure 22, it suggests respondent’s agreement on the level of impact the identified factors could make on the overall output. It, therefore, justified that if these factors are properly managed, it could positively influence the system.

4.17. Criterion to Measure Project Output Success

This section sorted the opinion of participants to identify suitable criteria from the highlighted criterions in figure 23 below through which policy implementation output could be judged successful. Presented below are the question asked and the result as collected.

How best do you think low-income public housing policy implementation output could be judged effective and successful in the region considering the criterion below?

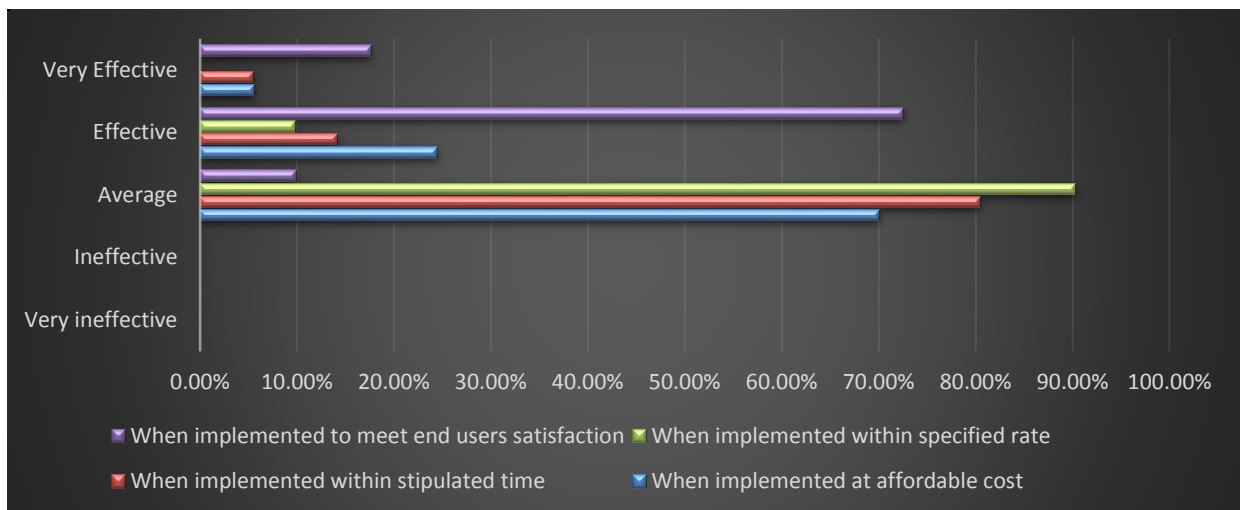


Figure 23: Criteria to Measure Project Output Success

As highlighted from the findings in figure 23 above, 70% of respondents assessed the criterion relating to when affordable low-income public housing policy is implemented within affordable cost as averagely effective to measure implementation output success, while a total of 30% said it is effective.

On the criterion relating to when affordable low-income housing policy is implemented within stipulated time, 80.43% considered it to be averagely effective as the criterion to measure project

output success, while a total of 19.56% of those who responded suggested that it an effective criterion to measure project output success.

On the criterion relating to when affordable low-income public housing policy is implemented within specified rate, 90.22% of respondents assessed it to be averagely effective while a total of 9.78% suggested that it is effective.

On the criterion relating to when affordable low-income housing policy is implemented to meet end user's satisfaction, about 9.89% of those who responded said it is average effective, while a total of 90.1% of those who responded suggested it to be an effective criterion to judge implementation output success of affordable low-income public housing policy implementation in the region.

Therefore, looking closely at the results from the data presented in figure 23 above, it thus suggests that in respondent's opinion, the criterion which they considered the most suitable to measure policy implementation success in the region is when low-income public housing policy is implemented to meet end user's satisfaction having been rated higher with about 90.1% of respondents affirming its effectiveness.

4.18. Assessment of Government Overall Performance in low-income Public Housing Provision

In this section, the opinion of respondents was sorted to assess the performance of past and present government in the implementation of low-income public housing policy in the region. That was done to evaluate the effectiveness of government effort toward the implementation of low-income federal public housing policies in the region. Presented below is the question asked and the results as collected.

How do you rate the overall performance of government in the area of the implementation of affordable low-income public housing policies in the region?

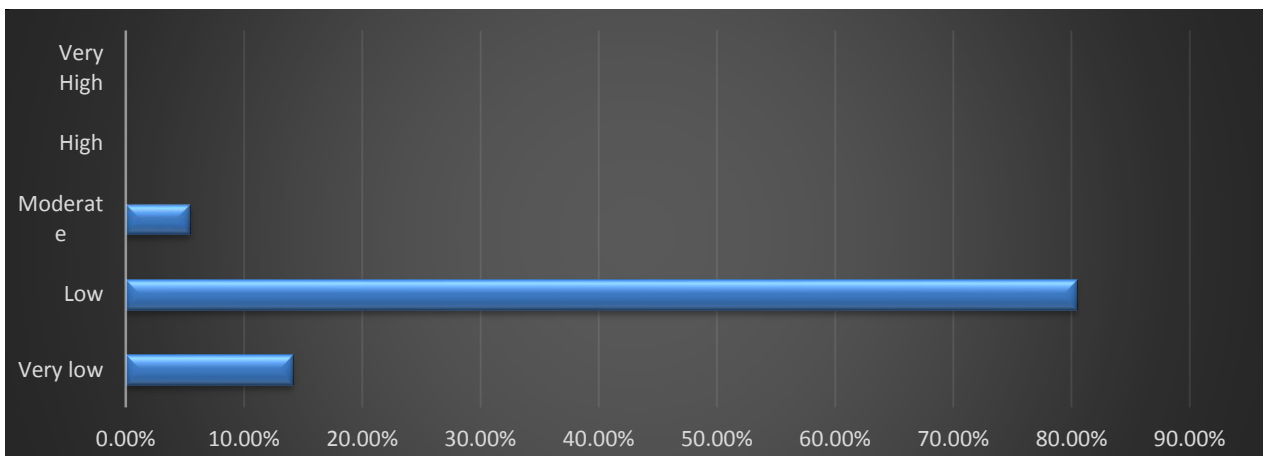


Figure 24: Government Overall Performance in low-income Public Housing Provision

Figure 24 above highlights the impact assessment according to respondent's opinion.

For the overall performance of government in the area of the implementation of affordable low-income public housing policies in the region, about 14.13% affirmed that the level of impact made by government over the years is very low, while about 80.43% of respondents stated that government effort is low, and 5.43% of those who responded also suggested that government effort in the area of implementing low-income public housing in the region could be considered moderate.

Therefore, from the results of the data presented above in figure 24, it suggests that government performance in the effort to implement affordable low-income federal public housing policy in the region is low and need to be improved to arrest the worsening housing situation of the focused group in the region

4.19. Data map of the themes which emerged from quantitative data

Presented in Figure 25 below is the data map are the factors which emerged as themes from this quantitative study as the major factors/variables limiting implementation success. Seven major bundled themes/factors were identified such as Management factors, Location factors, Inspection factors, Output factors, Distribution and Allocation factors, Stakeholders factors, Strategy Evaluation factors and Feedback factors. These factors represent the themes which would be further explained with qualitative study for authentication and to increase credibility, validity, and reliability.

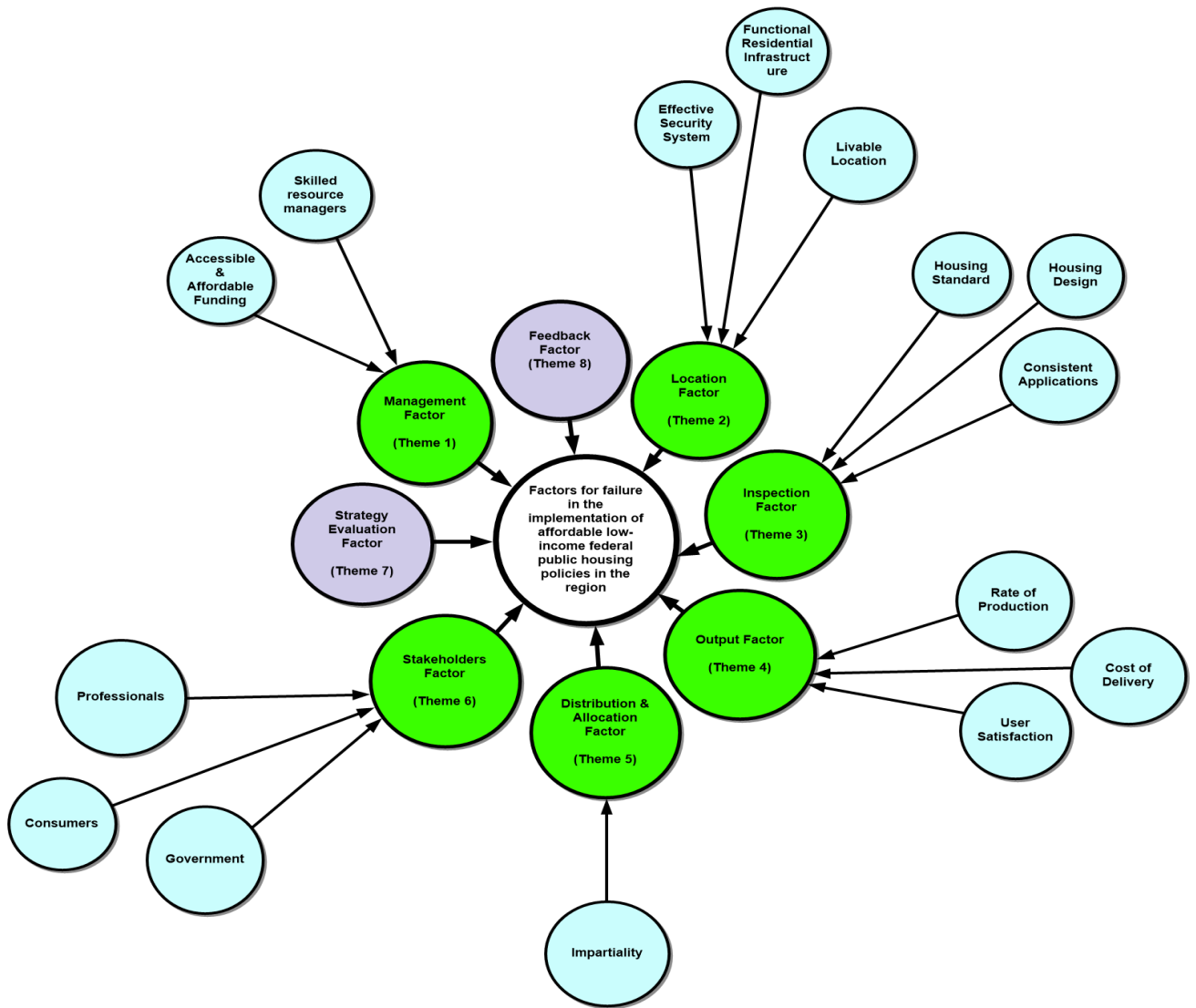


Figure 25: Quantitative Data Map

4.20. Summary and Links

The objective of this chapter is to primarily identify the factors for failure in the implementation of affordable low-income federal public housing in South-South region of Nigeria. Therefore, based on key findings from Chapter two of this study, a questionnaire was designed and key issues identified were captured for professional input through an interview.

Thus, the data map presented in figure 25 of chapter 4 gave a clearer summary of the findings of this quantitative study section.

However, following the research questions and objectives respectively, the quantitative findings partially addressed key research questions 1, 2, & 3 and research objective 1,2, & 3 (see subsection 1.5.2 & 1.5.3 in chapter 1), which will be further explained in qualitative study for in-depth answers considering the research strategy and philosophical stance adopted for this study. Furthermore, research question (4&5) and research objective (4&5) will be given answers in subsequent chapters. Therefore, the next chapter presents qualitative findings.

5.1. Introduction

The findings from the quantitative study conducted were presented and discussed in chapter 4. Research questions 1, 2, & 3 were partially answered by the quantitative results (see subsection 1.5.2 in chapter 1). Therefore, following the results received from the quantitative data, an instrument for qualitative data collection was developed in accordance with the mixed method research strategy adopted, a process where quantitative data was first collected, and its results were used to develop qualitative data collection instrument to enhance data credibility and in-depth professional input (see appendix 4 for the guideline for semi-structured interview). Thus, the details of the results presented in this chapter present the proficient opinions of the professionals in this field on the issues raised quantitatively which is the identified factors for the failure in the implementation of affordable low-income federal public housing in the region. However, a pilot study was first conducted to assess the instrument of data collection; presented in the next section are the impacts of the pilot study followed by the presentation of qualitative data results.

5.2. Impact of Pilot Study on Qualitative Data Collection Instrument

The guideline for the interview was piloted; three selected professionals in the field who are also experienced in the low-income public housing sector in the region were consulted. They were selected for their professionalism, academic and practical experience on the phenomenon studied. The outcome of the pilot study suggested provided the basis to check for clarity in the questions posed and, by so doing, assessed the relevance of the questions based on the aim, objectives, and questions posed by this research.

5.2.1. Semi-structured Interview

Interview guidelines were developed to authenticate respondent's opinions based on the issues identified from the literature reviewed, and the themes which emerged from the results of the quantitative phase of the study to attract in-depth answers which could further enhance data reliability to help the researcher give a solution to the problem researched. Therefore, face to face semi-structured interview was conducted on identified participants who were selected from the

professional organisations operating as contractors with the Federal Housing Authorities in the region on low-income public housing provision, who also gave their consent earlier to participate in the study. However, whereby participants were not comfortably available for face to face method, interviews were administered electronically with the help of skype and telephone services.

Therefore, the interviews were orderly administered in the English language on six respondents. The transcript from interviews was later coded into concepts and themes for presentation. However, Appendix 4 highlights the guidelines used for the semi-structured interview.

Nevertheless, the researcher stopped further administration of interviews after it became obvious that theoretical saturation was reached, and when new ideas were no longer emerging from subsequent interviews.

Thus, from the interview transcript which was deductively coded, and analysed with conceptual content analysis, the summaries of the core themes which emerged are presented in the table 18 below

However, interviewee 1, 2,3,4,5 and 6 were the codes used to identify the six participants who participated in this qualitative data collection in lines with the ethical provision and data security.

5.3. Presentation of Findings

Presented in table 18 below are the identified factors responsible for the failure in the implementation of affordable low-income public housing policies in the region arranged in themes for easy explanation. Nine major themes emerged ranging from management factors, location factors, inspection factors, output success factors, distribution and allocation factors, evaluation factors, stakeholder's factors, feedback factors, and availability and affordability measurement.

Table 18: Emergent Themes for Qualitative Data Collection

<p>Management Factors</p> <ul style="list-style-type: none"> • Accessible and Affordable Funding • Effective Success Criterion • Skilled Resource Managers 	<p>Location Factors</p> <ul style="list-style-type: none"> • Effective Security System • Functional Residential Infrastructure • Livable Locations 	<p>Inspection Factors</p> <ul style="list-style-type: none"> • Consistent Application • Housing Design • Housing Standard
<p>Output Success Factors</p> <ul style="list-style-type: none"> • Delivered at Affordable Cost • Delivered at Approved Quantity • Delivered to Meet End Users Satisfaction 	<p>Distribution and Allocation Factors</p> <ul style="list-style-type: none"> • Impartiality • Justice • Fairness 	<p>Strategy Evaluation Factors</p> <ul style="list-style-type: none"> • SWOT Analysis • Appraisal of Strategy • Check and Balances • Performance Enhancement
<p>Stakeholders Factors</p> <ul style="list-style-type: none"> • Developers • Investors • Policy Implementers • Policy Makers • Target Beneficiaries 	<p>Feedback Factors</p> <ul style="list-style-type: none"> • Government • Stakeholders 	<p>Availability and Affordability Measurement</p> <ul style="list-style-type: none"> A. Affordability <ul style="list-style-type: none"> • Fairly Affordable • Unaffordable • Very Poor B. Availability <ul style="list-style-type: none"> • Fair • Poor • Unavailable

The following sections below presents the results of the qualitative data analysis following the themes/concepts that emerged quantitatively.

5.4. Management Factors

It was identified that lack of the following factors was responsible for management failure in the implementation of low-income public housing policy in the region.

- Skilled Resource Managers
- Effective Success Criterion
- Accessible and Affordable Funding

Therefore, in response to the question that sorted respondent's opinions on *their assessment of government efforts to manage the successful implementation of affordable federal low-income public housing policies in the region*, those who participated responded as presented in the following subsections:

5.4.1. Skilled Resource Managers

Interviewee 1 suggested as follows;

"....in the area of implementation management, government has not yet made a remarkable progress due to unskilled managers, poor and corrupt employment strategy in place. They should make sure they employ skilled professionals who are grounded in managerial skills...."

He further suggested that,

".... government should also put together a great management team who can professionally understand policy implementation processes and further explore their management skills and experience to achieve success in the system. They should put good management structures in place because good policies can yield poor results if the managers are unskillful...."

However, Interviewee 2 agreed by exposing that;

"..... The government has performed poorly in managing implementation because there are many uneducated men and women sitting on top of the affairs who lack the expertise required to run the system successfully. The government must also make sure that they stop the ethnicity and religiosity which is linked to employing unskilled manpower in the system. Moreover, a fight against corruption is a fight to stabilize the system for effectiveness...."

Interviewee 3 also agreed, and suggested that;

".... government should employ more skilled professionals into the system, those who can contribute strategic management skills effective enough to pave the way for a successful public housing sector...."

Interviewee 6 also agrees and suggested that;

".... government should improve the skills of those employed for implementation management through adequate, relevant professional training to position them for efficient results...."

The above suggestions from respondents advise that government need to look into implementation management especially from the angle of who could be employed, and what skill they are bringing to the system. In respondent's opinions, those employed to manage the implementation of affordable low-income federal public housing in the region are in majority men and women who lack the required professional skills to effectively drive success in the sector.

5.4.2. Effective Success Criteria

Relating to effective success criterion, Interviewee 6 suggested that;

".... the overall success attained during the implementation of affordable low-income federal housing policy in the region defeat the guiding factors which could be used to evaluate project success, because the design, quality and quantity of housing delivered are always in poor shape, which further proved inadequate management...."

However, Interviewee 2 agreed by stating that;

".... due to poor management, the quantity of housing delivered in the region is very low and is not anywhere meeting up with demand, and the beneficiaries are not satisfied due to some prevailing factors especially cost and quality of housing produced...."

While Interviewee 4 suggested that;

“... the overall success assessment of the low-income housing delivered in the region is not good because the number of federal public housing produced under the low-income public housing policies do not satisfy the housing need of the target group who ends up not having access to the housing said to have been produced to enhance their living condition. There is need for evaluation, and to set a standard which could be used to measure policy output effectiveness in the region....”

Thus, from the suggestions presented by respondents in this regard, it points to the need for an effective success criterion in the system which could serve as the scale where by policy implementation success could be measured.

5.4.3. Accessible and Affordable Funding

Funding accessibility and affordability are other issues which emerged under management factor, and Interviewee 3 affirmed in his argument that;

“... finance which is a factor limiting successful implementation and low-income housing delivery in the region is not accessible in the main time. However, availability may be fair being that government is still developing systems to finance low-income public housing in the region even though at a very slow pace. This, therefore, has made affordability very poor because the contractors who are producing low-income public housing in the region are supplying produced low-income housing at a very high cost, and considering the income bracket of the focused group, and also lack cheap finance in the region, the produced housing, therefore, becomes unaffordable and beyond the reach of the focused groups due to very high cost of delivered housing product....”

Moreover, Interviewee 1 agreed and affirmed that;

“... there is very poor provision of finance, and housing subsidies to support the acquisition of low-income public housing in the region is unavailable, which has made affordability ineffective because the produced houses are kept at very unaffordable rate to the point that target beneficiaries cannot afford them due to lack of low-income finance incentives, and this presents a juicy opportunity for private investors in the market who always cash in to acquire these houses for private renting, making it very difficult for the focused groups to access....”

Furthermore, interviewee 6 agreed with respondent 1 in this regard and stated that;

".... over the years, government had embarked on several housing intervention programmes, with the objective of making funding for low-income housing accessible and affordable to the majority of the focused group in all regions of the country including the South-South. But despite the various efforts of government, housing problems particular shortage and affordability persist in the region especially within the low-income group due to funding inadequacy. Therefore, I suggest that lack of good funding system played a major part in the implementation failure seen in the region so far...."

Therefore, going by what was identified from the opinions of respondents who participated in this regard, it thus suggests that poor finance system contributed majorly to the poor accessibility, availability, and affordability of low-income federal public housing in the region.

5.5. Location Factors

The location was identified as another factor hindering the successful implementation of affordable low-income federal housing policy in the region (See subsection 2.21.3 in chapter 2 and 7.2.3 in chapter 7; and table 16 in chapter 4). Furthermore, lack of the following factors was identified as the major barrier for project locations;

- Livable Location
- Effective Security System
- Functional Residential Infrastructure

Therefore, in response to the question which sorted the opinion of respondents on *how they think the government has performed in selecting the location for low-income public housing projects in the region*, a majority of those who responded suggested that government has performed poorly in their choice for low-income public housing project location. Presented in the following subsections are participant's responds.

5.5.1. Livable Locations

From literature and the opinion of interview respondents, it cannot be disputed the importance of location in the success of public housing project, locations as suggested, also play a huge role in the overall success of a given affordable low-income public housing programme especially when the area is livable with all residential infrastructure provided.

Therefore, in this regard, interviewee 3 highlighted that;

“.... over the decades, government has not gotten it right in the area of locating low-income public housing in the region, they have always provided what they thought is good without the input of the focused group, and most of the low-income houses supplied in the region are within unlivable locations considering security, road network, water, electricity, shopping facilities, educational facilities, religious facilities, transportation facilities and needed infrastructure which can make life easy....”

This, therefore, suggests that livable location is important in the success of the implementation of low-income public housing projects, and an attractive project location will also attract a greater number of participation from the beneficiary groups. Thus, it can be agreed based on respondent's suggestions that poor project locations have always contributed to the ineffectiveness seen in policy implementation in the region.

5.5.2. Effective Security System

Security is another big issue especially in the region, and locating low-income public housing demands a proper look at security.

Therefore, on security, interviewee 6 agreed that;

“.... the location for low-income projects has always been selected without reflection on security and residential infrastructure because they are assumed to be houses built for poor voiceless people who have no right to complain....”

He further suggested that;

“.... security should be taken very seriously by government who is expected to locate low-income housing projects in areas with good security system and working residential infrastructures because poor siting played a part in implementation failure because government has mostly located low-income public houses in areas where beneficiaries found very insecure and dangerous to live due to security lapses, and in turn refused to participate. Project sites should be prepared in advance and be adequately equipped with basic residential infrastructure....”

The contribution made by the participant above reflected the clear position of the housing struggle of the focused group in the region, especially regarding location. Most people in the low-income group prefer to live in the slum closer to residential infrastructure where they have also built a community of comfort than to be relocated in areas where there is no working

infrastructure or good security system. However, many low-income public housing projects which are poorly located has always been ignored and abandoned with no one living in them due to issues arising from a poor location.

5.5.3. Functional Residential Infrastructure

Residential infrastructure as identified is another factor to deal with for a successful implementation of low-income public housing policies, therefore, relating to this, interviewee 4 suggested that;

“..... the majority of low-income public housing provided in the region are in locations with poor and dilapidated residential infrastructures with bad security history, and considering the security situation in the region, majority of the low-income groups finds it very difficult to participate due to the fear of being harm living in such secluded locations.....”

He further advised that;

“.... government should always conduct proper location assessment before they can go on with the development of low-income federal public housing projects in the region to avoid waste and increase attractiveness. Low-income public housing should not be sited in areas which lack government attention regarding adequate infrastructural provision and maintenance....”

Therefore, from the suggestions of the above respondent, it denotes that most perceived implementation failure in the system is due to poor functional residential infrastructure in areas where low-income public housings are located. This, therefore, suggests that government should make efforts to reassess their system on choice for project locations

5.6. Inspection Factors

Project Inspection was also identified as a factor limiting implementation success (see more highlights in subsection 7.2.5 in chapter 7 and table 16 in chapter 4). Lacks of inspection to monitor the following factors were identified as the reason for the ineffectiveness seen over the years in project inspection;

- Consistent Application
- Housing Design
- Housing Standard

In the opinion of respondents who answered the questions based on the issues highlighted above regarding project inspection, their suggestions were highlighted in the following subsections.

5.6.1. Design

Thus, on the issues regarding project design, interviewee 6 suggested that;

".... most project inspections conducted in many affordable federal public housing project sites in the region are conducted in ways which ignored to pay proper attention to design and quality of projects being delivered because contractors most times bribe their ways through some corrupt inspectors ahead of project inspection. Therefore, some inspectors mostly turn up on project sites just to keep records and fulfill all righteousness without properly conducting the required inspection...."

Therefore, as suggested by the above respondent, project design is not checked properly to assess if what is being delivered on the site is in agreement with what is on contract specification, which is a huge blow to the system and stood as a barrier to implementation success.

5.6.2. Housing Standard

On the issue relating to quality, interviewee 5 agreed that;

".... due to the corruption ravaging the system, some contractors have always resorted to bribing their ways to deliver substandard low-income houses due to government ineffectiveness and lack of interest for thorough project inspection...."

Therefore, the above suggestion agreed with the highlights in subsection 7.2.4 in chapter 7 regarding the quality of housing delivered, which suggested that some corrupt contractors play shady deals with officials from regulatory authorities to deliver housing which normally should not be accepted in a situation where inspection is properly conducted. Therefore, based on this finding regarding housing quality, there is need to identify a better strategy which could positively improve the approach to project inspection.

5.6.3. Corruption and Consistent Application

Corruption was also identified as one major factor limiting successful implementation of affordable low-income federal public housing in the region.

Therefore, on the issue of corrupt practices, interviewee 1 suggested that;

".... government has not performed effectively in the area of project inspection due to the corruption is seen in the system where supposed project inspectors are always bribed to avoid strict inspection based on agreed contract standards...."

He further explained that

".... in the process of implementing low-income federal public housing policies in the region, what is said and signed on paper is not what is seen on ground on completion due to high level of corruption and inconsistency in the system...."

Thus, the above suggestion from respondent one further exposed the level of corruption in the system which suggests the need for government to focus her effort on dealing with the issue of corruption in the system to reduce its negative impact on the efforts for a successful implementation of low-income federal public housing policies in the region.

5.7. Output Success Factors

The overall output success of the low-income public housing delivered in the region was also identified as one of the factors hindering policy implementation success, (see subsection 7.2.5 in chapter 7). Therefore, it was identified that lack of the following factors contributed to the ineffectiveness seen in overall project output success;

- Project Delivery at Affordable Cost
- Project Delivery at Approved Quantity
- Project Delivered to Meet End-Users Satisfaction

Therefore, in responds to the question which sorted respondent's opinion on *how they rate government output success to the provision of affordable low-income public housing in the region through policy implementation*, those who responded suggested as presented in the subsections below.

5.7.1. Delivery at Approved Quantity

Demand and supply have always been a reoccurring issue in the efforts for the effective provision of affordable low-income public housing in many developing nations, and it is also playing a huge role in the housing situation in Nigeria, especially in the South-South region. The level of

housing demand coming from the focused group has never been met with the quantity of housing supplied. However, on this issue, interviewee 3 affirmed that;

".... Looking at the region for the time being, her cities are decorated with slums at all corners, and most of her low-income groups are crying in pain as they are daily seen in the cities as squatters and street sleepers of the region. There is also very few presence of federal low-income public housing projects being developed in the region comparing other regions in the country which already signified poor performance on the side of government. Therefore, it is either the government was reaped off by corrupt officials of the developmental funds meant for low-income housing in the region, or that the government has little interest in developing the region in regards to low-income housing...."

He further confirmed that;

"....in overall, output success is rated poor because the quantity and quality of housing produced do not always meet up with the standard of what is specified on policy document. Therefore, if government can always monitor quantity of housing delivered, it can reduce the pressure seen between demand and supply of low-income federal public housing in the region...."

The government has always promised to meet housing demand through the quantity of housing supplied but has always failed in the task of delivering what they promised, and this has resulted in slum situation and street sleeping in the region by the focused group. Therefore, if the government can deliver the recommended quantity of housing through implementation, it can efficiently improve the overall output success of low-income public housing policy implementation.

5.7.2. Delivery at Affordable Cost

The Cost of the supplied low-income federal public housing in the region was also identified as a factor hindering the overall output success. Because, the majority of the times, the houses produced for the low-income individuals end up in the hands of higher income groups and some private investors because the cost of delivery is not affordable for those in focus.

Therefore, in relating to this, interviewee 4 agreed and confirmed that;

".... output has not been good because the housing produced are not delivered at an affordable cost, which made it difficult to improve the housing condition of the focused group in the region,

an evidence which suggests that past government's effort in regards to the implementation of low-income federal housing in the region is unsuccessful....”.

Interviewee 6 also agreed and affirmed that;

“.... output is poorly delivered with the injustices seen in cost of delivery and system of allocation which always dissatisfies the benefiting groups. Government inability to provide good system to monitor distribution of subsidy to enable housing acquisition by the low-income group in the region is also playing huge roll to hinder overall output success....”

Therefore, with the professional opinions of the two respondents above on cost of delivery, it suggests that cost of delivery also played a part in limiting output success effectiveness. Thus, if the government can make efforts for low-income federal public housing to be delivered at an affordable cost in the region, it will aid the attainment of an excellent output success and improve participation. Because cost of low-income housing can weaken the desire of the focused group from participating in low-income housing programmes, especially when there are no finance incentives provided by government to back up acquisition. And when the housing meant for the low-income groups ends in the hands of the upper-income groups due to unaffordability, the housing condition of the focused groups will remain the same if not worst.

5.7.3. Delivered to Meet End-Users Satisfaction

End user's satisfaction was identified as a factor which could enable or disable output success. Therefore, if users are satisfied with the quality, quantity, and design of housing supplied, it will improve the overall effectiveness of the implemented policy in the region. Thus, on the issue of end user's satisfaction, interviewee one agreed and confirmed that;

".... the overall success assessment is not good because the crop of public housing produced under the low-income federal public housing policies does not satisfy the expectation of the focused group both in quality, quantity, and cost of delivery. This has somehow contributed to the hindrances they see toward accessing a decent housing product in the region...."

However, interviewee 3 argued that;

“.... output can be said to be fairly successful based on quality and quantity of low-income federal public housing produced especially in parts of the northern region, but in the South-South region where it bites harder, it has not been fair based on the living condition of the focused

group in the region. Even with their housing struggle, the little federal housing provided does not satisfy their prospect considering demand....”

He further advised that;

“.... if government can deliver housing in such a way to satisfy end user’s expectation, it will encourage their overall participation and in turn improve output success of the implemented low-income federal housing policies....”

Furthermore, interviewee 5 highlighted that;

“.... effective success factors which always examines the quality, quantity, and cost of the housing produced has not been achieved by government considering what is outputted on the ground. Quantity of housing is not consistent compared to output expectation, quality is very poor, allocation is also not justifiable and beneficiaries are not happy at the end....”

Thus, with respondent's opinions highlighted above, it exposed that end user's satisfaction is one factor which government should also focus on in their efforts to provide low-income housing, and could be used to measure output success performance of the implementation of low-income federal public housing in the region. End user's satisfaction encompasses the affordability of the houses delivered, quality and quantity of housing delivered, and the location, security and residential infrastructure in the area where housing is delivered. Therefore, if end users, who are the low-income groups in the region in this context, could be satisfied with the low-income federal public housing delivered, it can effectively enhance programme output success.

5.8. Distribution & Allocation Factors

It was identified that the method of distribution and allocation of the supplied low-income federal public housing also contributed to policy implementation failure in the region. Therefore, from the opinion of participants, it was suggested that lack of the following factors in the system is the major reason for the ineffectiveness seen in the distribution and allocation of public housing in the region.

- Impartiality
- Justice
- Fairness

Thus, responding to the question which sorted respondent's opinions on *how they think the government has done regarding distribution and allocation of produced low-income public housing in the region*, those who responded suggested as highlighted in the following subsections below.

5.8.1. Justice and Fairness

Injustice and unfair practices from officials have been characterized as two major factors hindering a successful federal low-income public housing distribution and allocation in the region. The method of allocation used in the past to deliver the houses produced is suggested to be unjustifiably unfair. Government's distribution and allocation system were suggested to have always worked against the theories of distributive justice and public interest economic theories as provided.

Therefore, relating to this, interviewee 5 agreed and confirmed that;

".... government method for distributing and allocating the produced housing in the region is full of corruption and all injustices anyone can imagine. Housing meant for the low-income groups ends up in the investment portfolios of the political elites and those of higher-income class...."

On the issue relating to Fairness, interviewee 2 suggested that;

".... there is no other way to say something is unfair but to reflect the method in which low-income public housing are distributed and allocated in the region...."

The above suggestions from respondents, therefore, justified the need for government to look through her system of distributing low-income public housing products to make changes which could improve the system; because, for any allocation system to work efficiently, there is the need for it to accommodate justice and fairness.

5.8.2. Impartiality

The Partiality from political interference is another factor which was identified as a factor limiting distribution success. It was suggested that politicians use their influences and position to disrupt the efficient distribution of producing low-income public housing in the region.

Therefore, in this regard, interviewee 6 argued that;

".... the Nigerian federal public housing sector is full of men and women who are attracted to the system for political reasons. They are there representing the interest of their political masters...."

Furthermore, interviewee 4 agreed and also espoused that;

".... the Nigerian public housing sector are full of officials representing certain political interest, they form the majority of the unskilled individuals injected into the system through appointments because they are corrupting the system by taking monetary bribes and leaving majority of the jobs undone. They are the ones creating the loopholes that certain contractors see as opportunities to eat up the system, they also are the group playing major parts in the corrupt practices seen in the illegal allocation of produced low-income public houses to themselves, friends and families for private investments...."

Thus, with the professional opinions of respondents in this regard presented above, the researcher, therefore, argued that for government to get distribution and allocation right, they should first deal with the issues from political interference, because, this formed the majority of the corruption limiting successful allocation of produced low-income public housing and the ineffectiveness seen in policy implementation failures in the region.

5.9. Evaluation Factors

Strategy evaluation is another factor identified which also demands government efforts to identify an effective evaluation technique good enough to improve the strategy employed for policy implementation. It was also identified that the lack of an effective evaluation techniques such as stated below are contributing to policy implementation failure.

- SWOT Analysis
- Appraisal of Strategy
- Checks and Balances
- Performance Enhancement

Past theories suggested that when strategy is constantly evaluated, it creates room for the required corrections to enable effectively. Policy implementation mistakes are mostly discovered during strategy evaluation. Therefore, professionals approached for qualitative data were also asked to identify an effective strategy evaluation technique(s) as highlighted in the subsections below.

Therefore, on the question which sorted respondent's opinion on *how well they think the government has done regarding the evaluation of strategies they have used for implementation of low-income federal public housing policies in the region*, participants responded as follows;

Relating to strategy evaluation, interviewee 1 presented that;

".... government has not done better in strategy evaluation because the same system which failed to successfully deliver past programmes is still in use for subsequent programmes to this present...."

While interviewees 2, 3,4and 5 suggested that;

".... government has done very poorly in strategy evaluation because the system is still producing failed results...."

Furthermore, interviewee 6 suggested that;

".... government may have done something in the past to reposition their strategy through evaluative feedbacks, but the corruption in the system did not allow the implementation of the feedback received from strategy valuation..."

Therefore, respondent's suggestions presented above denotes the need for an effective evaluation method in the system which can enhance strategy performance to promote implementation success.

5.9.1. SWOT Analysis

Under evaluation factors, SWOT analysis was identified as an approach for strategy evaluation.

Therefore, responding to the question which sorted the opinion of participants on *what better evaluation method do they think could be explored to enhance strategy performance*.

In this context, interviewee 1 suggested that;

".... SWOT analysis, strategy valuation, corrective amendment, and performance enhancement could be a better option to assessing strategy performance...."

Also on evaluation factors, interviewee 3 agreed and suggested that;

“.... SWOT analysis and continuous strategy appraisal could also be an option to evaluate and validate strategy effectiveness....”

Furthermore, interviewee 6 suggested that;

“.... to improve the system for better performance, government should always evaluate, repair and reposition their strategy for effective performance....”

Therefore, looking at all the suggestions made by respondents in this regard, majority of them advised SWOT analysis as a better option for system evaluation, government is therefore advised always to conduct a SWOT analysis on the system used to implement affordable low-income public housing policies in the region to reassess its strength, weaknesses, opportunities, and threats, then make amendment and corrections as required. With this process, implementation mistakes could be discovered early and effectively corrected to improve the strategy before next implementation season.

5.10. Stakeholders Factors

Stakeholders were suggested to have under participated in policy implementation processes, and were identified as one factor hindering policy implementation success. Therefore, the absent of the following factors were suggested to have played part in implementation failure.

- Developers
- Investors
- Policy Implementation
- Policy makers
- Target Beneficiaries

Therefore, on the question which sorted the opinion of respondents on *who they think can play stakeholder's role in the process of the implementation of low-income federal public housing policies in the region*, those who participated provided as follows;

5.10.1. Policy Makers and Policy Implementers

The government was identified as a very important factor for a successful stakeholder's forum in a given project. Respondents identified government input as needful in the efforts to implement affordable public housing in the region.

Therefore, in regards to this, interviewee 1 suggested that;

“.... for checks and balances, the choice of stakeholders in every given project should reflect all interest groups representing all participants with interest in the success of a given project. Therefore, in a federal low-income public housing project implementation, government agencies in charge of policy and project implementation; representative of state housing authority where project is located; representatives of the targeted groups; representatives of developers/contractors handling the project; and the representatives of the investor organizations in partnership with government to fund the project being implemented....”

Also, interviewee two agreed by suggesting that;

“.... everyone playing important role in a given project should be considered a stakeholder. Therefore, the government as policy implementers and the developers who play the professional roles, plus the investors who provided funds and required partnership with the government should be enrolled as stakeholders. Also, other interest groups like representatives of communities where project is located, and the project beneficiaries should also be included as stakeholders for project success and effectiveness....”

Furthermore, interviewee four also agreed and said;

“.... first, government is a major stakeholder in the public housing sector, then all partners working together for successful delivery of the programme also share same platform as stakeholders with government....”

The above highlights from participants suggest that government and all agencies playing roles in a given project for successful delivery are important subjects and should be treated as stakeholders.

5.10.2. Developers and Investors

Developers and investors were also identified as important factors for a successful stakeholder's consultation.

Therefore, interviewee 3 agreed that;

".... there is no particular way to identify stakeholders than to identify those with roles and interest in a given project. Stakeholders are the role players and opinion groups whose interests reflect in a given project. Development and investment organisations with government agencies in charge can play a core role to gather all these opinions to form the forum for stakeholder's consultation...."

Interviewee 5 also agreed and suggested that;

".... all those with common interest in a given project should be identified as stakeholders, especially project contractors, and investors but allowing government to play the center and coordinating role...."

Above suggestions from participants promotes the need for developers and investors to play a part in the stakeholder's consultation for the implementation of affordable low-income federal public housing in the region.

5.10.3. Target Beneficiaries

As identified, target beneficiaries also emerged as an important factor for the success of project stakeholder's consultation.

Therefore, in this regard, interviewee 6 suggested that;

".... Stakeholders should reflect all interest opinion for the success of a given project, and especially, a low-income housing project should identify and accommodate the representatives of the low-income groups as part of the stakeholders. For effectiveness, government alone should not form the quorum for stakeholders in a low-income housing project...."

Therefore, the above submission from interviewee 6 suggests the need for the inclusion of target beneficiaries in the stakeholder's consultation on issues regarding the implementation of public housing policy. Because their involvement can create room for the required good practice as suggested by professionals to table view to the appropriate authorities on issues bothering on

their housing condition and contribute to its solution. The government is therefore suggested to always accommodate target beneficiaries on issues bothering affordable housing provision in the region.

5.11. Feedback

Feedback management was also identified as a factor which could either hinder or enable evaluation effectiveness in programme implementation. It is also seen as a tool for correcting implementation mistakes as identified in table 17 in chapter 4 and subsection 7.2.8 in chapter 7. Thus, it was identified that the feedback system could be improved with the input from the participation of the following identified groups;

- Government
- Stakeholders

Therefore, on the question which sorted the opinion of respondents on *how best they think feedback from evaluation could better be handled*, those who responded suggested as highlighted in subsections 5.11.1 and 5.11.2 below.

5.11.1. Stakeholder

On stakeholders, interviewee 1 suggested that;

“.... feedbacks are very important in every project implementation and should not be played down on. It is also wrong for the government to develop policy, introduce a strategy for implementation and at the same time be the one to file and address feedbacks. All stakeholders involved in every given project should play a part in identifying implementation gray areas through feedbacks, and should also make an input by contributing to in their resolution....”

Interviewee 4 also agreed and suggested that;

“.... feedbacks are good tools for repositioning a system for effective performance; it is a good corrective mechanism for upward improvements in a system where problems could be discovered. Therefore, it must be taken seriously since it will play important role in strategy appraisal and validation. Government alone cannot generate accurate feedback enough to reform the system they established. Other stakeholders who are part of the system should be encouraged to record feedbacks while government agencies stay to coordinate. One of the major

barriers to government success during implementation is that they do not have an effective platform for feedback collection, and that is the reason for repeated mistakes seen in the system used by the government to implement projects in the past. All stakeholders and opinion groups with interest in a given project should participate in feedbacks discussion to table their findings; they should also play part in the forum that will discuss the feedbacks to protect their interest and see that it is implemented for further project effectiveness....”

The above suggestions from the opinions of the identified respondents affirmed that stakeholders should be left to play an upper role in identification and discussion of feedbacks. They also espoused that government input alone may not be sufficient to give the required solution to identified implementation problems through evaluation mechanism. Therefore, the government should create room enough to accommodate all stakeholders in the consultation of the issues regarding implementation feedback.

5.11.2. Government

On government as a stakeholder, interviewee 3 suggested that;

“.... feedback is very necessary to assess the performances of the mechanisms employed in any given project delivery especially that which concerns public housing. Therefore, the government should properly handle feedback with the intention of using it for further project performance enhancement....”

Furthermore, relating to this, interviewee 6 agreed that;

“.... feedback should be taken seriously by all parties and government should take the center lead by making sure all identified issues are properly addressed for system enhancement....”

With the suggestions made above by interviewee 3 and six who advised that government involvement in feedback management can also make an improved impact to effectively reposition the system with suggested evaluation system. Therefore, the government is advised to take an enabling approach to create an all-inclusive platform to improve feedback management which could enable system enhancement and promote required impact for implementation success.

5.12. Availability and Affordability Measurement

Availability and affordability were identified as factors limiting the successful provision of affordable low-income federal public housing in the region as highlighted in section 2.6, and table 10 in chapter 2; and was further confirmed in figure 27 in chapter 4. Thus, presented below are the results which emerged in this regard.

Therefore, in the question which sorted the opinion of respondents on *their general assessment of government performance to providing affordable low-income public housing in the region through policy implementation*; interviewees 1, 3, 5 & 6 assessed by suggesting that;

“.... government has performed poorly in their efforts to providing affordable low-income federal public housing in the region...”

Furthermore, interviewees 2 & 4 suggested that;

“.... even though government has not gotten it all right in their effort to effectively provide low-income federal public housing in the region, they have performed fairly in general...”

Furthermore, on the question which sorted respondent's opinion on *how they rate availability and affordability of low-income federal public housing in the region*; those who responded provided as highlighted in subsections 5.12.1 and 5.12.2 below.

5.12.1. Availability

On availability, interviewee 3 confirmed that;

“.... availability is poor in the sense that the slum situation in the region kept increasing due to limited supply and the harsh living condition of the low-income group....”

Furthermore, on the same issue of availability, interviewee five agreed by stating that;

“.... housing is not made available for the focused group because corrupt system has made it very difficult for the low-income federal public housing produced to get into the hands of those it was produced for....”

This, therefore, suggests that government should improve their effort to making sure that nothing interferes with the allocation of the low-income houses produced. The quantity of housing said to

have provided for the low-income group should be delivered to them without any form of interference.

5.12.2. Affordability

On the issue relating to affordability, interviewees 1,2, 6 suggested that;

“ affordability is very poor.... ”

Interviewee 3 agreed by stating that;

“.... housing is unaffordable because the low-income group in the region are not supported to acquire the produced houses due to production cost which is always fixed beyond their purchasing power.... ”

Furthermore, interviewee 4 suggested that:

“.... even though government has not succeeded to resolve the housing situation of the low-income group in the region, housing could be said to have been made fairly affordable for the low-income group in the region because government has continuously made several attempts to provide low-income housing even though the focused groups have always argued that it is either poorly located or unaffordable to them which has formed the basis why the problem persist.... ”

Therefore, from respondent's suggestions above, it indicate that low-income federal public housing remained unaffordable in the region which justified what was identified in figure 27 of chapter 4. Furthermore, interviewee 4 suggested that housing is fairly affordable for this group. However, fair affordability is not enough justification considering the number of increased street sleeping and slum situation frequently springing up from all corners of the region. Therefore, the government is advised to improve on their efforts to create an efficient system good enough to make housing available and affordable for the low-income group in the region.

5.13. Respondents Recommendation

Respondents recommendations emerged from the question which sorted their opinion on *what other suggestion(s) they think can effectively improve the system to reposition low-income federal public housing sector in the region*; therefore, highlighted below are their recommendations;

Interviewee one who suggested that;

“.... government can do a lot to improve the system, but they must first agree that the system is not effectively delivering as required and that there is need to improve it. They should also be honest in making policies they are willing to implement and not just play politics. They should, therefore; put together a great management team who can professionally understand policy framework and implementation processes, and brings in good management skills and experiences to achieve success in the system. They should also put in place good management structure which could help the professionals in the system effectively drive success because good policies can yield poor results if the structure driving management is ineffective....”

Interviewee 2 recommended that;

“.... government should improve their funding capability by making low-income finance incentives available to the low-income group in the region. They should also focus on employing professional managers to run the system because, even with a good funding system, poor management with so much corruption cannot derive the required success in the sector. Also, there are issues of political interference which reflect the employment of unprofessional and uneducated men and women who lack the expertise required to run the system successfully due to political affiliations and the level of corruption manifesting in the method of employment. The government should also deal with the religious and ethnic segregations in the system which is always seen in the employment of unskilled manpower over the skilled based on religion and ethnic backgrounds. They should also be serious with their fight on corruption because, a fight against the corruption ravaging the system is a fight to salvage and stabilize the system, and reposition it for effectiveness....”

Interviewee 4 also recommended that;

“.... government should reorganize the system and change their delivery approach, they should be more focused to success oriented approaches which are bent on solving the housing problems of the low-income group and not play politics with public housing especially low-income housing. They should monitor and reduce corrupt personnel’s eating up the efforts to reevaluate the system, and also be sincere by showing seriousness through an action driven solution to prove their intention for an improved housing system enough to reduce the housing burden on the low-income groups in the region....”

Interviewee 5 recommended that;

".... government should be attentive and focused on identifying all major factors responsible for failure in policy implementation, and find a suitable means for their solution. Where there are management gaps, the government should fill it with skilled professionals able to do the work. Duties such as public housing implementation should not be seen as a political affair or left in the hands of unprofessional personnel's; it should be left in the hands of professionals with adequate skills. Project locations should also be considered very important to the success of every housing programme especially in the region considering its security volatility; therefore, suitable locations with good residential infrastructures can make a public housing programme more attractive. Furthermore, security being in very fragile state in the region at the moment should also be considered very important in the process of selecting a project location; government should quickly try their best to calm the security situation in the region through adequate policing and grass root consultations so that many unsafe locations can be eased of security alertness. If there can be calm in the security situation in the region, more locations can be very attractive for locating low-income public housing project...."

Furthermore, Interviewee 6 advised that;

".... the method of allocation in the system is severely corrupted and require very urgent reformation for fair sharing and justifiable practices, where officials in the system will no longer have the power to allocate the houses made available for the low-income families in the region to themselves, their families, political affiliates, and friends. They should also make sure that what is agreed on paper in policy framework reflect what is on the ground during delivery regarding design, quality and quantity of housing delivered, and also make sure delivery time is taken seriously to avoid delays which always lead to project abandonment. Government should also find it very important to always consult all stakeholders in the system on matters that require professional input because; government alone cannot effectively give adequate solution to the housing problem of the low-income group in the region...."

5.14. Participants Years of Experience

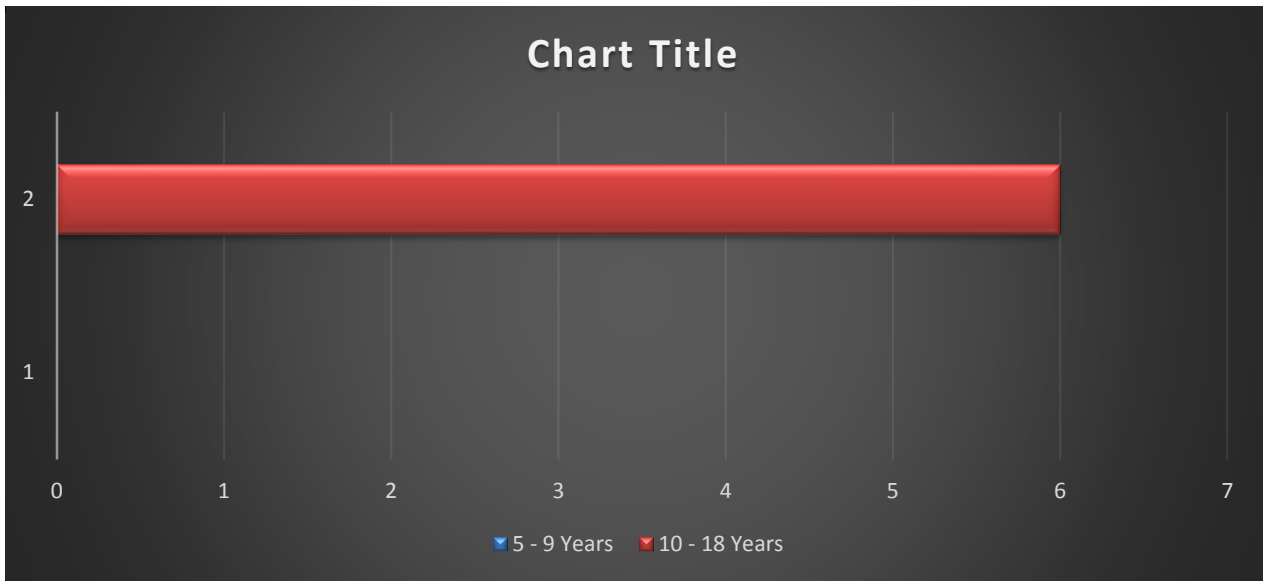


Figure 26: Participants Years of Experience

In figure 26 above, respondent's years of experience were highlighted. It suggested that those who participated in qualitative data collection are men who possessed between 10 and 18 years of professional experience recruited from different organisations who partner with the government as contractors with the federal housing authorities in the region for low-income federal public housing provision. This further justified data reliability reflecting the length of professional experience of those who participated in this process of qualitative data gathering as exposed by the figure above.

5.15. Participants Organisational Role

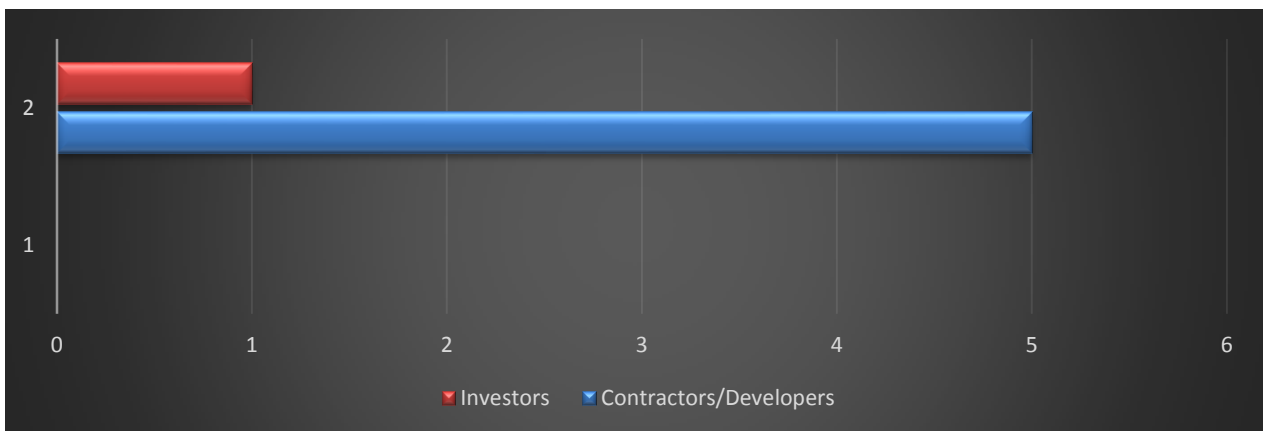


Figure 27: Participants Organizational Role

Figure 27 above suggested that one participant is from investor's organization, while five were selected from contractor's organizations. This is also an indication that the researcher did not just gather data from government officials who may have been biased with information and not truly release detailed answers required as reflected in the system in regards to input and output of low-income federal public housing in the region. Therefore, participant's organizational representation as projected in figure 27 above is also a further justification that data was collected from reliable source, those with in-depth knowledge of the system, its effectiveness and deficiencies; and with the required professional suggestions which could help the researcher give answers to the research questions and the phenomenon being researched.

5.15.1. Summary of Findings:

Presented in the table below is the summary of the identified factors limiting implementation success in the region as suggested by interview participants. In table 19 below are highlighted summary of findings according to the qualitative data results analysed for this study.

Table 19: Summary of Findings

FACTORS	CRITICAL RESPONSES
<p>Management Factors</p> <ul style="list-style-type: none"> • Resource Managers • Success Criteria • Funding 	<ul style="list-style-type: none"> • Lack of skill managers • Absence of formal qualification • Corrupt system of employment • Lack of adequate training • Unattainability of stipulated overall success • Poor Quality of produced housing • High cost of supplied housing • Inaccessibility of the housing produced by focused groups • Poor Funding system • Inaccessible, Unavailable, and Unaffordable Finance
<p>Location Factors</p> <ul style="list-style-type: none"> • Liveable Locations • Security System • Residential Infrastructure 	<ul style="list-style-type: none"> • Low-income housing is sited in poor locations • Poor Security System • Houses located at Insecure Locations • Dilapidated Residential Infrastructure • Lack of adequate maintenance
<p>Inspection Factors</p> <ul style="list-style-type: none"> • Design • Housing Standard • Constant Application 	<ul style="list-style-type: none"> • Inspection pays little or no attention to design • Supplied housing is substandard regarding quality • Lack of the willingness to check corrupt practices and corner cutting
<p>Output Success Factor</p> <ul style="list-style-type: none"> • Approved Quantity • Cost • End User Satisfaction 	<ul style="list-style-type: none"> • Short supply of quantity of housing approved • Housing Delivered are unaffordable • Cost of housing delivered are unjustifiable • Poor User satisfaction in term of cost, quality and quantity
<p>Distribution & Allocation Factors</p> <ul style="list-style-type: none"> • Justice and Fairness • Impartial 	<ul style="list-style-type: none"> • Lack of Justice in the method of Allocation • Unfair and corrupt distribution method • High level of partiality as a result of politicians meddling in the system
<p>Evaluation System</p>	<ul style="list-style-type: none"> • Poor system of strategy evaluation • Continuous use of past failed strategies
<p>Stakeholder Factors</p>	<ul style="list-style-type: none"> • Lack of all-inclusive stakeholder’s system • Poor stakeholder’s representation
<p>Feedback</p>	<ul style="list-style-type: none"> • Unprofessional system of feedback, both in collection and resolution
<p>Availability and Affordability</p> <ul style="list-style-type: none"> • Availability • Affordability 	<ul style="list-style-type: none"> • Availability of low-income public housing in the region is poor • Low-income public housing in the region is not affordable

5.16. Summary and Links

This chapter of the thesis presented the analysis of key findings in order to qualitatively validate emergent themes which were raised from the literature review and quantitative assessment previously done for in-depth answers and professional suggestions which could help the researcher achieve research aim and objectives. These factors were investigated using the appropriate mixed-method methodology as described in chapter 3. Nine major factors emerged ranging from management factors, location factors, inspection factors, output success factors, distribution and allocation factors, evaluation factors, stakeholder's factors, feedbacks, and availability and affordability measurements; and were presented for assessment as identified to six participants who responded to the interview guidelines accordingly. However, it is expected that by addressing the identified factors, it will help the government to improve the system for effective low-income public housing policy implementation in the region. These findings were discussed further in the next chapter which presented the final results and discussions.

CHAPTER 6. DISCUSION OF FINDINGS

6.1. Introduction

This chapter aims to present a comprehensive discussion of the data analyses in chapter 4 and 5. It also established the key findings from the analysis which is summarized following the research questions and research objectives as stated in section 1.5.2 in chapter 1. Furthermore, interviewee 1, 2,3,4,5, and 6 has been agreed to as the codes to capture the opinions of those who participated in the qualitative data phase as presented in chapter 5.

6.2. Research Findings

Following the research questions, key findings emerged from both quantitative and qualitative data collections as the techniques used for primary data collection in this study proposed. However, these results were also linked to the relevant literature findings. As the unit of analysis guiding this study which focused on the factors for failure implementing in the implementation of affordable federal public housing policies for the low-income groups in the south-south region of Nigeria. Presented below are the major factors identified which formed the theme of variables ranging from Management, Location, Inspection, Output Success, Distribution and Allocation, Evaluation, Stakeholders and Feedback Factors (see table 19 in chapter 5, sections 2.19 and 2.22 in chapter 2; and table 16 and 17 in chapter 4; section 5.3 in chapter 5; and sections 7.2 in chapter 7 of this thesis). Thus, presented below are the discussions based on the major findings according to what was identified from the literature reviewed, and the qualitative and quantitative data collected for this study:

6.2.1. Management Factors

The provisions from post independent period of 1960 to date suggested that Nigeria has made enormous efforts to public housing policies to improve the housing sector, especially in the area of low-income public housing provision.

As was reviewed in sections 2.7.2, 2.7.3, 2.7.4, 2.7.5 in chapter 2 of this thesis; policies were made in the past by government to improve the system, but some prevailing factors based on corruption, poor management and administration were a huge problem as identified, limiting government efforts.

Thus, assessing past government efforts through public housing programmes, policies which were likely to yield effective results were made just on paper but were not physically implemented due to incompetence, poor management and government lack of vision to seeing the economic good of a balanced national public housing sector, especially on low-income housing provision. According to Mabogunje (2002) who confirmed this and stated that there is often a wide gap between what is on paper and what is happening on the ground in most Nigerian housing programmes. For example, only 13.3% achievement was recorded in the federal government's housing program in the Third National Development Plan which signified a whopping 86.7% failure. Furthermore, Oniboku (1983) also suggested that the government policies and programs are inconsistent due to the frequent changes of policies with a change of government without proper management assessment of the existing ones, and the existing conventional housing affordability methodologies and indicators with their many limitations need to be improved upon. This suggests that thorough understanding of local realities and context should guide housing policy implementation management.

However, quantitatively, findings suggested that management made a higher degree of contribution in the failure witnessed in the implementation of affordable low-income public housing policies in the region (see table 23 in chapter 4); and this finding agreed with Ikelegbe (2006) who confirmed that most often in Nigeria, housing policies are well and brilliantly formulated but ineffectively managed through implementation by the government. Furthermore, Ozor (2004) also suggested that the failure of public policies to achieve their target goals and objectives, and to ultimately alleviate the problems for which they were designed are usually as a result of the wide gaps between formulated policy goals and the achievement of those goals as a result of ineffective implementation management in almost all facets of public administration in Nigeria.

Moreover, as provided by the findings from the qualitative data collected, interviewee 2 agreed and opened that government has performed poorly in managing implementation because there are many uneducated men and women sitting as top management staffs who lack the expertise required to run the system successfully, he also suggested that government must make sure they stop the ethnicity and religiosity which is linked to employing unskilled manpower against the skilled in the system which is the major issue that gives birth to poor management.

Based on these findings, it could be argued that government has not remained focused on making sure the system brings on board professionals with adequate managerial experience to improve the system.

Therefore, where uninformed folks who lack the professional technique required to improve implementation management are allowed to govern the system, failure is inevitable. This is the situation with the public housing policy implementation management within the region, where the majority of those who are entrusted to manage the system lack effective and managerial professionalism, which in turn created the management loophole and projected the limitations, witnessed in the sector.

However, other factors identified as limiting management performance are a lack of skilled resource managers, effective success criterion and accessible & affordable funding of which when repositioned to perform effectively, could enhance management performance (see figure 32 in chapter 5), these factors are discussed in the subsequent subsections below.

6.2.2. Skilled Resource Managers

Resource management is the process of using organisation's resources in the most efficient way possible. It was identified that some of the resource managers in the system driving implementation management in the region lack the required skills, and for implementation management to yield a good result, it requires skilled resource managers in the system.

From quantitative findings, skilled resource management was identified as one factor hindering management efficiency in the effort toward the achievement of low-income public housing policy implementation success in the area (see table 17 in chapter 4). Factors, as identified by this study, suggests that implementation management lacks skilled managers, which is a barrier to management effectiveness because some of the managers handling management positions among the officials in the sector for the implementation of low-income public housing policies in the region are unskilled.

Therefore, relating to resources managers, findings suggested that the public establishment in Nigeria do not have adequate staff regarding overall numbers, and more importantly, regarding specific areas of professional, technical or managerial competence and expertise as confirmed by Amucheazi, (1980). This according to him becomes counterproductive as it is required that the capabilities of government organisations regarding expertise and skill determine to a large extent,

policy implementation success or failure (Amucheazi, 1980). He further advised that where abilities and skills exist, policies could be confidently formulated with reasonable assurance of their effective implementation. Undeniably, development policies such as public housing have in contemporary times assumed complex and sophisticated dimension that require highly skilled and experienced officials for their effective implementation.

Moreover, according to the finding from the qualitative study conducted for this research, interviewee 6 agreed that in the area of implementation management, the government is yet to make a remarkable progress due to unskilled managers, and corrupt employment system in place. He advised that government should make sure they employ skilled professionals who are grounded in managerial skills to manage the implementation of low-income public housing policy in the region (see section 5.4.1 in chapter 5). This finding, therefore, is in agreement with the suggestion of Ikelegbe, (1996) who affirmed that the public organisation in Nigeria does not indeed have adequate staff regarding overall numbers, more importantly regarding specific areas of professional, technical or managerial competence and expertise.

The absent of the much-needed managerial skills in the system, therefore, has undermined and created huge management gap in the implementation of affordable low-income public housing policy in the region, and as well, limited the focused groups from enjoying an adequate supply of the required quantity and quality of housing product to resolve their housing problem. It is, therefore, worthy to note that the inadequacy of qualified personnel, particularly as it relates to expertise and skilled manpower results in part, from the system of employment which always come against objective, measurable criteria like qualification and professional competence which has contributed immensely to the inadequately skilled professionals in the system.

Mankinde (2005) stated that it is the public organisation that determines the course and speed of policy implementation and how the resources allocated could be used. Technically in Nigeria, it is the public organisations in such as FHA that decides what should be done, how it should be done and who benefits. They translate formulated policies into practical reality. In essence, they bridge the gap between the legislative intent and its fulfillment through implementation. Thus, the more skillfully adequate and effective public organisations become, the more productively repositioned it becomes to the entire nation and all areas of development process especially in the area of affordable low-income public housing provision as suggested by Abah (2010). These findings, therefore, suggest the need for adequate training for governmental officials involved in

the management of the implementation system for an unlimited low-income public housing provision in the region, and also to reduce the barriers limiting management improvement in the sector, government should pay more attention on employing skilled manpower irrespective of political affiliation, religion and ethnicity. This will go a long way to reduce waste and reduce the level of corruption currently ravaging the system and positively reposition it for effectiveness.

6.2.3. Effective Success Criteria

It was established by past researcher's theorems in this study area that project management and post project maintenance has been a huge issue hindering policy implementation success. Therefore, Nigeria needs to develop appropriate pre-and post-project management strategies and to also set effective success criterion in other to properly measure project success. These criteria as defined by Cooke-Davies (2002) are measures by which success or failure of a project could be judged. Furthermore, Lim and Mohamed (1999) also defined success criteria as a set of principles or standards by which success can be judged. Toor and Ogunlana (2009) also suggested the following criteria as an appropriate for measuring project output success: project completion on time, within budget and to specified quality; safety, efficiency, effectiveness, free from defect, meet stakeholders' expectations, and minimal construction disputes and conflicts. However, Sanvido et al. (1992) also proposed the following criteria for measuring project output success, depending on a particular stakeholder's perspectives (client, end user, contractor or consultant). The criteria are, is the project completed on budget, on schedule, and to specified quality; client satisfaction; and end user satisfaction (see subsection 2.21.5 in chapter 2).

However, having identified these factors based on the theorem of past researchers, they were taken further to the field for professional assessment quantitatively; thus, it was further gathered that end-users' satisfaction could play a huge part in determining project output success as identified in figure 23 in chapter 4. This finding suggests that until end-users in this context, who are the low-income group in the region, are satisfied with government efforts in the area of affordable low-income public housing provision, policy implementation may not be judged completely successful.

Therefore, to validate this finding, professional opinions of experienced experts in the field were also sorted qualitatively through interviews, and it was affirmed by interviewee 2 who agreed that due to poor management, the quantity of housing delivered in the region is very low and is not anywhere meeting demand and that the beneficiaries are not satisfied due to some prevailing

factors especially cost and quality of housing produced. Interviewee 4 also agreed and stated that the overall success assessment of the low-income housing delivered in the region is not encouraging because the number of federal public housing produced under the low-income public housing policies do not satisfy the housing need of the target group who end up not having access to the housing originally intended to enhance their living conditions (see subsection 5.4.2 of chapter 5). Therefore, the above finding affirmed that there is a need for re-evaluation of the system, and to set a standard which could be used to measure policy effectiveness in the region in regards to output success.

This research with its findings, therefore, recommends that user-satisfaction could be a better measure to effectively evaluate the level of output success achieved at the end of every policy implementation.

6.2.4. Accessible and Affordable funding

Access to affordable finance was also identified as one other factor hindering success in the public housing sector in Nigeria especially the low-income federal housing sector in the region. As rightly defined by Maclennan & Williams (1990), affordability is concerned with securing some given standard of housing (or different standards) at a price or rent which does not impose, in the eyes of some third party (usually government) an unreasonable burden on household income. However, in the South-South region the case is different where housing finance has become very scarce, and when they are made available, it is expensive to access defeating what Maclennan & Williams suggested in their definition of affordability above. The bank lending capacity does not favour low-income households in Nigeria, especially in the region. As such, Sa-Aadu & Malpezzi (1996) in their findings highlighted that 39% of loans granted in the sector so far are to middle and super income household and this has defeated the implementation of the original policy objective which is to assist the low-income group to possess their own homes through subsidised mortgage loans.

Furthermore, according to the quantitative findings, housing finance, cost, and affordability were all identified as factors hindering implementation success in the region (see figure 18, table 16, and figure 22 in chapter 4). This therefore, suggest that government has done very little in their pursuit to make housing affordable due to lack of adequate funding to deliver low-income housing at a subsidized rate in line with good practice from other developed and developing economies where government effected certain level of change to improve low-income housing

finance through policy implementation (see sections 2.11, 2.14, and 2.15 in chapter 2), which made housing affordable for the low-income of the identified economies.

However, the case is different with Nigeria especially in the region where the few low-income public housings made available for the focused group remained inaccessible due to unavailability of accessible and affordable funding which should have been provided by government as enabling incentive replicating good practice as seen in other developing economies (see sections 2.14 and 2.15 in chapter 2) for the focused groups to easily access good housing.

Furthermore, to affirm these findings, respondent 1 in the qualitative study conducted for this research agreed that there is very inefficient provision of finance and housing subsidies to support the acquisition of low-income public housing in the region, this has made affordability futile because the produced houses are kept at unaffordable rate to the point that target beneficiaries cannot pay for them due to lack of adequate housing finance and other finance incentives, and this loophole presents a juicy opportunity for private investors in the market to cash in and acquire these houses adding to their investment portfolio for private renting, making it very difficult for the focused groups to access (see section 5.4.3 in chapter 5).

Thus, the suggestion of interviewee 1 above agrees with Alao (2009) who provided that it is difficult for a low-income earner to service mortgage loan in Nigeria at such a very high-interest rate, and this affects their living standard.

Therefore, the above findings confirmed the level of urgency needed for government attention in the provision of affordable and accessible funding to enable efficient funding system, to make the acquisition of low-income public houses provided for the focused group in the region easier. This will facilitate government effort toward a successful implementation of low-income public housing policies, and effectively improved overall participation and at last reduce the housing struggle of the focused group in the region.

6.3. Location Factors

Location and housing neighborhood are the social and physical characteristics that affect end user's satisfaction. Housing location will either increase or decrease user's appetite. However, according to Awotona (1988), existing public housing residents in Nigeria have expressed dissatisfaction with their housing because it lacks basic residential infrastructures such as good

roads, schools; refuse disposal systems, transportation system, and availability of places of worship, effective security system, and shopping centers in the neighborhoods. Ozo (1990) also confirmed that in Nigeria, the neighborhood and location of public housing is held high above any success factor with housing programme. It was also identified through literature that location plays a huge part toward implementation success (see sections 2.21.3 in chapter 2, and 7.2.3 in chapter 7).

Thus, location is a very vital factor in the successful implementation of affordable public housing policies especially in the South-South region of its volatile nature regarding security situation and infrastructural decay seen in the region. Furthermore, it was quantitatively identified that project location is one-factor hindering low-income policy implementation success in the region (see tables 16 and 17 in chapter 4). The above findings were also affirmed qualitatively as interviewees agreed that project location requires government attention for a successful low-income public housing provision in the region. They suggest that government should make her locations for low-income public housing attractively livable with the provision of an effective security system, and functional residential infrastructures.

6.3.1. Livable Locations

Livability regarding poor housing locations has always been associated with Nigerian public housing especially with the siting of most low-income public housing programmes in the region. Common sense demands that when housing locations are livable, it becomes attractive and increase the interest of participators. This has somehow been the issue with the low-income public housing provision in the region because governments lack proper planning regarding selecting good project locations to site low-income housing developments. To affirm this, Ogu (1999) agreed that many residential developments, particularly in the suburban localities in Nigeria took place without being preceded by the provision of infrastructure services. This has left these areas with residential environmental quality implications. Ogu's suggestion confirmed the situation with low-income public housing provision in the region as regards project location. Low-income houses are most times located in the areas where participants view as unlivable considering security and infrastructural decays.

However, this finding was further authenticated quantitatively where participants agreed that project location is a barrier considering livability, by their provisions, they suggested that where locations are made livable with residential infrastructures in place, it will positively impact policy

implementation success (see figure 17 in chapter 4). This, therefore, brings this finding in agreement with World Bank (1993) as cited by Ndubueze (2009) suggested that infrastructures should be made available in areas designated for affordable housing projects to avoid its delays in implementation because the provision of residential infrastructure can attract investors and encourage housing development and supply.

This, in other words, means that if affordable low-income project locations are made livable, it will increase the appetite of participants and increase the attractiveness required for more participation. Furthermore, interviewee 3 according to the qualitative data collected for this study agreed with the findings above by affirming that over the decades, government has not gotten it right in the area of locating low-income public housing in the region, they have always provided what they thought is good without the seeking the opinion of the focused group, and most of the low-income houses supplied in the region are within unlivable locations considering security, road network, water, electricity, shopping facilities, educational facilities, religious facilities, transportation facilities and needed infrastructure which can make life easy.

Therefore, with the findings presented above, the unlivable nature of most affordable low-income public housing provided in the region regarding location has played a huge role to the hindrances seen in the successful implementation of affordable low-income public housing policies in the region. It, therefore, suggests the need for government to rethink their pattern in the area of selecting public housing project location to enable increased participation and the overall success of the housing sector under review.

6.3.2. Effective Security System

To enhance Project location, there is the need for an effective security system as literature exposed. It has been identified by past researchers that insecurity stood a barrier to an attractive project location. This is the case in the region where affordable low-income public housing is located in areas with high level of insecurity considering the volatile nature of security in the region. Most low-income public houses in the region are located in areas considered as slum which has been a common factor hindering successful implementation. Ifesanya & Nwokoro (2012) affirmed that living in a slum situation because you are not able to afford a decent home, not that you do not work but because you earn low can be frustrating and later manifest itself to anger, and some angry poor people will always vest their anger on the rich around them which is

one of the reasons security situation in most Nigerian cities is out of hand especially in the south-south region where the poor are not properly provided for.

Furthermore, it could be argued that high level of unemployment, poor education, and racial segregation sometimes combine to create new slums which made the South-South slums areas constitute the most dangerous and crime prone neighborhoods. Chukwudi (2012) also confirmed that slums, in general, are characterized by high crime rates and moral decadence because its dwellers often take revenge in the form of rebellion, due to the socio-economic and the consequent frustration in the slum neighborhood.

Poverty is a multidimensional problem that goes beyond economics to include among other things, social, political, and cultural issues. Scholars have been trying to develop a theoretical approach to poverty and conflict for a long time. Oviasuyi and Uwadiae (2010) highlighted that poverty as a result of lack of human needs lead to reactions that result in conflict. They explained that the human needs theory championed by Burton argues that there are conflict and instability in developing countries because people are denied not only their biological needs but also psychological needs that relate to growth and development. Therefore, the overriding importance of this theory is that it understands that needs, particularly basic needs (such as food, water, shelter, and health), unlike interest, cannot be traded, suppressed, or bargained for, thus any attempt to do this, leads to conflict. Therefore, when the poor are in the majority and have no prospect of ameliorating their condition, they are bound to be restless and seek restitution through violence. No government can hold stability and peace when it is created on a sea of poverty (Oviasuyi and Uwadiae, 2010).

Furthermore, quantitatively, findings according to figure 17 in chapters 4 suggested the importance of effective security system towards a successful policy implementation. It was identified that effective security could play a part in implementation success.

Thus, from the qualitative data collected, interviewee 4 confirmed that considering the security situation in the region, majority of the low-income groups finds it very difficult to participate in most low-income housing programmes due to the fear of being harm living in such secluded locations (see section 5.5.3 in chapter 5). Furthermore, interviewee 6 agreed with his suggestion which advised that security should be taken very seriously by government who is expected to locate low-income housing projects in areas with good security system and functional residential

infrastructures because poor siting played a part in past implementation failures, because government has mostly located low-income public houses in areas where beneficiaries found very insecure and dangerous to live due to security lapses in the region, and in turn refused to participate as highlighted in section 5.5.2 in chapter 5.

Therefore, with the findings stated above, it could be argued that locating low-income public housing in areas where security is viewed ineffective due to the presence of slums is dangerous, and a sign reflecting first degree failure on the side of government, and a limitation to successful implementation of low-income public housing policies in the region. The findings recommended that project sites should be prepared in advance and be equipped with adequate and needed residential infrastructure especially those that could enhance issues with security.

6.3.3. Functional Residential Infrastructure

In consideration of project location, residential infrastructure is an important factor which could enhance attractiveness, not just at provision level, but making sure that what was provided remains functional backed by good maintenance culture. This has been a big issue in the South-South region where low-income public housing is located in areas without functional residential infrastructure, and sometimes with no residential infrastructure at all. Even when these infrastructures are provided, adequate maintenance is not established to support the amenities. This argument, however, agreed with the suggestion made by Awotona (1988), who confirmed that the existing public housing residents in Nigeria had expressed dissatisfaction with their housing because it lacks basic residential infrastructures such as good roads, schools; refuse disposal systems, transportation system, and availability of places of worship, effective security system, and shopping centers in the neighborhoods.

Moreover, from quantitative findings, figure 17 in chapter 4 identified the need for functional residential infrastructure as an important factor in improving the attractiveness of project location. This discovery suggested that if the government can provide functional residential infrastructure, it will go a long way to enhance project location and impact implementation success. However, these findings were further enhanced qualitatively by the input of interviewee 4 who agreed that the majority of low-income public housing provided in the region are in locations with poor and dilapidated residential infrastructures, and also with bad security history as highlighted in section 5.5.3 in chapter 5.

Therefore, above findings suggested that the availability of functional residential infrastructure could be seen as very important, not only to enhance project location, but also to project the successful implementation of affordable low-income public housing policies in the region.

6.4. Inspection Factors

Project inspection is one identified factor which was suggested that could play a huge role in implementation success. It could be argued that when projects are properly inspected, quality, design, quantity and other corrupt practices are checked to prevent implementation failure. Ebehikhalu & Dawam (2014) confirmed that many buildings programmes in Nigeria are not successful due to some of the following reasons; inadequate preliminary works, poor concrete mix ratio; lack of approved structural design; poor building material specification, and ineffective supervision. This means that poor inspection could create room for corrupt contractors to use the substandard material in building development, which could reduce established criterion and affect the success of low-income public housing policy implementation (see section 7.2.4 in chapter 7).

From the quantitative result as stated in figure 16, table 16 and 17 in chapter 4, project inspection was identified as one factor contributing to the failure of low-income public housing policy implementation in the region. This result was also affirmed qualitatively as presented in chapter 5. It also agreed with Ibimilua & Ibitoye (2005) who exposed that the problems that are associated with the national housing policy include programme monitoring as well as a review; making project inspection a vital factor toward implementation success.

Furthermore, figure 19 in chapter 4 also confirmed that financial probity, design, quantity, and quality of housing delivered were rated high as factors influencing project inspection success. It, therefore, advised that if inspectors could pay more attention to the identified factors, it can positively influence project inspection regarding effectiveness.

6.4.1. Design

Housing design is one factor identified under inspection and was suggested to improve programme success if inspection could pay more attention to it. Based on the quantitative findings as highlighted in figure 18 in chapter 4, the design of houses delivered in the region is rated poor considering projected success standard. This, therefore, suggests that the design of housing could go a long way to either hinder or enhance implementation output success. Also, as

highlighted in figure 19 of the quantitative findings in chapter 4, housing design was identified as a very important factor for a successful project inspection.

Therefore, it could be argued that if project inspectors could pay attention to identify design mistakes early, it can stop contractors from delivering poor housing projects. This was in line with the suggestion of interviewee 6 who affirmed and suggested that most project inspections conducted in many affordable federal public housing project sites in the region are conducted in ways which ignored to pay proper attention to design and quality of projects being delivered because contractors most times bribe their ways through some corrupt inspectors ahead of project inspection. He further affirmed that some inspectors mostly turn up on project sites just to keep records and fulfill all righteousness without properly conducting the required onsite inspection.

The above findings, therefore, suggest the need for government inspectors to always pay proper attention to design discrepancies to improve the impact of inspection on low-income public housing projects.

6.4.2. Housing Standard

From the what was revealed in literature, the attitude of government in the area of providing low-income public housing in the region could be said to have seemed like “a bagger has no choice” kind of attitude, however, housing quality is viewed an important factor for a lasting housing programme and must not be ignored.

The government is therefore advised to apply the saying that "what is worth doing, is worth doing fine." It is very wrong always to let contractors reduce housing quality especially when it comes to do with low-income public housing programmes. There is no need to supply a certain quality of low-income housing which may not satisfy user's expectation because users satisfaction is a very important factor in project delivery as related to output success (see figure 22 in chapter 4). Furthermore, the importance of housing quality was highlighted in Figures 18 and 19 of the quantitative findings in chapter 4. These finding were also confirmed with the suggestion of interviewee 5 who agreed and stated that due to the corruption ravaging the system, some contractors have always resorted to bribing their ways to deliver substandard low-income houses due to government ineffectiveness and lack of interest for thorough project inspection when it comes to doing with low-income public housing in the region (see subsection 5.6.2 in chapter 5).

Therefore, looking at the findings highlighted above under housing quality, the government is advised to pay more attention to the quality of the low-income public housing delivered in the region through an effective project inspection.

6.4.3. Corruption/Consistent Applications

Corruption and consistent applications were factors identified to have really dealt with the development of Nigeria infrastructurally, various literature revealed that inconsistent applications in the system as a result of corruption is deeply rooted in Nigerian public sector (see subsection 7.2.4 in chapter 7), the manifestation of corruption is reflected in the nation's scores based on Corruption Perception Index (CIP) published annually by the highly-rated Transparency International (TI). As confirmed, from 2005 to 2007, Nigeria ranked the eight, twenty second, and thirty-second most corrupt among the surveyed countries respectively. By 2008, Nigeria significantly improved her rating and ranked 121 out of 180 countries (Pogoson, 2009 cited by Ikezue & Alawari, 2015). Even though corruption is global, its impacts are more felt in developing nations such as Nigeria. It is a very serious problem which has existed in the human society for a very long-time. It is a problem which confronts both developed and developing economies of the world especially improving consistent applications. Corruption occurs in varying degrees in different countries and with overwhelming consequences on political and socio-economic development such as housing as suggested by Ikezue & Alawari (2015). It was affirmed that corruption is worse in countries where institutions, such as the legislature and the judiciary are weak, where the rule of law and adherence to formal rules are not rigorously observed, where political patronage is the standard practice, where the independence and professionalism of the public sector has been eroded, and where civil society lacks the means to bring public pressure to bear on governance as suggested by Lawal (2007).

However, as identified from the quantitative study conducted for this research, it was discovered that financial probity and inconsistent applications, among others, played many roles in the failure witnessed in the implementation of low-income public housing in the region. This, therefore, suggests that project inspection should always monitor all corrupt practices standing as barriers in the implementation of affordable public housing policies, especially the inconsistencies seen in the application of qualities that could lead to a standardized programme (see figure 19 and table 20 in chapter 4).

These findings are therefore in agreement with Achebe (1988) who submitted that in the case of developing countries like Nigeria, limited resources that are initially allocated for industries, public housing, hospitals, road construction, schools and other infrastructure are either out rightly siphoned, embezzled, misappropriated, or otherwise severely depleted through kickbacks and over invoicing by corrupt officials. Ikezue & Alawari, (2015) also confirmed that corruption has also led to diversion of developmental public resources especially as relating to low-income public housing to private or personal use, and even when projects are delivered, they are not delivered based on the standard approved, which is similar to what is happening in the public housing sector in the region where corrupt contractors and government officials loot project funds due to poor project inspection.

Furthermore, the above findings were also confirmed qualitatively through the opinion of interviewee 1 who agreed that government had not performed effectively in the area of project inspection due to the corruption is seen in the system where supposed project inspectors are always bribed to avoid proper observation of strict inspection based on agreed contract standards, he further explained that in the process of implementing low-income federal public housing policies in the region, what is said and signed on paper is not what is seen on ground on project completion due to high level of corruption and inconsistency in the system.

Therefore, with the above findings, it could be affirmed that they advised government improved attention in the area of project inspection to monitor all forms of corrupt practices hindering implementation success in their efforts to the provision of affordable low-income public housing in the region.

6.5. Output Success factor

The overall output success of affordable low-income public housing policy implementation in the region has been identified as very low, which is seen as one major factor hindering implementation success. This factor has, in turn, inflicted unexplainable housing pain on the focused groups in the region. Policies are made but the expected output success are mostly not realized due to implementation lapses (see table 10), and table 12 in chapter 2).

Therefore, these finding as highlighted in table 10 and 12 agreed with Mabogunje, (2002) who suggested that there is often a wide gap between what is on paper and what is happening on the ground in most Nigerian public housing programme implementation; which has always reduced

the overall output success expected from programme implementation because when demand for low-income public housing becomes higher than supply, it puts more pressure on the public housing sector. Thus, output success has become a major factor in this regard. Moreover, it was also confirmed qualitatively how this factor is a huge limitation on implementation success and how it could influence success if properly enhanced (see tables 16 and 17 of chapter 2). However, it was also identified that three important factors could influence a successful output success, and these factors are stated as follows; when programme is delivery at approved rate, when programme is delivered at affordable cost, and when programme is delivered to meet end user's satisfaction as identified by literature, quantitative and qualitative findings (see subsection 7.2,5 and figure 22 in chapter 4). The identified factors of which if properly enhanced could present an improved project output would be further discussed in the subsequent sections.

6.5.1. Delivered at Approved Rate

The proportion by which low-income public housing is delivered in the region was also identified as an important factor which could enhance or limit output success, and the overall success of policy implementation. Because when contractor's always short supplies on approved quantity, it could stand a barrier to expected output success to hurt programme impact on the housing problem of the focused group. Therefore, the government is always advised to take adequate measures that could block all malpractices in the system and suggest an incorruptible system which could promote the delivery of the approved quantity of housing provided by policy framework during project handover. This is in agreement with the quantitative findings which provided that a higher percentage of participants suggested that rate of public housing delivered in the region can highly impact on overall output success (see figure 22 in chapter 4).

This finding was further confirmed qualitatively through the suggestion of interviewee 3 who agreed and affirmed that in overall, output success is rated poor because the quantity and quality of housing produced in the region do not always meet up with the standard of what is identified on policy document (see subsection 5.7.1 in chapter 5). These findings, therefore, could be said to have advised the government always to pay required attention and make sure the rate of low-income public housing delivery is improved in the region to enable a frequent realisation of the expected overall output success during low-income public housing policy implementation in the region.

6.5.2. Delivered at Affordable Cost

The cost of low-income public housing delivery in the region is another factor identified as a hindrance to output success, which also limits implementation success because if the housing produced are not affordable for the people it is produced for, it cannot benefit them due to non-acquisition. Zhang & Hashim (2011) confirmed that affordability problems are posed by high housing cost due to the failure in the implementation system operational in the public housing sector of many developing nations, which includes Nigeria. This has made housing affordability such a huge barrier for the target group who could not participate in housing programmes due to cost (see section 2.23 in chapter 2). However, as identified quantitatively, the assessment of low-income public housing programme in the region based on overall success has been rated poor considering affordability. This finding, therefore, suggest that affordability is a huge issue in the region and is considered a very important factor which could promote implementation success as highlighted in figure 18 in chapter 4.

Thus, the above finding agreed with Onyike (2007) who suggested that the problem of housing affordability remains a critical issue which demands urgent help especially for the low-income groups who are seriously hit by the economic hardship presently ravaging the country where £1 is equal to N500. Furthermore, according to qualitative finding as confirmed by interviewee 4 who agreed that output has not been good because the housing produced are not delivered at affordable cost, which made it difficult to improve the housing condition of the focused group in the region, an evidence which suggests that past government's efforts in relating to the implementation of low-income federal housing in the region are unsuccessful (see subsection 5.7.2 in chapter 5). Furthermore, interviewee 6 also agreed with the suggestion of interviewee 4 by stating that output is poorly delivered with the injustices seen in the cost of delivery and system of allocation which always dissatisfies the benefiting groups. Government inability to provide and monitor the distribution of subsidy to enable housing acquisition by the low-income group in the region is also playing a huge role to hinder overall output success (see subsection 5.7.2 in chapter 5).

Therefore, considering the findings both from literature, quantitative and qualitative studies conducted for this study in this respect, it suggested that housing cost could play a huge role in an improved implementation output success which also advised government to pay more attention to

making sure that low-income public housing in the region is delivered at a cost considered affordable to improve programme overall success.

6.5.3. Delivered to Meet End-Users Satisfaction

As identified, user satisfaction is a very important factor in determining project success. Furthermore, Sanvido et al. (1992) suggested that end user's satisfaction is an important factor and a criterion for measuring project output success. This implied that when end users, who are also the low-income groups and the target beneficiaries in this context are not satisfied with the output of implemented affordable low-income public housing, it may not be considered successful. Therefore, the government is always advised to make sure they agree with the focused group on the delivery pattern on certain implementation issues which could satisfy their expectation and capture their interest. For this, many low-income public housing programmes in the region could be argued to have been wrongly implemented by past administrations, and the reason they could not gain the satisfaction of the focused group, and also the reason that made it unattractive for their participation.

Moreover, quantitative findings espoused the importance of user satisfaction for a successful project delivery in the region, and as identified, 100% of quantitative participants rated user's satisfaction high on its ability to influence an improved overall output success (see figure 22 in chapter 4). They also assessed it as an effective criterion to measure project output success (see figure 23 in chapter 4), which is in agreement with the suggestion of Sanvido et al. (1992) on user satisfaction as a good tool to measure output success.

Also, qualitative findings confirmed the opinion of interviewee 1 who affirmed that the overall success assessment in the region is not good because the crop of public housing produced under the low-income federal public housing policies does not satisfy the expectation of the focused group both in quality, quantity, and cost of delivery. He further suggested that this has somehow contributed highly to the hindrances seen by the focused group toward accessing a decent housing product in the region (see subsection 5.7.3 in chapter 5).

Therefore, the findings could be suggested to have identified user satisfaction as a very important factor which could influence an improved project output success and contribute to an effective implementation system in the quest for an improved low-income public housing sector in the

region, because user satisfaction is paramount to a successful project delivery according to the theorems of past researchers highlighted above.

6.6. Distribution and Allocation Factors

The distribution and allocation of produced low-income public housing are considered another factor that is standing as a barrier to the implementation of affordable low-income public housing policy in the region (see subsection 2.21.4 in chapter 2; table 16 & 17 in chapter 4). The distribution system is said to be corrupt, which is in lines with the suggestion of Olayiwola (1992) who confirmed that implementation problem did not only lie much in the conditions of allocation and payment but the corruption that swept the distribution approach. Therefore, government interference through some of her political elites in the region in regards to allocation and distribution is a huge problem contributing to implementation failure.

However, as identified, to improve distribution and allocation, the following factors were suggested to be very important factors in an effective distribution and allocation system; justice, fairness, and political interference. Identified factors are factors suggested by theories of distributive justice, and that of public interest economic theory (see subsections 2.19.1 and 2.19.2 in chapter 2).

6.6.1. Justice and Fairness

The injustices seen in allocation and the unfair system and pattern of distribution of produced low-income housing product are two factors hindering effective distribution and allocation, which is totally against the theory of distributive justice as highlighted in subsection 2.19.2 in chapter 2, which hinges on the fair allocation of resources among citizens irrespective of their class according to Burke (1981) cited by Ndubueze (2009). Furthermore, Zhang & Hashim (2011) confirmed that unfair distribution of affordable housing exists due to the corruption manifesting in the Nigerian public housing sector.

Therefore, the partial treatment seen during distribution and allocation especially against the low-income group in the region is one big issue which suggests that government lack the will to intervene and strengthen the system. It was suggested that most times, low-income public houses are completed but allocated to other income groups due to the level of corruption and impartiality in the system, agreeing with the suggestion of Olayiwola, (1992) who confirmed that the

limitations from corruption, political pressure and official indecision of government have so far resulted in the non- distribution & allocation of many of the low-income public housing units completed years before by the past governments which finally became homes for squatters. Furthermore, according to Ozo (1990), the gap in distribution & allocation of completed government public housing units, which always delays too many years in most cases as government always refer the delays to lack of provision of infrastructure, but always remains the method which government officials use to play shady game in the corrupt allocation of the completed projects to themselves is also a huge factor disrupting policy implementation. Moreover, from the results which emerged qualitatively, interviewee 5 agreed and confirmed that government method for distributing and allocation of the produced low-income public housing in the region is full of corruption and all injustices anyone could imagine. Housing meant for the low-income groups ends up in the investment portfolios of the political elites and those of higher-income class (see subsection 5.8.1 in chapter 5) due to irregularities in the system of distribution. Also, interviewee 2 agreed and affirmed that there is no other way to say something is unfair but to point the method in which low-income public housing are distributed and allocated in the region.

Therefore, the findings as highlighted by these respondents confirmed the level of ineffectiveness in the system of distribution and allocation employed by the government and therefore calls for its improvement in order to effectively impact on the system

6.6.2. Impartiality

Ozo (1990) suggested that public housing programmes in Nigeria have been partially politicized to the extent that the ruling political parties use housing programmes to secure patronage from the citizens and reward political loyalists by allocating and awarding contracts for housing projects based on political affiliation. Partiality from political interference, however, was identified as one factor standing as a barrier to effective distribution and allocation of produced housing, a hindrance to low-income public housing policy implementation success in the region according to the quantitative study conducted for this research (see table 16 in chapter 4). This, therefore, request government attention to improve in their effort to deal with those who use their political offices to interfere in the public housing sector which has also increased the level of corruption in the system.

Furthermore, in affirmation of these occurrences, the results from the findings received qualitatively, interviewee 6 agreed and exposed that the Nigerian federal public housing sector is full of men and women who are appointed into the system for political reasons. They are there representing the interest of their political masters. Moreover, interviewee 4 agreed with the suggestion of interviewee 6 and affirmed that the Nigerian public housing sector is full of officials representing certain political interest, they form the majority of the unskilled individuals injected into the system through appointments because they are corrupting the system by taking monetary bribes and leaving the majority of the jobs undone. They are the ones creating the gaps which certain contractors see as opportunities to eat up the system; they also are the group playing major parts in the corrupt practices seen in the unfair allocation of produced low-income public houses to themselves, friends and families for private investments (see subsection 5.8.2 in chapter 5).

The findings above therefore, confirm how far the identified factors has hindered progress in the successful implementation of low-income public housing policy in the region and calls for government attention in this regard because, if politicians are made to stop interfering with their influence in the system, partiality will be gone, and there could be efficient improvement and hence, the supplied housing product will get to those it is originally produced for, and as well project required effectiveness that could improve the system.

6.7. Evaluation Factors

Strategy evaluation is a very important factor for positive assessment of implementation performance, a mechanism for the correction of errors and implementation mistakes for proper improvement. It was also identified in this study as an important factor which could influence the performance of policy implementation (see table 16 & 17 in chapter 4; and section 5.9 in chapter 5). Thus, for these, it was suggested that most policies in Nigeria are either inappropriate or lack well-defined objectives and programmes for their effective implementation. It is perhaps for this that Okoli and Onah (2002) stated that implementation of public policies in Nigeria take the form of "learning process" or "trial and error," which suggested that the system lacked an organized implementation system and called for a proper evaluation technique.

The impact of this factor in the system has also projected ineffectiveness and has somehow created a barrier in the overall implementation outcome. Furthermore, Okoli and Onah (2002)

suggestion above agreed with Makinde (2005) who confirmed that in Nigeria, there are usually no comprehensive policy standards and strategy to guide government in its policy implementation activities and procedures. Therefore, with these findings, the researcher argued that if implementation strategy could always be evaluated, strategy mistakes could be discovered and could be amended and repositioned for maximum performance in future implementations; because figure 16 in chapter 4 suggested that government has not done much to improve on strategy evaluation. Furthermore, under evaluation theme from the qualitative result and findings, a SWOT analysis was identified as an effective technique for strategy evaluation. Even though other new codes rose up under evaluation techniques such as strategy valuation; corrective amendment; appraisal of strategy; checks and balances; reassessment and reevaluation; repairs and reposition; and performance enhancement were mentioned by participants, however, the researcher argued that since they suggested similar technique such as a SWOT analysis, and since the SWOT analysis is a familiar technique with accessible theorems, they could all come under a SWOT analysis and be discussed as one factor, and this was discussed in the following section.

6.7.1. SWOT Analysis

Team FME (2013) identified SWOT Analysis as a simple but useful framework for analysing organisational strengths, weaknesses, opportunities and the threats that it faces. They further suggested that it helps the organisation to focus on her strengths, minimize threats, and take the greatest possible advantage of opportunities available to her. The overall purpose of a SWOT analysis is to examine the internal and external factors that could help or hinder organisations in achieving each of her objectives. It can also be used as a brainstorming tool to help focus attention on key areas to inform effectiveness in an organisation's life (see subsection 7.2.7 in chapter 7).

This technique, therefore, in this context was identified by respondents of a qualitative study conducted for this research as an appropriate evaluation tool for thorough assessment of implementation strategy employed for policy implementation (see subsection 5.9.1 in chapter 5).

According to this finding which proposed that government should always do a SWOT analysis of the strategy that guided the implementation of low-income public housing policy in the region. It also suggested that a well-evaluated strategy could enhance positive results in the future of policy implementation. Thus, the government is always advised to conduct a SWOT analysis of

implementation strategy employed for effectiveness which could impact success in the public housing sector in the region.

6.8. Stakeholders Factors

As confirmed by Mohlasedi and Nkado (1997), Stakeholders is defined as interest groups involved in a housing scheme at any time and for any period from inception to completion. Therefore, the comprehensive stakeholder's participation in a given project has been highlighted as an enabling success factor. Therefore, under participation of stakeholders was identified as a factor standing as a barrier to the successful implementation of affordable public housing in the region (see section 7.2.1 in chapter 7).

Furthermore, the government has always been accused of making all decisions regarding low-income public housing implementation in the region alone without the input of all who are factored under stakeholders as identified in this context. Therefore, as identified in the quantitative study conducted for this research, poor stakeholder's consultation was identified as a factor hindering low-income public housing policy implementation success in the region (see table 16 & 17 in chapter 4). In recent time, many challenges have been encountered on public projects pre-and post-construction management which have eventually led to failures, furthermore, it was identified that lack of stakeholder collaboration is one reason for failure in most public projects (El-Gohary, et al., 2006).

In the qualitative study conducted for this research, Policy makers & policy implementers (government); developers and investors (Professionals); and target beneficiaries (consumers, but in this context the low-income group) were identified as important factors that could make up a comprehensive stakeholder's consultative forum in the implementation of affordable low-income public housing policies in the region (see section 5.10 in chapter 5). This finding, therefore, affirmed the importance of the inclusion of these identified groups in the processes of consultation and decisions of implementation matters in regards to low-income public housing provision in the region.

6.8.1. Policy Makers / Implementer

Mohlasedi and Nkado (1997) suggested that the role of public housing providers (government) as stakeholders is most manifest in the area of policy formulation (government, with invited input of all other stakeholders), finance (government, financial institutions, and employers) and

management (developers and construction companies). Therefore, government as a stakeholder in an affordable public housing programme is a strong factor which could not be argued in public housing policy implementation. They are perceived as primary stakeholder in all public housing programmes as highlighted in figure 28 in chapter 7. They are also assumed to be playing a center role toward the success of a given public housing project. In respect to this, qualitative findings as suggested by the opinion of interviewee 2 who agreed and confirmed that everyone playing important role in a given project should be considered a stakeholder.

Therefore, the government as policy makers/implementers and the developers who play the professional roles, including the investors who provided funds, and required partnership are all expected to play a part as stakeholders for policy implementation success (see subsection 5.10.1 in chapter 5). Therefore, government as a stakeholder in the implementation of low-income public housing policy is identified and considered a very important factor toward an improved public housing system in the region. It also agreed with the suggestion of interviewee 4 who confirmed that government is a major stakeholder in the public housing sector, then all partners working together for successful delivery of the programme also share the same platform as stakeholders with the government (see section 5.10.1 in chapter 5). However, Mohlasedi and Nkado (1999) advised that the role of the state should be as enabler and articulator of people's initiatives, encouraging a 'bottom-up' process of planning and management, rather than taking a technocratic role of imposing its ideas on people. Thus, it is confirmed that government should play a major role as stakeholders; however, government was advised by these findings to recognise the place of other supposed stakeholder and work with them as close partners in the journey to the improvement of low-income public housing policy implementation in the region, to present an acceptable level ground for a successful policy implementation.

6.8.2. Developers and Investors

Findings suggested that developers and investors are important factors to influence a successful stakeholder's consultation in the journey of the implementation of affordable low-income public housing policy. In this regard, interviewee 3 in the qualitative study conducted for this study affirmed that there is no particular way to identify stakeholders than to identify those with roles and interest in a given project. Stakeholders are the role players and opinion groups whose interests reflect success in a given project. Development and investment organisations with

government agencies in charge can play a center role to gather all these opinions to form the forum for stakeholder's consultation.

These findings, therefore, agreed with Travers et al. (2011) who highlighted the importance of end users, developers/investors, and regulators in their stakeholder's model. They affirmed that a well-consolidated stakeholder's consultation could go a long way to present successful policy implementation. Furthermore, interviewee 5 also agreed and confirmed that all those with a common interest in a given project should be identified as stakeholders, especially project contractors, and investors, with government playing the center and coordinating roles (see subsection 5.10.2 in chapter 5).

Thus, these findings advised the importance of developers/investors as factors which could influence an effective stakeholder's consultation in the journey for the implementation of affordable low-income public housing policies in the region considering their very important roles in the quest for an improved low-income public housing sector in the region.

6.8.3. Target Beneficiaries (End-Users)

As identified from the theorems of past scholars, target beneficiaries have been highlighted as one important factor that plays a part for an efficient stakeholder's settings. Ospina (1987) agreed that the end user is often viewed as the key stakeholder in low-cost housing delivery to the extent that the term, "popular control," has been coined to mean direct control by the end user. The emphasis is on people to make their own choices on housing. Ospina argued that popular control affords a bottom up approach to the housing problem, thus ensuring amongst others, collective solutions to problems, development of methods of approach which are contextual, the strengthening of community relations, community control of resources and capacity building. Mitchell and Bevan (1992) also believe that the greater the involvement of the end-users (low-income groups) in the delivery process, the greater the satisfaction and success drawn from public housing implementation.

Therefore, in this context, according to the qualitative study conducted for this research, interviewee 6 suggested that Stakeholders should reflect all interest opinion for the success of a given project and especially, a low-income housing programme should identify and accommodate the representatives of the low-income groups as part of the stakeholders. For effectiveness, government alone should not form the quorum for stakeholders (see subsection

5.10.3 in chapter 5). This suggestion tabled by interviewee 6, therefore, is in agreement with Mohlasedi and Nkado (1997) who confirmed that in housing schemes, the end user had been observed as influencing developmental success mainly on social issues. Matters such as who should be the beneficiaries of the scheme, how should the allocation of completed units be carried out, the selection of local labour and their involvement in capacity building.

Thus, the role of end-users in the implementation of affordable low-income public housing policy in the region is by these findings suggested to be very important and a needful resource for effective policy implementation, and also for a successful provision of low-income public housing in the region. Hence, the government is advised to make required amendments to accommodate end-users input in stakeholder's consultation on issues bothering on the implementation of affordable low-income public housing policies.

6.9. Feedback

The importance of feedback as a factor was highlighted in the significant identification of this variable as a major factor for implementation strategy improvement and effectiveness as discovered from the quantitative study conducted for this research (see table 17 in chapter 4). As confirmed by Robertson (1991), the effect of positive and negative feedback is diametrically opposite; he further affirmed that feedback is essential to the functioning of a control-system. However, Fishbach et al. (2010) confirmed that feedback is essential for goal pursuit. They suggested that information on successful and failed actions allows individuals to adjust and direct their efforts to match the challenge they are facing. Accordingly, there are specific social roles associated with providing feedback on goal pursuit that helps individuals monitor the level and direction of their actions to ensure they meet their goals. Furthermore, in their suggestion, they affirmed that positive feedback increases confidence, while negative feedback, in contrast, undermines confidence but could lead to a corrective evaluation for recommendable improvement. Therefore, in this context and as identified by the qualitative finding received for this study, two variables emerged qualitatively, stakeholders and government were identified by respondents as sources of effectiveness in the management of feedbacks (see section 5.11 in chapter 5), which clearly projects feedback management as an important tool for the improvement of implementation strategy employed for effective low-income policy implementation in the region.

6.9.1. Stakeholders

Even though government was identified as a variable in the management of feedback, however in this research context, government was identified as a major part of the stakeholder in the implementation of affordable low-income public housing policy in the region (see subsection 5.10.1 in chapter 5); hence, government, therefore, formed part of the holistic stakeholder in the management of feedback and therefore included as part of this discussion under stakeholders in this section. This confirmed the suggestion by Sebastian et al. (2000), who affirmed that regular feedback that is actively sought is an important strategy for optimizing partnerships. They further suggested that collaborating organizations should aim to include all stakeholders in the feedback management, including consumers, policy makers, and their organizational members.

Therefore, Sebastian et al. confirmed stakeholder's importance in the management of feedbacks and affirmed that the participation of all stakeholders in feedback processes could project effectiveness in the delivery system. This, therefore, suggests that for feedback to be effectively managed there is the need for the participation of all stakeholders involved in the implementation of affordable low-income public housing policies in the region.

Furthermore, findings from the qualitative study conducted also suggested through the opinion of interviewee 1 who confirmed that feedbacks are very important in every project implementation and should not be played down on. He further advised that it is also wrong for the government to develop policy, introduce a strategy for implementation and at the same time be the one to identify and address feedbacks. All stakeholders involved in every given project should play a part in identifying implementation gray areas through feedbacks, and should also make an input by contributing to their resolution (see subsection 5.11.1 in chapter 5).

This finding, therefore, justified the need for government to properly engage all stakeholders for an effective feedback system in the sector since ineffective feedback system played a part in the failure witnessed in the implementation of affordable low-income public housing policies in the region as identified (see table 17 in chapter 4). Moreover, interviewee 6 advised in this regards that feedback should be taken seriously by all parties, and the government should take the center lead by making sure all identified issues are properly addressed for system enhancement.

6.10. Availability and Affordability Measurement

Affordability and availability are two very serious factors limiting low-income public housing provision in Nigeria especially the South-South region. Literature revealed through the theorems

of other scholars that despite the emphasis being laid on housing provision by various government agencies, this basic human need has continued to elude many especially the low-income groups regarding availability (Onibokun, 1985). Also, UN-Habitat (2011) confirmed that the provision of affordable housing at scale remains a challenge to most countries, especially those in Africa as the continent remains the most rural region of the world because public housing programmes either do not exist, do not produce affordable housing, or what is available are insufficient in scale relative to demand.

Furthermore, Aribigbola (2011) suggested that despite the various efforts of government, individuals and agencies both locally and internationally to improve housing provision in Nigeria, housing problems particularly shortages and affordability persist. Thus, according to quantitative findings, a greater number of participants confirmed that success based on affordability is poor (see figure 18 in chapter 4). They further confirmed that cost of housing could go a long way for a successful provision of low-income housing in the region (see table 16 and figure 22 in chapter 4).

These findings according to the quantitative result, therefore, falls in lines with the provision of Aribigbola (2011) who argued that the growing problems of affordability in Nigeria over the last two decades has brought into focus the need for housing researchers and decision makers to develop a better understanding of the public housing structure. He also suggested that for housing affordability to be properly and adequately addressed in cities of developing countries there is a need for policy initiatives and interventions to assist the low-income earners. Therefore, without government intervention such as the provision of funding incentives to help the focused groups in the region, it will be difficult for them to overcome their housing stress considering their income level, and the ever-increasing cost of housing in the region. They, therefore, require funding incentive to overcome their housing struggles as identified by quantitative findings (see figure 15 in chapter 4).

Moreover, the income bracket of the low-income groups in the region stood at N18,000 monthly according to the Nigerian minimum wage (see page xxiii, which totals to a yearly income of N216,000 with £1 equals to N500, it becomes very difficult for housing to be considered affordable for these group where average rent for low-income household in Nigeria is said to be from N10,000 monthly as suggested by Aribigbola (2011). Furthermore, with these findings and in consideration of the proposed 30 percent threshold which most scholars criticized as deceptive

according to Andrews (1998), because, for the low-income families in the region, 30 percent may not be able to afford them a decent housing looking at housing cost (see section 2.3 in chapter 2). Despite these suggested provisions, the 30 percent threshold, however, is currently the most used and widely accepted measure of housing affordability as affirmed by Andrews (1998). This therefore made it very difficult for those in the low-income group to see the housing they live as affordable due to unavailability which also reflected on the increased cost of low-income housing in the region as was confirmed from respondent's opinions in the qualitative study conducted for this study where respondents confirmed that availability and affordability is poor (see subsection 5.12.1, and 5.12.2 in chapter 5).

Comprehensively, these findings justified the need for intervention in the public housing sector to arrest the ugly situation seen in the living condition of the low-income groups in the region due to very poor housing affordability which was brought by the failure of the implementation of low-income public housing policies in the region.

Furthermore, some recommendations were made by respondents who suggested the way forward for an effective system (see section 5.13 in chapter 5).

6.11. Summary and Links

This chapter provides the discussion and findings from the literature and the analysis presented in chapter 4 and 5. Furthermore, as the main focus of this study is to identify the factors for failure in the implementation of affordable low-income public housing in the region, some variables which emerged were presented and grouped under nine categorical themes and was used to properly represent the identified factors and was discussed in this chapter i.e., Management Factors, Location Factors, Inspection Factors, Output Success Factors, Distribution and Allocation Factors, Evaluation Factors, Feedback, Stakeholders and Affordability and Availability Measurement.

The identified factors as presented above were confirmed through theorems and expert opinions as the major barriers limiting the success and advancement of affordable low-income public housing policy implementation in the region, as their impact and effect were opened and highlighted based on the results of the findings which emerged from both quantitative and qualitative studies which was properly explained as discussed. This chapter therefore, suggested the need for government attention as justified by the results presented in chapter 4 and 5 to

urgently deal with these issues because, the effectiveness of the mechanism driving implementation of affordable low-income public housing policies in the region is based on how well government can do in regards to the enhancement of the identified factors.

The following chapter will, therefore, present the conceptual model developed for this study.

7.1. Introduction

Earp and Ennett (1991) defined a conceptual model as a diagram of proposed contributory linkages among a set of concepts believed to be related to a particular problem. They further explained that it is a descriptive model or diagram that shows the key elements in the system of interest and the hypothesized relationships between them. Furthermore, according to Miles and Huberman (1994), a conceptual model explains either graphically, or in narrative form, the main things to be studied, the key factors constructs or variables and the presumed relationships among them. This conceptual model highlights the main factors identified and also provides the structure/content for the whole study based on literature and personal experience.

Therefore, the summary finding in this study is that there indeed exist some factors and circumstances that constitute a serious barrier to effective implementation of affordable housing policies in Nigeria, especially in the south-south region. These factors exist as a result of the ineffectiveness and corrupt political leadership under which the public housing sector in Nigeria thrives, the deep-rooted corruption within the public organisations and the influence of unskilled officials also played a huge part in the negative output of implementation activities and processes. These finding, therefore, formed the variables which were represented in the conceptualization of this model and was also structured to form the recommended guideline of actions proposed by the researcher to overcome these limitations and improve the implementation of low-income public housing policies in Nigeria especially the South-South region.

7.2. Explanation of Factors as Identified

Fullan (2002) stated that, "implementation consists of the process of putting into practice an idea, program or set of activities and structures expected to impact on the people and make an expected change". Proper implementation of policies and programmes hinges on the strength, efficiency, and the ability of the implementing agencies which is usually government appointed agencies. Some government initiatives in the past regarding affordable housing in Nigeria failed to deliver required result due to weak implementation strategies which impacted negatively on

the region. However, as was established that in every public policy implementation, there exist some barriers which could impact negatively on the system against effective performance; and in this context, these barriers could be seen in the different factors identified to have hindered the progress of the implementation of affordable low-income public housing in the region.

Therefore, as identified and explained in the following sections are how these factors have limited success in the implementation of affordable public housing policy, and how the system could react if the guidelines proposed by the developed model are efficiently adhered to.

7.2.1. Stakeholders Factor

From Colonial period to date, the Nigerian public housing sector has suffered great limitations based on the inability of the system to recognise the importance of an all-inclusive stakeholder's consultation. This agreed with the suggestion by Frank (2006) who confirmed that in recent times, many challenges had been encountered on public projects pre-and post-construction management which have eventually led to failures. At the same time, according to El-Gohary, et. al., (2006) who also affirmed that lack of stakeholder satisfaction is proposed as the main reason for the failure in most public projects management. Therefore, they advised the need to determine, consult and incorporate stakeholder opinions as to better facilitate the management of a public housing project through a consultation forum which could be assessed as all-inclusive for a successful policy implementation. Furthermore, El-Gohary, et. al., (2006) affirmed that the understanding of the concepts that underpin stakeholder involvement is an essential step towards creating a strong involvement in helping manage the development of public housing in a sustainable manner.

Therefore, they suggested that the main inhibiting factors affecting policy implementation are that the project beneficiaries were unaware of the concepts behind the development; not being well-informed about the project and its benefits, and not given access to detailed information contained in the project proposals; a lack of transparency, accountability and good governance in the processes used to award project contracts to contractors, which is as a result of poor stakeholders consultation. This finding could be said to have reflected what is happening in the low-income public housing sector in the region, where the target beneficiaries are not brought in to play a part in the whole processes of low-income housing provision.

However, Reed (1999) confirmed that establishing what makes up a stake is one of the primary tasks of the theory of stakeholder management and the best first step is to define the term. Therefore, El-Gohary, et al. (2006) and Baker (2009), defined that a “stake” is an interest, right, ownership, or share, in an undertaking, which is categorized. Moreover, Baker (2009) suggested that the right can be a moral and a legal right, or a moral right may be established through a legal right. They thus questioned, that since stake in its simplest terms is an interest, then, what is a ‘stakeholder? In their definition, they unanimously agreed that a ‘stakeholder’ can be said to be any individual, group, government, societies, neighborhoods, institutions, and organisations that possess a stake in a development (Baker, 2009; El- Gohary, et. al., 2006; Mitchell, et. al., 1997; Bryson and Crosby, 1992). Furthermore, DK Sinha (2015) also gave another definition which suggested that a stakeholder of a corporation is an individual or a group which either is harmed by or benefits from, the corporation; or whose rights can be violated or has to be respected by the corporation. Furthermore, Freeman (1984) in his seminal work defines and explained that a stakeholder is “any group or individual who can affect or is affected by the achievement of the organisation’s objectives”. This definition according to Freeman (1984) was therefore extensively adopted as the acceptable definition of a stakeholder in the context of this study. Thus, the question is who can be a stakeholder in a public housing programme and how could they be identified? This, therefore, led to Mitchell et al. (1997) who suggested that stakeholders are identified as either primary or secondary stakeholder. They explained that primary stakeholders are those stakeholders that have a direct stake in the project and its success, and secondary stakeholders are those stakeholders that have a public or special interest or stake in the project development success and its continuity.

Therefore, having explained the limitation and importance of stakeholders in the success of a given project with the theorems available in this study area, the researcher therefore argued as identified that the presented factors below under stakeholders could improve consultation in the public housing sector which could lead to an effective system if the proposed factors below are represented in the stakeholders consultation during the processes of low-income public housing policy implementation:

- Government (Policy Makers / Implementers) as Primary Stakeholders
- Professional (Contractors) as Secondary Stakeholders
- Consumers (Target Beneficiaries) as Primary Stakeholders

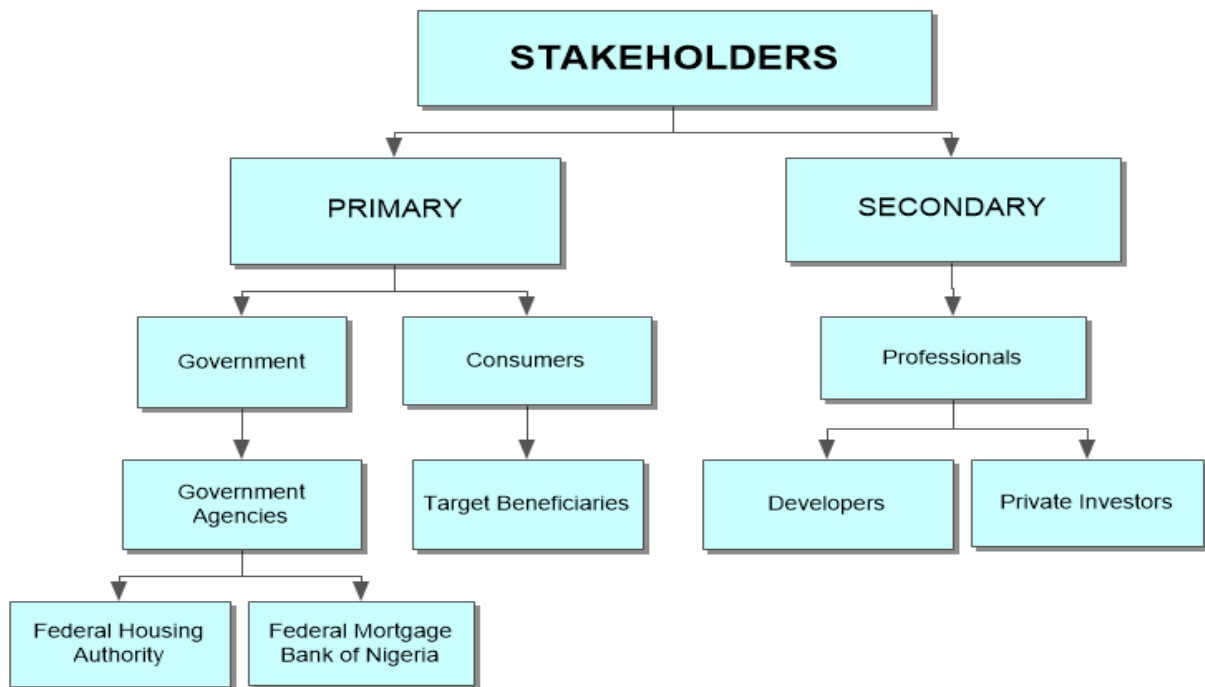


Figure 28: Stakeholders Framework conceived by the Researcher

The framework presented in figure 28 above advised that an effective stakeholder’s consultation for the regions low-income public housing policy implementation should reflect a three-way representational system, a triangulation of Government (Government Agencies), Professionals (Developers and Investors), and the Consumers (Target Beneficiaries) of public housing project, which is in agreement with Hillman and Keim (2001) who identified primary stakeholders as those stakeholders who 'bear some form of risk as a result of having invested some form of capital, human or financial, something of value, in a firm'. They further recommended that without these stakeholders' participation, the corporation cannot survive.

Therefore, the researcher suggested that if the above stakeholder’s guideline as proposed by the model could be followed in regards to the implementation of affordable public housing policies, meaningful contributions which can lead to a successful public housing system in the region could be assessed. He further advised that government should not be imposing their opinion on other stakeholders; they should always organise a forum where stakeholders are allowed to make their own contributions regarding the success of a given public housing programme. This is another area where the government must improve in their quest for effective low-income housing system in the region.

7.2.2. Implementation Management Factor

Fundamentally, public policy is a government action or proposed action directed at achieving certain desired goals or objectives (Ikelegbe, 2006). Therefore, in the light of a given societal problem, public policy guides and determines present and future public decisions as well as private individual or private business institutional actions, decisions or behaviour. In essence, a public policy determines the activities of government and given private institutions about providing services designed to solve a given problem. Therefore, in the context of this research, an affordable public housing policy is then said to be government initiatives and guidelines to making public housing affordable to its citizens.

Usually, policies are made or formulated by the legislative arm of the government in both the federal, state or local government tiers and implemented by the public organisations or designated private institutions. In most cases, however, it is the public organisations that are saddled with the responsibility of public policy implementation. Indeed, in virtually every country of the world, public policies are implemented primarily by the public organisations and specifically by the officials or career civil servants that work in them (Ezeani, 2006). To this extent, therefore, the role of government in development is to a very large extent, the role of the public organisations (Abah et al., 2010).

Most often in Nigeria, however, housing policies are well and brilliantly formulated but ineffectively managed through implementation by the bureaucracy (Ikelegbe, 2006). This mostly leads to the failure of public policies to achieve their target goals and objectives and to ultimately alleviate the problems for which they were designed. Indeed, there are usually wide gaps between formulated policy goals and the achievement of those goals which is as a result of ineffective implementation management in almost all facets of public administration in Nigeria (Ozor, 2004). Furthermore, Ibimilua & Ibitoye (2005) exposed that the problems that are associated with the national housing policy include implementation, inadequate research, and studies on the formulation and execution of the policy, inadequate funding, shortage of skilled manpower in the industry, insufficient infrastructural amenities, as well as ineffective housing finance. They further suggested that the housing policies provided guidelines for housing construction, maintenance, and delivery.

Nevertheless, the policies and programmes are besieged by shortcomings like weak institutional frameworks for housing delivery, administrative bottlenecks in plan approval and allocation, and programme monitoring as well as review. Thus, theorems in this study area suggested that there

are infractions in implementation management, and this therefore advised that government must ensure they strengthen implementation management by accommodation the following guideline of actions as identified and proposed by the model to improve effective performance:

- Employ Skilled Resource Managers
- Establish Effective Success Criterion
- Provide Accessible and Affordable Funding

The researcher suggested that the three bullet factors highlighted above under implementation management are important structures for a successful organizational management, especially in the area of implementation of affordable public housing policies. It can be established that the failure witnessed over the years in the implementation of public housing policies in Nigeria may be as a result of human limitations. Because it was suggested that most of the managers leading implementation organisations in the region are not skilled enough for effectiveness which may be the reason for the much implementation failures witnessed over the years. They lack the skills required to properly manage a successful implementation system, and this has become one major reason they cannot appropriately handle issues relating to post policy management and maintenance which is very significantly needed in the life of any given project for sustainability and effectiveness.

Furthermore, time being an invaluable resource which should be used effectively and productively for project delivery as we know that procrastination is the thief of time, and procrastination happens so often that it appears there are powerful forces behind it. The government is however advised to stop procrastinating its project delivery time; they are also advised to establish and explain handover time for any given housing project to avoid project delays as suggested by Ibimilua & Ibitoye (2005), which always reduces implementation output success. They should remain strict on deadlines by including delivery time on contract documents and state the penalties which will apply to defaulters to improve timely delivery of affordable housing projects and improve the success rate. The model also advised the importance of establishing success criteria through implementation management which could accurately assess project output success from the management perspective (see subsection 2.21.5 in chapter 2).

The researcher, therefore, advised that if the government can strengthen its implementation management structure by following the guidelines provided by the proposed model, it could positively impact on management for effective policy implementation.

7.2.3. Project Location Factor

The model advised that affordable public housing project sites should be carefully selected to reflect livable locations where effective security system and residential infrastructures are made available. Neighborhoods and location of housing in the community are the social and physical characteristics that affect end user's satisfaction. Awotona (1988) identified that existing public housing residents in Nigeria had expressed dissatisfaction with their housing because it lacks basic residential infrastructures such as good roads, schools; refuse disposal systems, transportation system, and availability of places of worship, effective security system, and shopping centers in the neighborhoods. Ozo (1990) also suggested that in Nigeria, the neighborhood and location of public housing is held high above any success factor with housing programme. He further explained that housing projects in the areas where there is no availability of residential infrastructure suffer from vandalism due to unattractiveness and user's isolation. Core housing projects in Nigeria with very poor location remained vacant and unoccupied due to lack of attractive residential infrastructure. Therefore, according to the guideline proposed by the model, the planning and design stage of public housing projects in Nigeria are not well structured to accommodate the enabling factors which can bring programme success. It further suggested that for effectiveness, project locations should always consider the vital factors such as;

- Livable Locations
- Effective Security System
- Functional Residential Infrastructures

Because the above-stated factors form the attractiveness needed in every given housing programme, and their consideration in a given housing programme could convey the required attraction needed to gain users satisfaction and interest. Therefore, government is advised to step up their planning and design system to consider accessibility to neighborhoods, proximity to local markets, police protection, health care centers, and places of worship, play grounds, open spaces, good road networks, and schools in their attempt to locating affordable public housing project sites to greatly secure user's satisfaction. Public Housing Provision is not just about blocks and mortar, it comprises the inclusion of other amenities which make livability possible,

and absent of these amenities could hinder a successful implementation of affordable low-income public housing in the region.

7.2.4. Inspection and Monitoring Factor

Ebehikhalu & Dawam (2014) identified that many buildings programmes in Nigeria are not successful due to some of the following reasons; inadequate preliminary works, poor concrete mix ratio; lack of approved structural design; poor building material specification, ineffective supervision. Dimuna (2010) also affirmed that owners of a building under construction derail from their approved plans relying more on imagination and fantasy. He further espoused that the approving authorities are also known to fail to monitor compliance with approved plans being that most owners shun professionals from handling their projects to cut costs. He further suggested that the high cost of building materials in the country has led greedy contractors with eyes on profits, to patronize substandard materials. These short-cut measures have contributed immensely to the occurrence of failed buildings in the country due to deficient structural drawing, alteration of approved drawings, absence of proper supervision, building without approved building drawings, approval of technically deficient drawings, illegal alteration of existing buildings, absence of town planning inspection or monitoring of sites, client's penchants to cut corners. Ibimilua & Ibitoye (2015) further exposed that the problems that are associated with the national housing policy include a programme monitoring as well as review.

Furthermore, Ibimilua & Ibitoye (2005) suggested that the challenge that is facing the national housing policy is its inability to address the issues with design, quantitative and qualitative housing problems, and these are the major factors that are responsible for the housing shortage. Moreover, without a proper standard and good practice guidelines, it is easier for malpractices to occur than best practices to be implemented. A standard is a recognised document that defines good practice. It can be applied to products, services, and processes (Sulaiman et al., 2006). By providing best practice guidance, standards help the organization to assess their processes, allowing them to take steps to increase efficiency and become more profitable. That is because the quality of goods, services, and processes might already be high, but ultimate users only have your word for it. Organisations are not legally obliged to introduce standards. And while there are other options, compliance with standards is a convenient and reliable way of ensuring that the goods, services, and processes meet its regulatory obligations (Sulaiman et al., 2006).

Therefore, Project inspection as identified are advised to monitor the following factors properly:

- Design,
- Housing Standard and Quality
- Quantity, and
- Constant Application and Financial Probity

The factors above highlight how corruption manifests as the monster eating up the system. Because the level of corruption in the Nigerian public housing sector seems to be high, are seen in the design, quantity, and quality of housing delivered; and have hindered improved output in the efforts to deliver low-income public housing in the system because corruption breeds ineffectiveness which also reduces government capacity and capability. Corrupt practices among project inspectors also reduce the institutional capacity of government to deliver quality public services such as affordable public housing; divert public investment away from major public needs into private capital projects; lower compliance with safety and regulations; and increase budgetary pressures on government.

Literature espoused that *corruption disrupts governance; destabilises government institutions; reduces the provision of services by government, respect for the rule of law, and public trust in government and its institutions* (Achebe, 1988).

Corruption is deeply rooted in Nigeria, and its manifestation is reflected in the nation's scores in Corruption Perception Index (CIP) published annually by the highly-rated Transparency International (TI). Based on their suggestion, from 2005 to 2007, Nigeria ranked the eight, twenty second, and thirty seconds most corrupt among the surveyed countries respectively. By 2008, Nigeria significantly improved her rating and ranked 121 out of 180 countries (Pogoson, 2009 cited by Ikezue & Alawari, 2015).

Even though corruption is termed global, its impact is more felt in developing nations such as Nigeria. It is a very serious problem which has existed in the human society for a very long-time, a problem which confronts both developed and developing economies of the world. Corruption occurs in varying degrees in different countries and with overwhelming consequences on political and socio-economic development (Ikezue & Alawari, 2015). Corruption is said to be worse in countries where institutions, such as the legislature and the judiciary are weak, where the rule of law and adherence to formal rules are not rigorously observed, where political patronage is the standard practice, where the independence and professionalism of the public

sector has been eroded and where civil society lacks the means to bring public pressure to bear on governance according to Lawal (2007).

Obviously, in the case of developing countries like Nigeria, limited resources that are initially allocated for industries, hospitals, road construction, schools and other infrastructure are either out rightly siphoned, embezzled, misappropriated, or otherwise severely depleted through kickbacks and over invoicing by government officials. Achebe (1988) rightly suggested that keeping an average Nigerian Politician from being corrupt is like keeping a goat from eating yam. Ikezue & Alawari, (2015) confirmed that corruption has also led to the diversion of developmental resources of the society to private or personal use. This has contributed to capital flight from Nigeria to foreign accounts in Europe, America and other parts of the world.

Umah and Eboh (2013) as cited by Ikezue & Alawari (2015) found a negative correlation between levels of corruption and economic growth thereby making it difficult for Nigeria to develop fast. Corruption in Nigeria has stifled industrialization and infrastructural provision. No meaningful development can be achieved without short, medium and long-term industrialization strategies. The poor state of electricity, transport, and communications is a major handicap for doing business in Nigeria. This situation is reflected in deficiency of sufficient power supply, good road network, poor school environment, lack of learning facilities, improperly equipped health centers, among others due to corruption (Ikezue & Alawari, 2015).

Ilechukwu (2014) stressed that corruption poses a serious development challenge. He suggested that in the political realm, it undermines democracy and good governance by flouting or even subverting the formal process. He advised that corruption in the election and legislative bodies reduces accountability and distorts representations in policy making. It also reduces the value of public funds available to support effective economic growth oriented programmes such as affordable public housing for the low-income groups. Therefore, when there is extensive corruption in the system, public services which benefit the poor who remains the low-income group of the society is given lower priority than capital intensive programmes, because the latter offer added opportunities for high-level rent-taking. As a result, the poor in the society lose access to those services which is similar to the issues suffered by the low-income group in the South-South region.

Furthermore, it was confirmed that a general decline in government revenues occasioned by corruption leads to scarcity of public funds which could be used for the provision of low-income public housing. It was also confirmed that corruption reduces economic growth, equality and the capability of the government to deliver services and welfare packages to its citizens especially in the area of low-income housing provision.

Thus, having identified the setbacks in the housing sector due to improper project inspection promoted by corruption, the government is therefore advised by the proposed model to evaluate her inspection technique and engage in a well-structured format that which is void of political interference to enable improvement in the system. Institutions leading inspection should be strengthened, properly funded, protected and given the necessary legal backings, political and moral support to properly function in their duty to stamp corruption out of the system. Because, the major inspection lapses and setback witnessed in the Nigerian public housing sector is due to the corruption in the system, which presented inspection gaps and tabled to dubious public office holders the opportunity to rip-off the system, and sometimes fraudulently allocate most completed government public housing units meant for the low-income groups to themselves.

Therefore, the proposed model through its guidelines under inspection advised that if the government can consolidate on efficiently checking project design, quality, quantity and financial probity through inspection, it will reduce implementation failure seen in low-income public housing policy in the region. It thus suggests a great need for government to improve on their project inspection/monitoring strategy, and reposition it for effectiveness with the proposed guideline presented by the developed model.

7.2.5. Project Output Factor

Lim and Mohamed (1999) defined success factors as any circumstances, fact or influence that contributes to the success or failure of a project. Therefore, Project output success addresses the achievement of overall project objectives, which involves project management success, cost effectiveness, quantity, and quality delivered. Similarly, Lim and Mohamed (1999) explained two different viewpoints about project success, namely the micro viewpoint of project outcome and the macro viewpoint. The macro viewpoint concerns the achievement of original project goals, which can only be known from the project output success after the project's completion at the operational stage. On the other hand, the micro viewpoint of project success concerns projects management success regarding achievement at the construction phase.

Based on the finding from this study, and as presented in the model developed, the criteria suggested to effectively measure output success are stated as follows:

- Rate of Delivery
- Quality Delivered
- Cost of delivery
- User's satisfaction.

With the above factors as suggested above, it means that project output delivery success leans towards the macro viewpoint which concerns overall project success. This, therefore, is in line with the suggestion by Cooke-Davies (2002) who added that success factors are those factors that contribute to successful project outcomes. This is one of the areas where Nigeria policy implementation management have not done well because implementation managers are not focused to properly reflect these identified factors to enhance project output success. This is the reason it is very difficult to evaluate programme effectiveness because these factors are not properly considered.

Therefore, the proposed model through its guidelines of actions advised government to pay attention to rate of delivery, cost of delivery, and user satisfaction in their assessment of implementation output success. It could put a check on contractors to justify project delivery according to contract specifications and agreement, and when all contractors are made to be aware of the expected output success measures, it becomes easy for them to work in lines to achieve highlighted project specification is avoiding all shades of corrupt dealings.

7.2.6. Distribution and Allocation Factor

Burke (1981) explained that the concept of justice as fairness was first developed by Emmanuel Kant in the 18th century. This concept has in turn given rise to theories of social justice, which are increasingly being used to evaluate social policies. Distributive Justice which is one of the theories in which this study leans on hinges on the fair allocation of resources among citizens irrespective of their class. Fair allocation typically takes into account the total number of goods to be distributed, the distributing procedure, and the pattern of allocation (Ndubueze, 2009). Likewise, Ozo (1990) advised that Public housing is an asset of great significance to the country, local communities, family, and individuals. It provides an essential part of the welfare safety that supports many of the most vulnerable in the society. It also provides a firm foundation, with the

security and stability that can help people to overcome disadvantage and build successful lives for them and their families. And it can help to create prosperity, healthy local communities, as part of an efficient public housing sector. Therefore, in any circumstances, the way public housing is allocated would be a matter of real importance to any government.

However, the government in her allocation system in place do not reflect the above truth highlighted in the suggestion exposed above by Ozo (1990), neither are they making justifiable efforts to prove that housing is an important commodity for all going by the system employed in the past to allocate housing product meant for the low-income groups in the system especially in the south-south region. Therefore, Nigeria as a country with limited amount of affordable housing resources, government was advised to keep a close watch on how available housing product is distributed based on the research finding to create a justifiable balance. It is of common interest that public asset such as low-income public housing be distributed in a fair and reasonable manner where every individual recipient can justify their share as a fair deal.

Thus, finding suggested that the allocation of the supplied low-income public housing should reflect the following factors to effectively improve distribution and allocation system:

- Justice
- Fairness
- Impartiality

Ebehikhalu & Dawam (2015) suggested that unstable political climate does not provide a platform for sustainable housing development due to partiality in the system. Nigeria is a country which over a long period has been bedeviled by uncertainty of political atmosphere and unpredictable political climate. This has weakened the structures and the institutional framework for public housing delivery. Because housing programmes have been politicized to the extent that the ruling political parties use housing programmes to secure patronage from the citizens and reward political loyalists by allocating and awarding contracts for housing projects on political basis.

Thus, housing distribution especially in the South-South region of the country where corrupt politicians has done a lot of injustices as seen in the partialities government officials who use divide and rule ideology to allocate the supplied stock of produced low-income houses to themselves, friends and families, which has greatly hindered positive results in the attempt to deliver affordable low-income public housing in the region (Ebehikhalu & Dawam, 2015). It was

suggested by past researchers that resources such as housing should be distributed based on public interest where the government is made to hold in high esteem the interest of the public in the allocation and distribution of affordable public housing. Because, for the distribution of public housing to function effectively in the region, it is suggested to employ a justifiable distribution system which is responsive to public interest especially in the area of low-income housing provision.

Moreover, it is suggested that as equity fosters the motivation to produce if government, therefore, could reflect fairness, equity and justice in the distribution of social assets, a higher percentage of its work which is of the low-income class will be motivated to increase production capability which can reflect on the national economic output positively. The theory of distributive justice as cited by Ndubueze (2009) suggests that distribution according to need ensures that everyone's basic and essential needs are met, which is not only good for the recipient individuals but also can reduce criminal and political pressure as well especially in the region where security and political tension is high.

Hence, the model as proposed by this study thus advised, that if government can through the guidelines of actions provided by the developed model under distribution and allocation reflect justice, fairness, and deal with political interference limiting a successful allocation system, it will enhance implementation outcome and at large improve low-income public housing delivery in the region.

7.2.7. Strategy Evaluation with SWOT Analysis

Proper evaluation and validation of implementation strategy employed are very necessary when policy backed projects have been fully implemented. Most times there may be undiscovered mistakes in adopted strategy which could easily be discovered through the process of strategy evaluation for proper correction, amendment, and reintroduction.

Therefore, SWOT Analysis is a simple but useful framework for analysing organisational strengths weakness, opportunities, and threats that organisations face. It helps to focus on strengths, minimize threats, and take the greatest possible advantage of opportunities available. The overall purpose of a SWOT analysis is to examine the internal and external factors that help or hinder organisations from achieving each of each of her objectives. It can also be used as a brainstorming tool to help focus attention on key areas (Team FME, 2013). However;

- Strengths – Deals with the internal factors that are favourable for achieving organisational set objectives
- Weaknesses – Deals with the internal factors that are unfavourable for achieving organisational set objectives
- Opportunities – Deals with the external factors that are unfavourable for achieving organisational set objectives
- Threats – Deals with the external factors that are unfavourable for achieving organisational set objectives.

The overall purpose of a SWOT Analysis is to examine the internal and external factors that could help or hinder the achievement of set objectives, and assess the effectiveness of the strategy adopted in the implementation of affordable low-income public housing policies in the region. There is also no such thing as a definitive SWOT for any particular organisation because the strengths, weaknesses, opportunities, and threats depend on the objective(s) under consideration. However, the strength of the SWOT analysis comes from the fact that it can be applied to many different organisational scenarios (see figure 45). It is also normally performed at a meeting involving representatives from necessary stakeholder’s groups that have specialist knowledge and supporting data in the form of a feedback. Each of these individuals brings their particular perspectives and expertise to the discussion and the result is a complete SWOT report (Team FME, 2013).

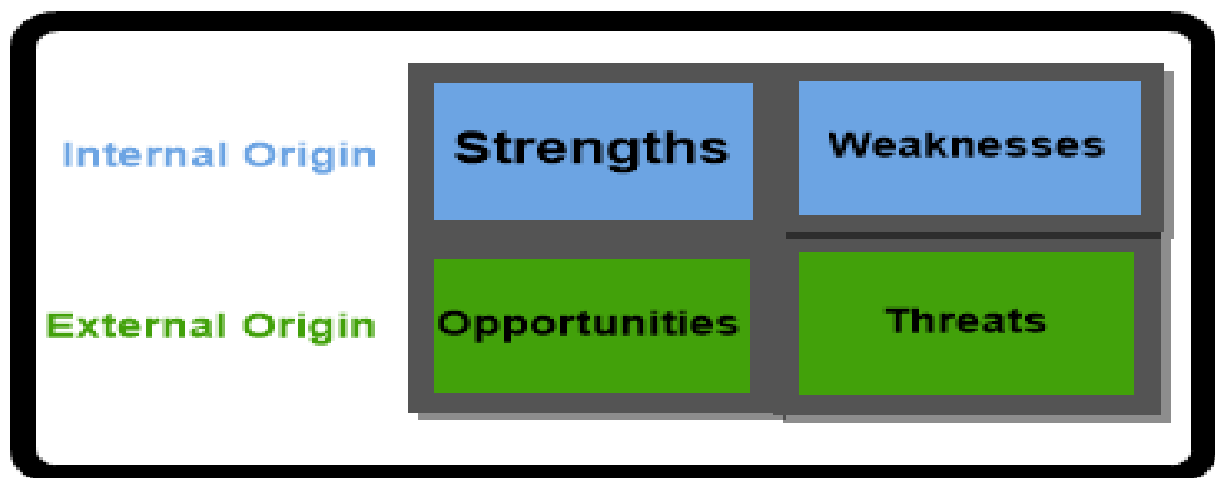


Figure 29: Origins of SWOT; Source: Team FME, 2013

Policy evaluation in this regard is introduced to further strengthen and better reposition the implementation guidelines of actions leading policy implementation for effective performance. It is, therefore, a good practice for government to always revisit implementation guidelines of actions to conduct a SWOT analysis test for strengthening, restructuring, and repositioning.

Therefore, it is suggested by respondents that evaluation should always assess the performance of employed implementation strategy to measure

- Strengths
- Weaknesses
- Opportunities and
- Threats,

SWOT analysis is therefore very important because it could return system performance report in form of feedback to the stakeholders to guide on the level of success / failure attained and creates the opportunity for maintenance and validation for effective performance when strategy is reused in future policy implementation which is very important to reinvent programme performance.

Evaluating policy implementation mechanisms is one area Nigerian policy implementation organisations are lacking, which was also identified as one factor contributing to the huge challenge seen in the implementation performance.

Therefore, the model as developed advised that if government could always evaluate its implementation guidelines of actions by observing the suggested processes and by letting the employed public housing delivery strategy to be evaluated using a SWOT evaluation, there could be improved results and effectiveness in delivering required quality, quantity and cost effective low-income federal public housing in the region.

7.2.8. Feedback

It was observed that policy makers do not always have enough resources to process all the necessary information to produce the most effective solutions for complex problems. Therefore, in this light, policy adjustment through feedbacks could be seen as a practical approach to analyse policy implementation outcome (Park et al., 2014). Therefore, government as policy makers have important roles to play in ensuring that the strategies employed for implementation of policies are constantly modified to contexts through feedback. This therefore as suggested by

Park et al. (2014), requires policy makers to understand and clarify the given contexts surrounding policy translation processes, and the two-way communication with all stakeholders. Here, the given contexts include the existing strategy based on social, political, economic and technological systems driving policy implementation to be examined and validated through feedbacks.

Feedback, however, has been identified as one of the most critical components of supervision; it is said to be effective for performance enhancement. Many fieldwork supervisors are sometimes reluctant to give feedback because they do not want to seem critical. Donna M. Cost (2016) suggested that organisations need feedback to acquire the information and skills necessary to improve a given system. He further confirmed that when feedbacks are properly given, it helps organisations make valuable professional contributions to advance strategy used to deliver a given project.

Thus, feedback is viewed as an effective tool to strengthen the system towards the improvement of the implementation of affordable low-income public housing policy in the region. The model as developed in this study, therefore, advised through its guidelines of actions that the feedback received during strategy evaluation with SWOT analysis should be taken back to stakeholders for possible professional input and validation.

Next section highlights steps taken by the modeler to develop the model.

7.3. Model Development Steps

The development of this conceptual model followed a four-dimensional step as highlighted below;

- Strategy/guidelines conceptualization and development
- Identification of effective strategy evaluation method
- Stakeholders identification
- Model coupling

7.3.1. Development Step 1: Strategy/Guidelines Conceptualization and Development

The first step in the development of this conceptual model as highlighted in Figure 30 below was to identify the useful factors and variables with good correlation which could be coupled together as a theme to represent an effective strategy to be used in the coupling of the conceptual model.

However, from the factors and variables which were identified as the major implementation barriers, the researcher gathered the major and most important factors to form the dependable variables which were also viewed as the dependable factors hindering the successful implementation of affordable low-income housing policy in the region see figure 30 below.

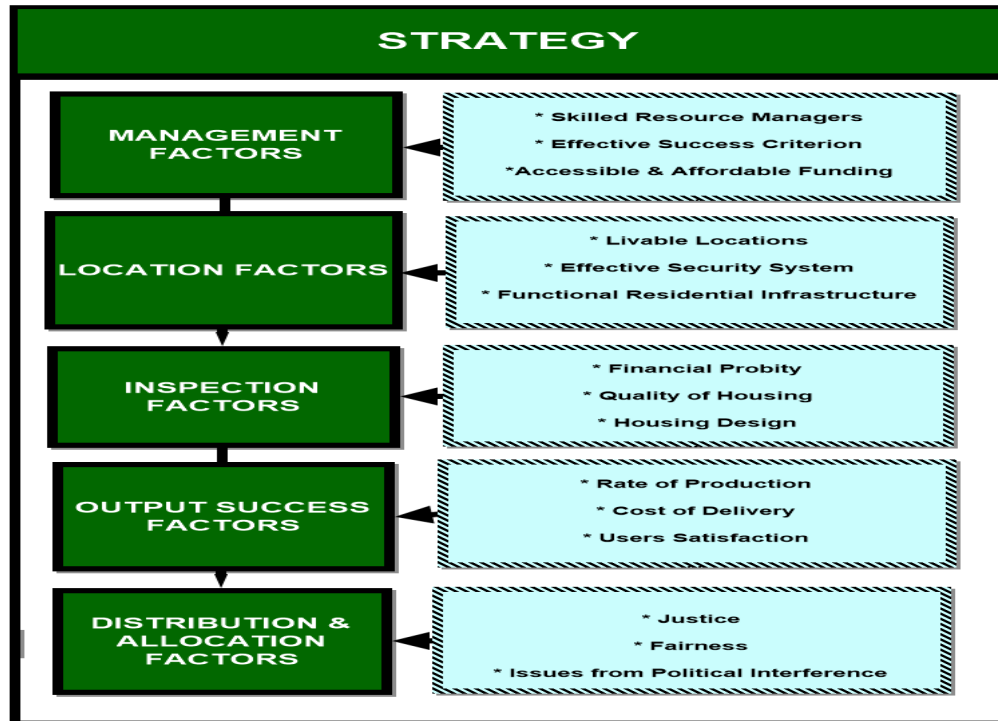


Figure 30: Strategy Conceptualized

Among the major factors identified are;

- Implementation Management
- Project location
- Project Inspection
- Distribution and Allocation
- Project Output
- Strategy Evaluation

Furthermore, the researcher also identified other factors which was recognised as undependable factors such as skilled resource managers, effective success criterion, accessible & affordable funding, livable locations, effective security system, functional residential infrastructure, financial probity, quality of housing, housing design, rate of production, cost of delivery, users satisfaction, justice, fairness, and issues from political interference which represents the undependable variables which were paired in themes to boost the performance of the identified

dependable factors. Therefore, these variables/factors were paired as represented in figure 45 above to form the strategy which was used in the coupling of the conceptual model.

7.3.2. Development Step 2: Identification of Effective Strategy Evaluation Method:

For the continuous enhancement of a model and framework, it is recommended that there should be provision for good evaluation system, and to identify a proper evaluation technique demands the effort of the modeler to identify the mechanisms suitable for effective evaluation of strategy. Figure 31 below highlight the mechanisms identified for strategy evaluation.



Figure 31: Identified Evaluation Method

Thus, a SWOT Analysis as suggested by Team FME (2013) was identified suitable as the best form of strategy evaluation technique employed to efficiently diagnose for;

- The *Strengths* of the strategy, which stands as the internal factors that are favourable which could be built upon
- The *Weaknesses* of the strategy, which stands as the internal factors that are unfavourable which could be avoided or properly enhanced
- The *Opportunities* of the strategy, which stands as the external factors that are favourable which could be explored and
- The *Threats* of the strategy, which stands as the external factors that are unfavourable which, could be avoided completely during next implementation season.

7.3.3. Development Step 3: Identification of Stakeholders

Furthermore, the next step in the development of this conceptual model was the identification of an all-inclusive stakeholder's network which is appropriate to form the forum for brainstorming decisions on feedbacks from strategy evaluation processes for proper correction to further advance efficiency in the performance of implementation system.'

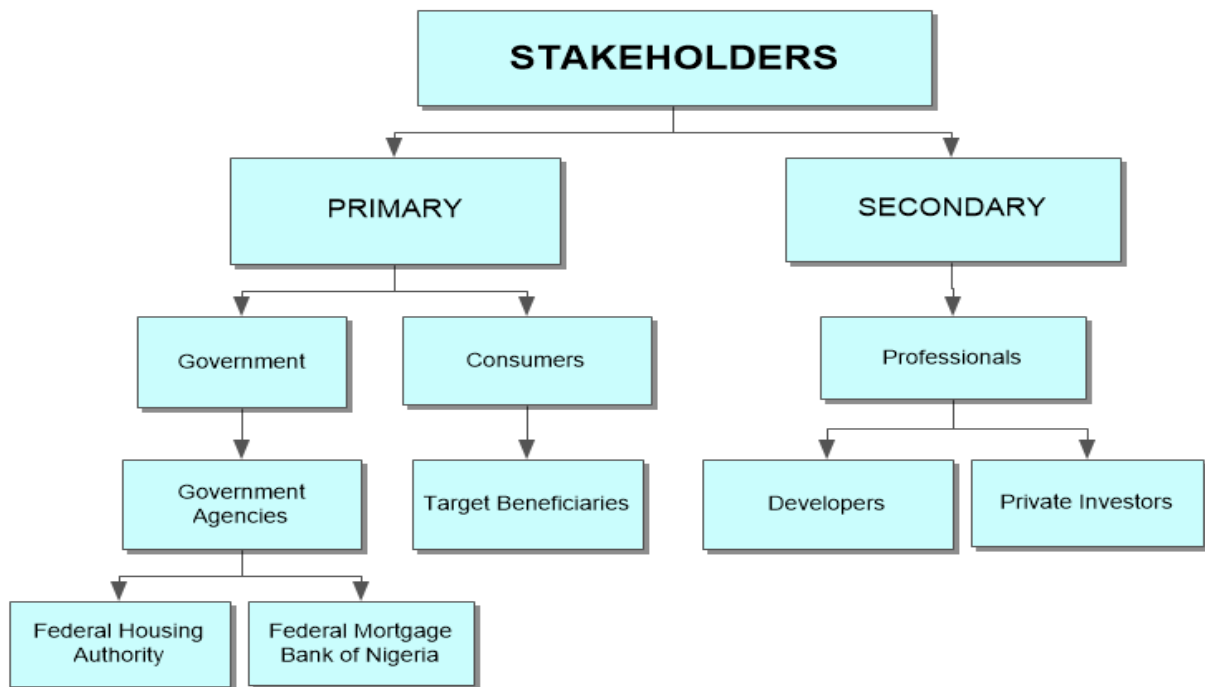


Figure 32: Identified Stakeholders

Thus, in the context of this research, those identified as suitable stakeholder based on the data received for this research are;

- Government; who are identified as policy makers, implementers, and regulators through the representation of government agencies in charge of affordable low-income public housing development and policy implementation
- Professionals; who are identified as the contractors and investors who are playing in the federal public housing system.
- Consumers who were identified as target beneficiaries who also doubled as the low-income individuals who are the focused groups in this study. See Figure 32 above.

(See section 7.2.4 in chapter 7).

7.3.4. Development Step 4: Model Coupling:

The final process in the development of this model was to bring all the identified factors, themes, components and conceived ideas together to form a whole meaningful concept, and was used to propose the required conceptual model which is expected to guide actions in the implementation of affordable low-income federal public housing policies in the region as highlighted below in Figure 33 below

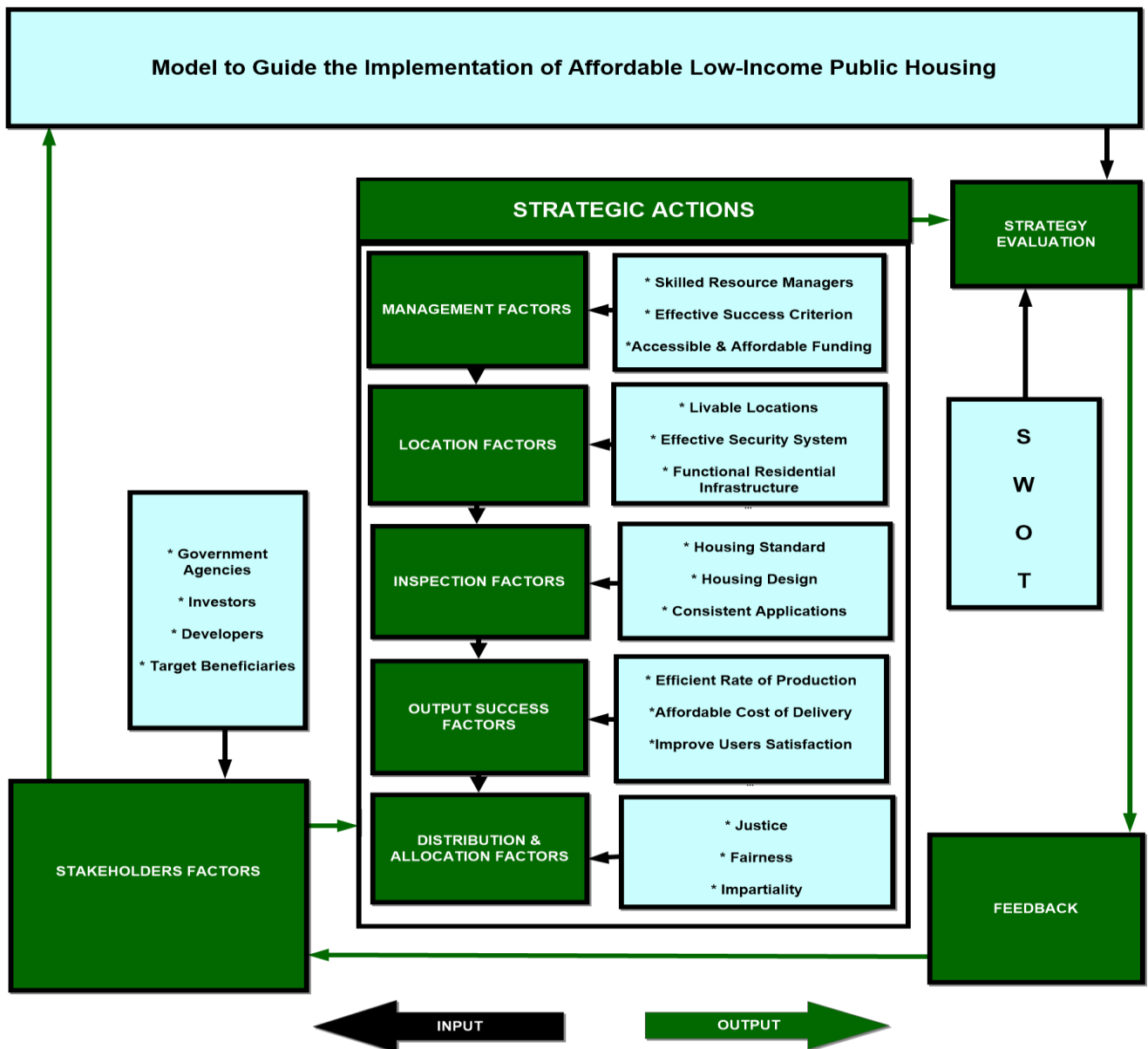


Figure 33: Proposed Model Developed

Therefore, the model as presented above can be said to be a three-component system which offered the following,

- A structured implementation Strategy standing as a guideline of actions
- An Effective Strategy Evaluation Technique to guide actions on validation, and
- An all-inclusive Stakeholder's Representation to evaluate feedbacks and make required corrections

7.4. Model Verification and Validation

Bernard & Ryan (2010); and Benard & Remond (2012) identified three critical steps necessary for model development. These steps include; an identification of key constructs to be included in the model, which has been shown in model development steps above; an identification of the relationships between these key constructs and a representation of these relationships as also seen above; and validation of these relationships to ensure that these relationships are valid for most, if not all of the scenarios being modeled. However, Fellows and Liu (2009) cited Milhram (1972) as previously having identified five distinct steps for the development of a model. These steps are stated as follows:

- *Objectives for the Model: Its purpose(s); for who is it intended?*
- *Analyse Reality: The System, Process, Object to be modeled*
- *Synthesize Components into Model(s)*
- *Verify Model(s)*
- *Validate Model(s)*

Both perspectives as portrayed above possess great similarities and all point towards the need for proper validation of the developed model. Since the process of building, testing, displaying and validating models form a major part of data collection, it becomes pertinent that the model so developed be validated to boost confidence levels in the emergent theory.

Hvala et al. (2005) suggest that the primary aim of a model evaluation exercise should be to ascertain whether the model is good enough for its intended use. They proceeded to highlight the existing contradiction between model verification and model validation as modes of model evaluation. They stated that whereas the latter was concerned with the consistency and accuracy of simulation programs compared with the associated mathematical models, validation was however concerned with the level of agreement between mathematical descriptions and real systems under investigation.

However, Hahn (2013) admitted that the term 'validity' in the case of models represents what we think we are representing. She cited Thomas (1997) as having posted that model verification, and validation efforts should be concerned with two main aspects, namely; internal and external validity. Whereas internal validity was concerned with the extent to which the relationships between variables or constructs are represented correctly in the model (verification), external validity highlighted the extent to which the model's outputs agree with an external entity, which may be either a real-world system or another validated model (validations). Although it seems that there is a sharp distinction between terms of verification and validation of model, Halm (2013) admitted that the distinction between the two becomes blurred when it comes to the issues of social science based model. Therefore, the proposed model in this research can be described in part as a social science model, as it is expected to guide strategic actions for the improvement of the implementation of affordable low-income federal public housing policies in the public housing sector in the South-South region.

Nevertheless, as important as the model development, verification and validation process are to data collection and analysis (Bernard and Ryan, 2010), there has been to date a lack of consensus regarding the processes and rules of their validation (Dery et al., 1993). Various schools of thought have proffered different ways through which various models can be validated and verified. However, Hvala et al. (2005) observed that whereas the quality of a model can be judged from the perspective of several attributes, the most salient attributes are: model purposiveness, model falseness, and model plausibility.

- **Model Purposiveness:** This attribute is concerned with the ability of the developed model to solve the real-world problem which it was created to solve. Test to establish this attribute, they maintained, are time-consuming and expensive.
- **Model Plausibility:** The test for a model's plausibility is tied to the judgment of the experts on the capabilities of the model about the real-world scenarios in which it is to be employed. The opinions of these experts are usually dependent upon two criteria, namely: (1) does the model maintain a logical appearance? If it does, which means it is comparable to what experts know about the real process, then confidence in the model would be greater; and secondly, (2) does the model act in a logical manner? If a model in a different situation reacts by the expectations of the experts, then again confidence about its validity grows.

- **Model Falseness:** This validation test, according to Hvala et al. (2005), is concerned with a direct comparison of the input output data of the model with that of the real system.

Initially, laying the context for the discourse on the model validation and verification processes within the realm of operations research, Landry et al. (1983) identified several approaches frequently employed for the validation of models. These approaches include *Expert validation (face validation); Tracing; Internal validation; Turning tests; Spectral Analysis; Experimentation; and Convergent Validation.*

7.4.1. Adopted Model Verification Method

Hillston (2003) suggested that explaining the model to another person, or group of people, can make the modeler focus on different aspects of the model and therefore discover problems with its implementation. Even if the listeners do not understand the details of the model or the system, the developer may become aware of bugs simply by studying the model carefully and trying to explain how it works.

Furthermore, preparing documentation for a model can have a similar effect by making the modeler look at the model from a different perspective. Therefore, in order to verify this model, the researcher, first of all, piloted it among identified professionals in the field to eliminate unnecessary details and focus on elements within the system which are important from a performance point of view. Ten professionals were approached for their input with a verification questions bothering on model *comprehensiveness, usefulness, applicability, clarity and simplicity*; and their inputs were shown as described below in figure 34 which was used to highlight gray areas which were further used to modify the model for final validation.

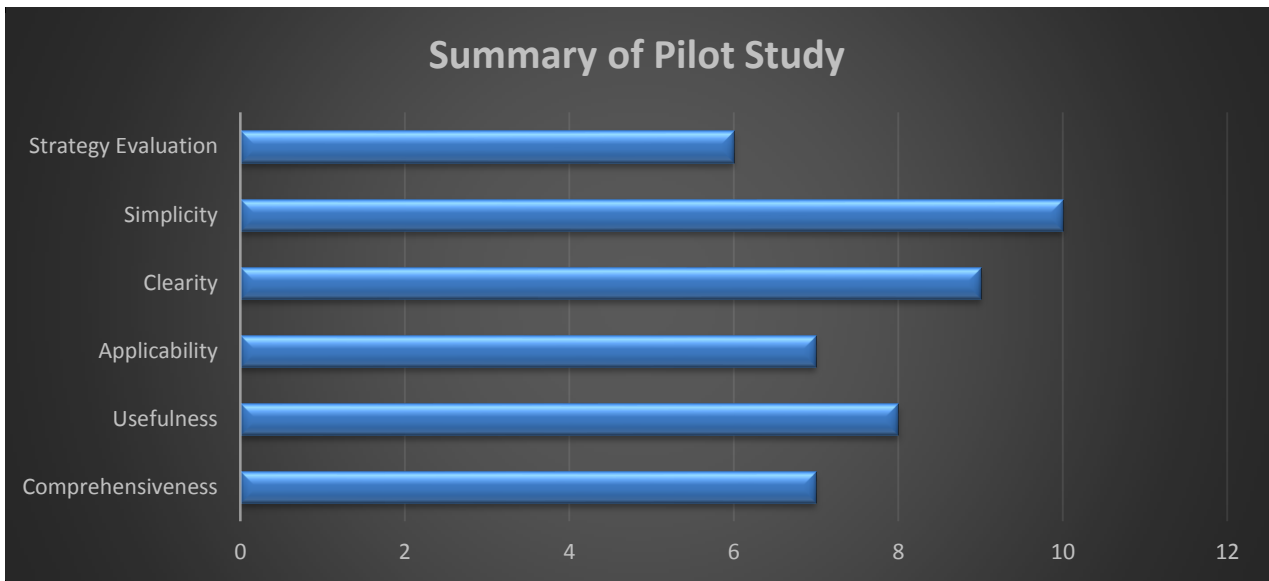


Figure 34: Summary of Pilot Study on model verification

In summary, during the pilot study, important issues which were not included in the model initially came up especially in the area of strategy evaluation which about six members of the pilot respondents raised. They said, *"it will enhance model effectiveness if a method of strategy evaluation is included in the model for performance assessment."* However, in the absence of that, 10 of those who were approached said the model is simple enough to perform its duty; 9 said they understood the model because of its clarity; 1 said he could not understand the model; 7 of them said the model is applicable while three argued that it is not applicable without a strategy evaluation method in place; 8 said the model would be useful looking from the research context while 2 absconded their comment on model usefulness; 7 said the model is comprehensive but 3 of those who participated disputed in their disagreement and doubt that the model will only be comprehensive when the issue of strategy evaluation is addressed in the conceptual model (see figure 49 above).

Therefore, based on the above observations, the researcher went back to make the required corrections and amendment in the model as highlighted by participants of the pilot study after due consultation with his supervisor.

7.4.2. Adopted Validation Method/Justification

Validation is the task of demonstrating that the model is a reasonable representation of the actual system: that it reproduces system behaviour with enough fidelity to satisfy analysis objectives (Hillston, 2003). Flood and Carson (1990) stated that in social science the problems with

reliability are more difficult than in other scientific areas. To deal with those problems they introduced Face validity which is suggested to be where a group of experts or referees assesses whether the measuring instrument measures the attribute of interest. Brink (1993) also suggests that expert validation is the consultation of others familiar with the field of study to make an assessment input. Furthermore, Miller (1978) reviews to Hermann about five types of validity; one of those is face validity. Therefore, for this research, expert/face validation was adopted as the method to validate this model. This method can withstand scrutiny and help the researcher find potential flaws to avoid a waste of money and time. However, experience is said to be asset, and the input of group of leading experts in the field of study is very valuable in the process of model development, and can also enable effective modification.

Therefore, the membership of the validation team was drawn from stakeholders with over 10 years of experience in the field of study, and from the sample frame where both qualitative and quantitative data were collected. These participants were approached quantitatively to assess the comprehensiveness, usefulness, applicability, clarity, and simplicity of the conceptual model.

Thus, to properly assess these elements, a five-point Likert scale varying from *strongly agrees* to *strongly disagree* was used to develop the questionnaire which was sent out to about 20 experts who were purposively selected for this purpose for their professionalism and expertise in the study area.

Participants were purposively selected to accommodate only those with long service experience and expertise in the field whose input can be professionally efficient in this regards in lines with the suggestion of Tongco (2007). Accordingly, the survey questionnaire designed plus the modified model were sent to the identified 20 participants to rank the conceptual model based on its *comprehensiveness, usefulness, applicability, clarity, simplicity, and likelihood to effect change*. Moreover, a questionnaire survey was adopted because, after much consultation with identified participants, majority of them suggested that answering a questionnaire will be better for them in this regards due to their schedule. Also, the current political and security situation in the South-South region of Nigeria where militancy and kidnapping have increased is another issue, which left this option of data collection the most convenient and appropriate for both participants and the researcher.

Furthermore, to support the research philosophy and methodology selected for this study, both closed-ended and open-ended questions were included in the questionnaire designed. The closed

ended questions seek to gauge the degree to which participants agreed to the statement in the five-point Likert scale questions, while the open-ended question offered participants the opportunity to freely provide additional information which may be relevant but not found in the questions.

As stated above, 20 participants were identified and 20 questionnaires administered to them through electronic mail; 17 questionnaires representing 85% were accurately completed and returned hence was used for this validation analysis. However, to justify the sample size of expert participants for validation, Adzroe (2015) in his Ph.D. research distributed 17 questionnaires to 17 participants for validation, 15 was returned and analysed. Therefore, with the suggested sample size as confirmed by Adzroe (2015), the researcher argued that the size of validation participants selected for this study is considered appropriate.

7.5. Validation and Data Analysis Results

The data collected from the validation questionnaire was descriptively analysed using Microsoft excel package. Pallant (2010) affirmed that descriptive statistics describes the basic characteristics of the data in a study. It provides summary about the sample in addition to a simple, understood graph, and also provides what the study shows.

Therefore, descriptive statistics was adopted to provide a clear understanding of the opinions of the selected experts regarding the conceptual model in relation to the implementation of low-income public housing policies in the region. As provided in subsection 7.4.2, the experts were asked through a questionnaire survey to express the degree to which they agree or disagree with the conceptual model based on its comprehensiveness, usefulness, applicability, clarity, simplicity, and likelihood to effect change

7.5.1. Participants Organization

Presented in figure 35 below are the different organizational representations of respondents to determine the relevance of the organizations they are employed by and also ascertain if they are suitable for this cause, and are also playing major part in the federal low-income public housing delivery in the region.

Therefore, 6 of those who participated are from the FM of housing representing about 35.29% of total participation; while a total of 11 participants are from the developer's organization

representing a total of 64.71% of total participation. This, therefore, indicated that participants were effectively drawn from the pool of organizations with relevant professional opinion, and from those who are partners with government as regards the federal public housing system in the region.

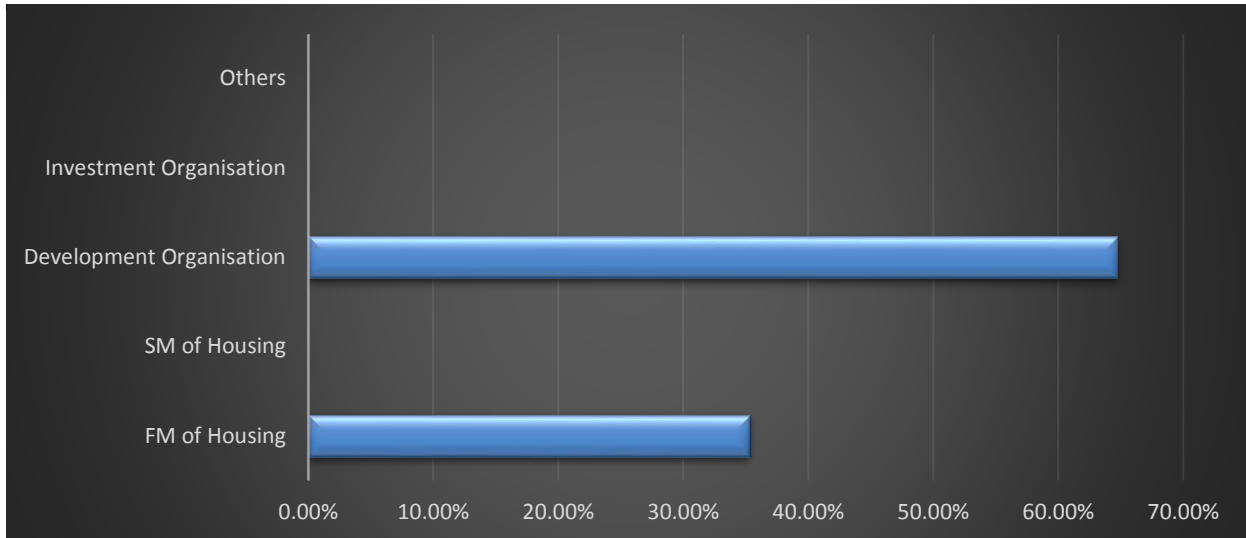


Figure 35: Respondents Organization

7.5.2. Respondents Years of Experience

Respondent's years of experience is another factor identified very important in the process of validating this conceptual model. This is in agreement with the suggestion of Miller (1978) who confirmed that experience is said to be asset, and the input of group of leading experts in the field of study is very valuable in the process of model development, and can also enable effective modification.

Therefore, to justify this, experienced professionals with longer years of service were approached for their high understanding of the system and what it requires for its improvement. Therefore, figure 36 below highlights that all of those who participated in the validation of this conceptual model are experts with over 10 years of experience (representing a 100%) in their field, justifying that the researcher paid attention in the recruitment of suitable professionals with longer years of service history for this task.

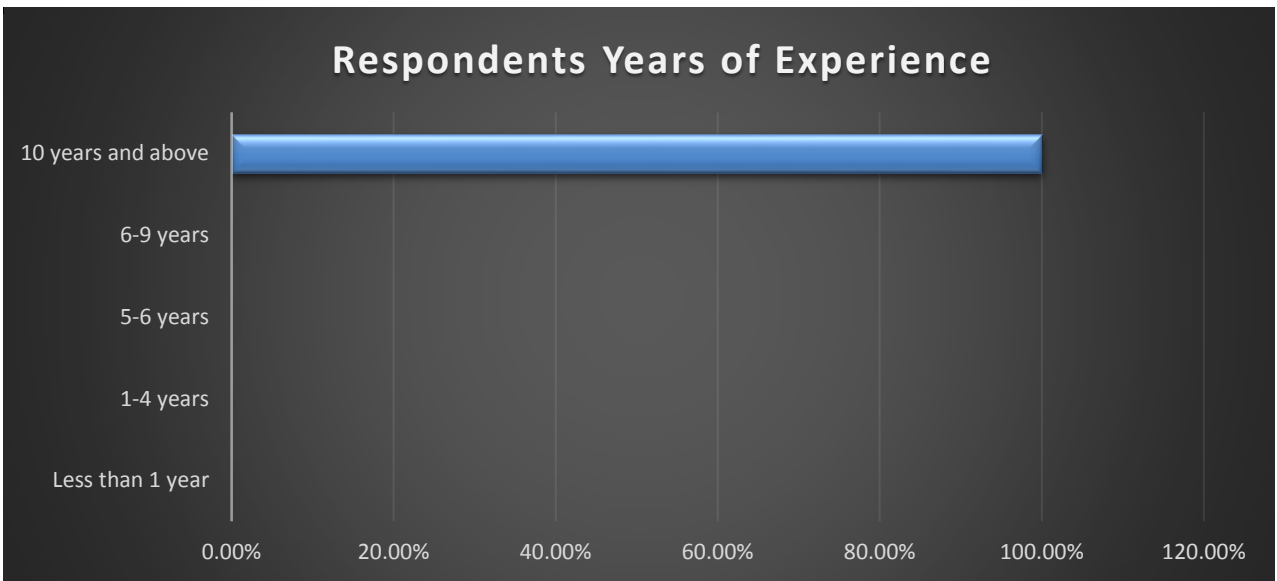


Figure 36: Respondents Years of Experience

7.5.3. Respondents Level of Agreement

As indicated in subsection 7.5, experts were asked to submit their agreement with the conceptual model based on the factors highlighted as shown below in figure 37.

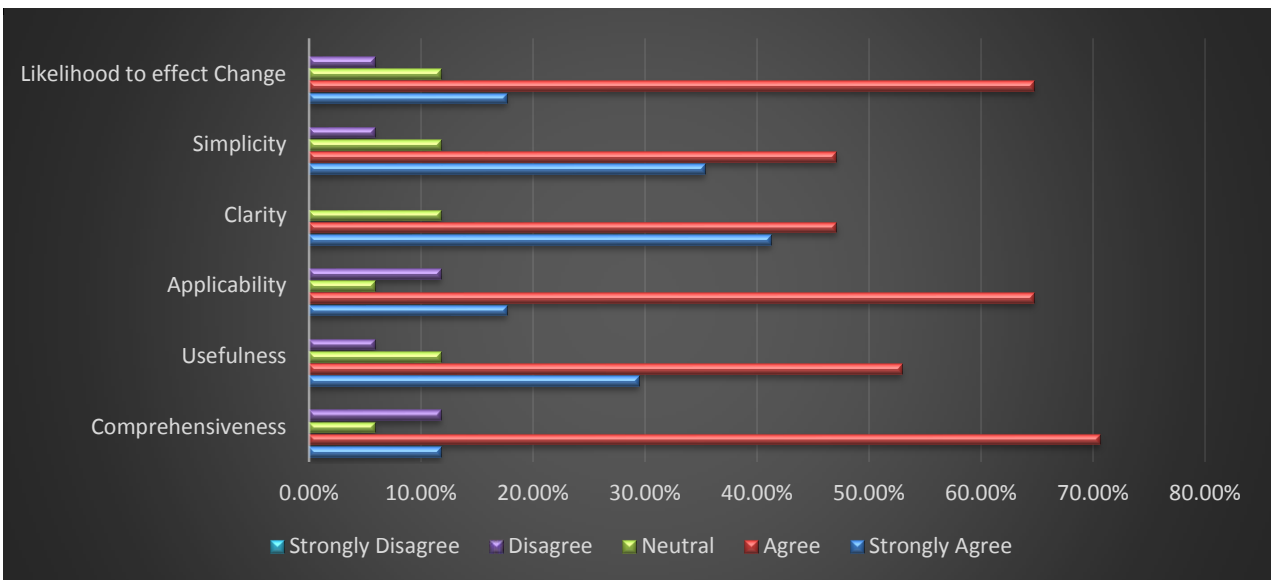


Figure 37: Respondent Level of Agreement

Therefore, as presented in figure 37 above, on the issue relating to model comprehensiveness, 2 participants representing 11.76% of those who participated strongly agreed that the conceptual model is comprehensive; 12 participants representing 70.60% of those who participated agreed

that the conceptual model is comprehensive; 1 participant stood neutral which represents 5.88%; and 2 participants representing 11.76% of those who submitted that they disagree.

For model usefulness, 5 participants who represent 29.41% of those who participated strongly agree that the conceptual model would be useful, 9 participants who stand at 52.95% of those who participated agree in the usefulness of the conceptual model; 2 participants who represent 11.76% stood neutral and 1 participant who represents 5.88% disagreed.

For model applicability, 3 participants who represent 17.65% of those who participated strongly agreed in the applicability of the conceptual model; 11 participants who represent 64.71% of those who agree in the applicability of the conceptual model; 1 participant which represent 5.88% of participants stood neutral, and 2 participants who represent 11.76% of participants disagreed in the applicability of the conceptual model.

For model clarity, 7 participants who represent 41.18% of those who participated strongly agreed on the clarity of the conceptual model; 8 participants who represent 47.06% of those who participated agreed in the clarity of the conceptual model; however, 2 participants stood neutral.

For model simplicity, 6 participants who represent 35.30% of those who participated strongly agreed in the simplicity of the conceptual model; 8 participants who represent 47.06% of those who participated agreed in the simplicity of the conceptual model; however, 2 participants who represent 11.76% participation stood neutral; and 1 participant which represent 5.88% of participation disagreed.

Finally, for model likelihood to effect change, 3 participants who represent 17.65% of those who participated strongly agreed on the conceptual model's likelihood to effect change, 11 participants who represent 64.71% of those who participated agreed; 2 participants stood neutral while 1 participant who represents 5.88% participation disagreed. However, one expert in his opinion advised and suggested as *followed*:

"..... Looking for this conceptual model, I can see your passion, ideas and hard work put on paper to improve the low-income public housing sector in the region and strongly suggest that this conceptual model is published for faster access to the government and the officials in the affordable low-income public housing sector in the region...."

The above suggestion has been noted, and a plan is ongoing to publish the conceptual model as at when due.

Furthermore, another expert highlighted that

“SWOT analysis as the evaluation method in the model may be a limitation to the use of the model as a result of the research approach employed”

The above suggestion also has been noted as an assumed limitation to the use of the model until the model is tested on a live project (see section 8.6 in chapter 8).

7.6. Summary and Link

Identified in this study are variables which suggest that while social factor can be addressed by the government and participating stakeholders, political and economic factors can only be controlled by the government. Furthermore, it has been explained that project success is determined by the ability of the government to set criteria which can guide effective project delivery, and also assess project output success on the macro point of view as regards to public housing programmes. From the findings of this study, it can be argued that social, economic and political factor can strongly influence low-income public housing policy implementation success because appropriate design and good location (social factor) have a strong impact on end users' satisfaction and general well-being. Similarly, an effective financial system which can enable a subsidised project output (economic factor) is essential about flow of incomes and affordability of the completed housing units. Also, good implementation management, Proper project inspection, Justifiable distribution and allocation, and political interference (political factors) are essential and can facilitate policy implementation success. Conversely, it can be asserted that social factor and political factor can affect implementation success. For instance, the complexity of design and bad location (social factor) can have a strong impact on the success of the implementation of public housing policies. In addition, because public housing projects are usually funded or subsidized with public funds, an unstable political environment (frequent changes of government) can affect effectiveness and hurt programme implementation, which may lead to delays in completion and cost overruns. However, the synthesis of the conceptual model as modified is expected to go a very long way to guide strategic actions for

implementation success in the system, and as well influence improvement in the provision of low-income public housing in the region. Therefore, these factors as identified and highlighted in this conceptual model should be given adequate attention in the implementation of low-income federal public housing policies in the region.

The next chapter will discuss the conclusion derived from this study and the recommendations that follow.

8.1. Introduction

This chapter summarises the achievement of the aim and objectives of the research together with the key research findings and the main conclusion. It also presents the contribution towards the addition to theory and industry. It also discusses the limitations and constraints of the research, and finally, draws upon the findings to present recommendations for future research.

8.2. Achievement of the research aim and objectives

The aim of this research was approached by raising five research objectives (see subsection 1.5.3 in chapter 1), with the formulation of four research questions (see subsection 1.5.2 in chapter 1). The first research question assessed previous government housing policies and programmes in Nigeria and their impact in the region. The second research question sorted to identify the factors responsible for the implementation failure witnessed by past governments in low-income public housing policies. The third research question assessed other possible barriers to the provision of affordable public housing to the low-income group in the region. The fourth research question related to the model which could be proposed to improve the implementation of affordable public housing policies for effective low-income public housing provision in the region. Finally, the fifth research question enquired how the proposed model could be validated.

Data was collected through a sequential mixed method strategy where quantitative findings through questionnaire survey were used to develop an instrument of qualitative data collection, and to validate quantitative findings through interviews (see section 3.11 and its subsections in chapter 3). Participants were drawn from professionals involved in the federal public housing sector in the region in the area of low-income public housing provision (see section 3.10 in chapter 3), further explanation on the accomplishment of this research based on research questions/objectives are stated in the following sections;

Objective 1: To review previous government housing policy/programmes and their effectiveness to the provision of affordable public housing for the low-income group in the region

This objective provided the comprehensive review of government efforts to the public housing through policy implementation in the past. It also gave insight into the government activities in the public housing sector spanning through pre-and post-independence Nigeria (see section 2.7 in chapter 2). The literature review conducted revealed that government has put in a certain amount of efforts in the past toward policy enabled housing provision in the country, finding revealed that from the colonial period up to 1960, government focused essentially on the provision of quarters for the expatriate staff and selected indigenous staffs, but the only efforts made on low-income public housing development came from the critical housing situations in which the hands of the colonial government were forced to act (see subsection 2.6.1 in chapter 2). It was also identified that the post independent period of 1960 – 1979 saw an increased effort of government toward public housing development by the formation of the Association of Housing Corporations of Nigeria whose duty was to coordinate housing developments in all regions of Nigeria (see subsection 2.7.2 in chapter 2) could not achieve set objectives due to implementation inefficiency.

Furthermore, the civilian administration which came on board between 1979 – 1983 with an enabling national housing programmes which were embarked on in 1980 with the sole effort to improve housing affordability through policy implementation (see subsection 2.7.3 in chapter 2) also was said to have failed. Further revelation from the literature also exposed that the military regime of 1984 – 1999 also saw government efforts to a housing development with certain system restructuring in the sector to improve housing development (see subsection 2.7.4 in chapter 2), yet with no tangible result.

Literature also exposed that from the civilian administration of 1999 – date, government renewed their effort to attain a certain desirable level of housing affordability through new national housing programmes (see subsection 2.7.5 in chapter 2), however, these efforts yielded minimal results as identified.

Furthermore, table 10 in chapter 2 summarised past government efforts toward public housing supply which suggested that from 1971-2013, government effort to provide affordable public housing through policy implementation could only achieve a success rate of 14.42%, highlighting a failure rate of 85.58%; which justified that past government effort were not effective enough to improve the public housing sector especially in the area of affordable public housing provision (see section 2.8 in chapter 2).

Therefore, as presented in the sections highlighted above which revealed some of the major policies of federal government relating to public housing policies and their impact toward housing provision, it could be argued that these policies and their implementation strategies were ineffective as seen in the analyses explained in figure 24 of chapter 4, subsections 5.12.1 and 5.12.2 according to the opinion of participants in both quantitative and qualitative data collected for this study, however justified implementation failure as a result of unavailability and unaffordability of low-income public housing in the region, which is always reflected in the pitiable living condition of the focused groups as highlighted in Figures 4, 5, 6; and sections 2.6 and 2.22 in chapter 2. Moreover, subsection 2.20.1 in chapter 2 also revealed the strategies employed by government to confront low-income public housing challenges in the region, however, table 12 in chapter 2 as revealed by Aduwo et al. (2016) also suggested that these strategies could only provide a 14.63% success, which further confirmed the level of ineffectiveness in the system.

These findings therefore suggest that even though policies were made by government with the intention of solving the housing problems harassing the low-income groups, but these policies were not properly implemented which justified the need for a better approach in the form of a model to guide actions which could lead to implementation success and facilitate improvement in the low-income public housing sector in the region.

Objective 2: To identify the factors responsible for failure in the implementation of affordable public housing policies for the low-income group in the region

The second objective was addressed through detailed literature review, and also the synthesis provided by the sequential mixed method research strategy adopted for this study to collect primary data, which helped in the identification and authentication of the factors identified as limiting government efforts for effective policy implementation.

Findings from both literature sources and the quantitative data collected for this study revealed these prevailing factors standing as barriers to implementation success in the sector, especially in the region as follows; management factors, location factors, inspection factors, output success factors, distribution and allocation factors, stakeholder's factors, strategy evaluation factors, and feedback factor (see sections 2.12.4, 2.13; 2.18, 2.18.1, 2.18.2, 2.18.3, 2.18.4; 2.21, 2.21.1, 2.21.2, 2.21.3, 2.21.4, and 2.21.5 in chapter 2; and 7.2, 7.2.1 – 7.2.8 in chapter 7).

Although past governments made commendable efforts as explained in the provision of policies to aid the delivery of affordable public housing, their efforts failed to produce visible results due to the presence of the identified factors (see section 2.7, 2.7.1 – 2.7.5 in chapter 2).

Furthermore, it was also summarized and authenticated qualitatively through interview participation of professionals in the field who confirmed that these factors as identified are majorly responsible for the ineffectiveness seen in the implementation of low-income public housing policies, especially in the region (see tables 16 and 17 in chapter 4; and table 18 in chapter 5), which has negatively impacted on the living standard of the focused group in the region.

Objective 3: To identify other possible barriers effecting the provision of affordable public housing for the low-income groups in the region

Although this study focused on identifying the factors responsible for the failure for low-income public housing policy implementation in the scope region, however, other possible factors standing as barriers to affordable public housing in the region were also identified by literature which stood a good recommendation for further research. Among the factors identified as possible barriers affecting housing provision in the region are; government policy structure; access to land, availability, and cost; urbanization; and planning system (see sections 2.9, 2.9.1, 2.9.2, 2.9.3, and 2.9.4 in chapter 2; and table 18 in chapter 5). Therefore, further in-depth research could be conducted on these identified for a comprehensive solution for an improved public housing sector in the region.

Objective 4: To propose a model that could guide applicable actions to improve the implementation of affordable low-income public housing policies and programmes in the region

Using the findings from objective 1 and 2, a sequential explanatory approach was adopted as the chosen mixed method research strategy to further explore the concepts identified from the literature and develop a model which could effectively guide actions to improve the implementation of affordable low-income federal public housing in the region.

Thus, the research findings through literature review, quantitative and qualitative data collected for this study helped the researcher identify the factors for failure in the implementation of low-

income public housing policies in the region, which were grouped into themes as dependable and undependable variables, and were paired in a well correlated order to authenticate significance and form meaningful concepts (see section 7.2, 7.2.1, 7.2.2, 7.2.3, 7.2.4, 7.2.5, 7.2.6, 7.2.7, 7.2.8 in chapter 7 for identified factors and their explanation; and the qualitative findings as highlighted in chapter 5).

Therefore, the concepts were strategically structured together in a simplified form for easy understanding to propose a model as the study aim suggested (see sections 7.3, 7.3.1, 7.3.2, 7.3.3, 7.3.4 and figure 33 in chapter 7 for the proposed model).

Objective 5: To validate this model within the Nigerian public housing sector by utilizing industry experts and academia

Brink (1993) suggests that expert validation is the consultation of others familiar with the field of study to make an assessment input of the model developed. Therefore, model validation was done quantitatively through expert/face validation technique where the experiences and the inputs of the leading experts in the field with over 10 years of experience were explored to examine and further confirm the model in regards to *comprehensiveness, usefulness, applicability, clarity, simplicity, and likelihood of the model to effect change* in the system (see sections 7.4, 7.4.1, 7.4.2; 7.5. 7.5.1, 7.5.2, 7.5.3; figures 35, 36 and 37 in chapter 7).

8.3. Contribution of the study

Makinde (2005) confirmed that in Nigeria, there are usually no comprehensive policy standards and strategy to guide government in its public housing policy implementation activities and procedures. Thus, in the context of this study, the research aims to propose a model to guide strategic actions for improvement in the implementation of affordable public housing policies for adequate housing provision for the low-income groups in the South-South region. By fulfilling this, the study intends to benefit the body of knowledge and also the industry/practitioners as discussed in the following sections:

8.3.1. Contribution to knowledge

Although there is extensive literature on affordable public housing, however, most of them focused on government efforts for provision through policy introduction. There has been little

information and discussions on policy implementation and the factors responsible for implementation failures especially from the Nigerian context and the scope region in particular.

However, this research is carried out to assist in the quest for an effective policy implementation system through the development of a model which is expected to guide actions for a successful implementation of low-income public housing policies in the South-South region. Furthermore, its findings which identified the factors responsible for implementation failure from the research context, both in the region, and as well other regions of the country also contributed to fill literature gaps in this context. This will also give upcoming researchers access to the information needed to address the deficiency identified in the procedures used for the implementation of affordable public housing policies in other regions of the country for an effective public housing performance.

The study, through the model proposed established a tool for public housing policy implementation guideline of strategic actions, because, the negative consequences of the current lack of in-depth, relevant bodies of literature and data system in this context and the need to redress the situation is huge, thus, this study responded to that by contributing to close the information and data gap that exists in the understanding of the factors limiting effectiveness in the implementation of affordable low-income federal public housing policies in the region.

Ndubueze (2009) advised that beyond arguing for more government engagement in housing delivery in pursuit of national housing policy goal and objectives, there is the need for further in-depth research towards exploring different types of housing assistance and implementation plans that would likely be effective within the framework of national housing policy given the level of housing affordability problems of households in Nigeria especially the low-income groups. Therefore, this study, and the model proposed will assist to fill in the gap established above by the suggestion of Ndubueze and as well promote efficient improvement in the implementation and provision of public housing in Nigeria especially in the region.

The research as delivered, also created an opportunity for further research especially for researchers who may want to further test the model proposed in real life projects, or those who may be willing to conduct in-depth research exploring other identified barriers to affordable public housing as identified by this study (see section 2.9 in chapter 2).

8.3.2. Contribution to industry

Everyone has a fundamental right to safe and secure housing and yet millions across the world remain in housing stress especially those from the low-income group. Therefore, focusing on social justice, this study could influence the agenda for policy and practice to promote a safe and secure home for everyone. Moreover, over the last three decades or more, a number of studies have been carried out in the study area, for example, (Dlakwa, 1986; Agbo, 1986; Onyeacholem, 1991; Aluya, 2007; Ndubueze, 2009 and Ihuah, 2015) and others, but nevertheless, until now, there has been none among these researchers who proposed an improving approach in the form of a model to guide strategic actions which could promote policy implementation success in the federal public housing sector in this context.

Also, according to Liu and Walker (1998) who suggested that policy implementation/project success is a subject that has continuously been discussed but without significant agreement having been reached; thus, this study contributes to filling this gap because its findings will be useful to government as policy makers, academics, Nigerian populace in general, and especially the stakeholders and the professionals in the federal public housing sector to inform them on the prevailing factors limiting implementation success. Moreover, the conceptual model will also serve as a tool which is expected to guide strategic actions for effectiveness in the implementation of affordable low-income public housing policies in the region.

Finally, the study through its recommendations is expected to inform stakeholders in the federal public housing sector on better ways to enhance public housing provision to promote housing affordability in the region based on identified good practices as highlighted by this study.

8.4. Dissemination of the results

As the research progressed, some initial findings of the study were published and presented at academic research conferences (see Appendix 7 for a list of publications).

8.5. Generalisation of Results

Generalisation of research result is about the degree to which research findings can be comprehensive, from the research sample to the general population. Therefore, it is worth noting that this research was conducted within the Nigerian context, particularly the South-South region

where the sample size was drawn utilizing a mixed method research strategy for data collection. The findings are, however, suitable within the South-South region and applicable to the federal low-income public housing sector in the region.

However, research results of this nature could be generalized in a similar context, particularly to the implementation of low-income federal public housing policies in other regions of Nigeria, or other developing economies in a similar context.

8.6. Limitations of the study

Limitation in a thesis identifies any possible boundary including validity issues and other external and internal factors that influence the quality of the Ph.D. research. The internal factors involve issues that limit the quality of production of the thesis methodologically. On the other hand, external factors involve other issues that might influence the researcher's progress and Ph.D. quality. However, there are some limitations in undertaking research which includes gaining full participation from the expected participants and their organization, having access to all relevant information from organisations, finance, and time constraints.

Furthermore, as the aim of this research seeks to propose a model to guide actions for improvement in the implementation of affordable public housing policy for effective housing provision for the low-income groups in the scope region, time constraint, and the need to carry out in-depth investigation in order to obtain the required data and deep understanding towards developing the model as proposed was an issue. Although there are some publications related to the study area, however, little information is available particularly for the factors for failure in the implementation of affordable low-income public housing policy in the scope region.

Therefore, limited information was captured in this regard; however, the researcher overcame this due to some helpful information made available in the theorem of other researchers based on good practice from some identified developed and developing economies which helped the researcher deeply understand the phenomenon researched.

Also, securing time for an interview with identified senior professionals who were mandated to represent their organisations, and also participate in the validation of proposed model was quite difficult due to tight schedules; however, the researcher overcame this constraint through constant negotiations, and continuous follow up.

Another issue encountered was security situation during primary data collection based on the political instability in the scope region, and also the militancy situation where hostility in the region inflict fear in the region by rampant kidnappings by militants which also stood a restriction to the researcher, however, the researcher employed the assistance of security operatives to overcome this limitation even though it imposed additional financial burden on the researcher being a self-funded student.

Finally, it was also observed that the use of a SWOT analysis as the evaluation method in the model may be a limitation to the use of the model as a result of the research approach employed. However, this could be amended when the model is tested with a life project.

8.7. Recommendation for the improvement of low-income public housing provision in the region through policy implementation

This research aims to propose a model to guide strategic actions to improve low-income public housing provision through policy implementation. Therefore, based on the research findings, recommendations were made based on the suggested best practice according to other developing nations as identified by this study. The following recommendations were therefore considered:

8.7.1. Improve the skills of implementation Managers

An effective policy implementation is dependent on a well-structured and skillfully managed implementation system. The competence of public organisation is, therefore, vitally important to the entire low-income public housing sector. When the public organisations lack the capacity for effectiveness, policy goals may be hindered. One of the major factors affecting implementation success in the region as identified is inadequate in regards to implementation management (see sections 2.12.4 and 2.13).

However, Hong Kong and Singapore strategies could be a recommendable practice as they are often cited as countries that vigorously and successfully embarked on public housing construction programmes, large in terms of proportions of the population directly housed by government: 86 percent of the population in 1987 in Singapore and 45 percent in the 1980s in Hong Kong. Also, Mexico, Egypt, and Cuba were identified as nations whose housing intervention strategies were considered effective based on their results due to adequate and effective implementation management (see section 2.15 in chapter 2). Therefore, the officials working in the implementation organisations in the federal public housing sector in the region

require adequate training to understand policy structure and enhance their skills for an effective implementation capable of improving the system.

8.7.2. Improve Affordability and housing Cost through housing regulation

The whole process of a low-income public housing programme is to make housing available at affordable cost for the focused groups. Therefore, whereby the housing supplied remained unaffordable for the focused groups as identified by this study, it proved that the effort of government in this regard as inefficient.

The government should, therefore, try their best to subsidize low-income housing to make it accessible for the focused groups considering their income level and the level of poverty and economic hardship presently displayed in the region. They should also copy from the identified best practices from selected countries that used state interventions through public housing subsidies to improve the low-income public housing in their nations, by making it available and affordable due to effective implementation structures (see sections 2.11, 2.13, and 2.17 in chapter 2), countries such as:

Germany where rent was successfully regulated by the government, for this, it is often cited as the best example of a country with a stable private rented sector as a result of a well subsidized and regulated market which made housing cost in Germany stably affordable (see subsection 2.11.1 in chapter 2).

Netherlands is also another good practice example where the rental sector is also regulated to the point rent level is on the average much lower than the market rent level due to a well-structured regulated market. Private rent in Netherland accounts for only 10%, and its share continues to decline based on the effective government initiatives (see subsection 2.11.1 in chapter 2). Furthermore, in New Zealand, the government also initiated a state rental housing heavily subsidized and implemented for households with the greatest housing needs whose need are unlikely to be met by the private market (see subsection 2.11.2 & 2.11.2.1 in chapter 2).

New Zealand also initiated a housing programme called accommodation supplement, where government heavily subsidized 70% of housing costs for the low-income groups in other to make housing affordable for them (see subsection 2.11.2.2 in chapter 2).

Furthermore, Nigerian government should also abide by the enabling approach as recommended by the UN for shelter provision through policy implementation (see section 2.17 in chapter 2). They should improve in their honesty in partnership to attract the willingness and full participation of the private investors in the sector. Therefore, the above initiatives from the governments of the selected countries are effective practices which successfully improved the low-income public housing sectors of these economies and could be adopted as good practice by the government in other to improve the low-income public housing sector in the country, especially in the scoped region regarding housing provision.

8.7.3. Reflect Justice and Public interest in Methods of Distribution of Public Housing

One major problem with Nigerian federal public housing sector in terms of allocation is the inability to reflect justice, equity, fairness and public interest in the distribution of public assets based on the philosophies tabled by public interest economic theory, and that of the theory of distributive justice as identified in sections 2.19, 2.19.1 & 2.19.2 in chapter 2. If the government can accommodate the principles highlighted by these theories in the distribution of public assets, housing problem in the region will be greatly reduced. Because, where justice, fairness and public interest are played down, public satisfaction will be difficult to achieve.

However, further recommendations were made by professionals who participated in the interview during the qualitative data collection in this research (see section 5.13 in chapter 5).

8.8. Recommendations for further research

This research produced some interesting findings. The findings have some implications, and the recommendations for further research are presented as follows:

1. To undertake other similar research that will focus on different unit of analysis for example, further research could be done on Government policy structure, access to land availability and cost, and urbanisation which were identified by this study as other possible barriers to affordable public housing in the region to strengthen the public housing system in Nigeria especially in the area of low-income public housing provision (see section 2.9 in chapter 2 and figure 17 in chapter 4).
2. Due to financial constraint, the sample for primary data collected for this research was limited to the South-South region in terms of scope, however, a research similar to this could be conducted to accommodate other scope regions in Nigeria, and to pick difference sets of

respondents or other stakeholders to identify other factors as may be considered in this context. Also, this study is conducted using a mixed method strategy; other strategies could also be applied to capture wider perspective from different stakeholders.

3. The model developed in this research is expected to be used to guide actions for the improvement of low-income public housing policy implementation; however, this model has not been tested to live projects. As such, it would be recommended for a test by applying this model to live project to further establish its validity and applicability.

8.9. Final Reflection

The main achievement of the research aim is concluded in this chapter. This research developed a model as suggested by its aim to guide actions for the improvement of the implementation of affordable low-income public housing policy in the region. It was however identified that previous governmental policies failed due to lack of good implementation structure as a result of the identified prevailing factors. Therefore, it is acknowledged that there is the need for an effective system to guide successful implementation, and the proposed model has been assessed to fit into this gap based on the validation result as received (see section 7.5 in chapter 7).

Finally, this chapter identified and discussed the limitation and constraints of this study; it also made recommendations to strengthen low-income public housing provision in the region and also suggested recommendations for further research to facilitate affordable low-income public housing provision in the south-south region of Nigeria.

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Appendix 1: Invitation to Participate and Participants Consent Form

**University of Salford
School of the Built Environment
Crescent, Salford,
Lancashire, M54WT, U.K.
+44 161 295 5000**

Invitation to Participate in a PhD Research Project

Participant's

name.....

Address.....

.....

Date.....

I am a Ph.D. student of the School of Built Environment at The University of Salford, Greater Manchester in the United Kingdom. As part of the programme requirements, I am developing a model to improve the implementation of Affordable Public-Sector Housing Policy in Nigeria. I am a self-sponsored research student with great interest to seeing a remarkable improvement on the country's public-sector housing provision.

I write to invite you to participate in this research giving your prominent roles in partnership with government towards public housing provision in Nigerian. I will be pleased to have your consent for an interview to facilitate the achievement of the research aim. The data collection method would be a semi-structured interview which is expected to last for about one hour. Your kind participation would contribute immensely to the timely completion of my Ph.D. studies and will also facilitate the production of a working tool which will lead to the improvement of housing conditions of many Nigerians and also help all stakeholders focus better on public housing production.

May I also assure you that this study will not in any way disrupt your working environment and any data collected from you and your organization will remain confidential and highly protected. Also, your identity and that of your organization shall be anonymously upheld. It will continue to be so in the research report and any further publication which will be carried out in future. You are also at liberty to withdraw from the study at any time as it remains a voluntary exercise. I am supervised on this research by **David Baldry**.

For any further question, please do not hesitate to contact me by email at j.o.iheme@edu.salford.ac.uk. Below is the participation consent form for your details and return to your preferred medium.

Yours Faithfully

John Owuike Iheme

Participant Consent Form

TO.....

Date.....

Full Project Title: Affordable Public Housing Provision in Nigeria

Principal Researcher:

Statement of Consent:

I freely agree to participate in this research project according to the conditions in the study. I have been given a copy of the Consent Form to keep. The researcher has agreed not to reveal my identity and personal details in any public way. I understand it's my discretion to accept or refuse any form of an interview or pull out of the project at any given time by sending in a withdrawal consent form. Only the principal researcher and the supervisor will have access to the data collected. All data will be retained up to 6 months after completion and award granted, and then disposed-off in a very secure manner.

Participant's

Name (printed).....

Date.....

If returning by email, please 'sign' by typing your name in the signature field:

Signature.....

Contacts and Questions:

If you wish to ask any question you may have regarding this study. If you have questions later, you may contact me on +447585334527 or by email: **j.o.iheme@edu.salford.ac.uk**. If you have any concerns or complaints about the conducted interview, you may also communicate with the researcher's supervisor through email at **d.baldry@salford.ac.uk**.

Withdrawal of Consent Form

(To be used for participants who wish to withdraw from the project)

To.....

Date.....

Full Project Title: Affordable Public Housing Provision in Nigeria

I at this moment wish to WITHDRAW my consent to participate in the above research project and understand that such withdrawal WILL NOT jeopardize my relationship with John Itheme or the University of Salford.

Participants

Name (print)

Date.....

Signature.....

Please mail or email this form to:

Audren-Howarth Nathalie
University Of Salford
School of the Built Environment
Crescent, Salford, Lancashire
M54WT, U.K.
+44 161 295 5000
N.Audren@edu.salford.ac.uk

Appendix 2: Questionnaire for Pilot Study on Selected Residents of Federal Low-Income Public Housing in the Region

This questionnaire is designed to elicit responses on issues relating to the federal low-income public housing program in the region. It is mainly an instrument for gathering data for Ph.D. research on the factors for failure in policy implementation of affordable federal low-income public housing provision in South-South region at the School of Built Environment at the University of Salford UK. Kindly tick the most appropriate answer in the boxes provided based on your perception and experiences of affordable public housing projects about the questions asked. Whereas it is desirable that all the issues be answered, to enable the study to achieve its objectives, if you are unwilling or unable to respond any question(s), kindly skip such and continue with the others. All information provided will be treated confidentially and used purely for academic purposes.

Instruction: Please tick (√) or fill as appropriate

1. What is your monthly income?

Monthly Income	Please tick
Below N18,000	
N18,000 - N30,000	
N31,000 - N45,000	
N46,000 - N70,000	
Above N70,000	

2. How satisfied are you with the following factors below in the estate where you live?

Factors	Very Satisfied	Satisfied	Fair	Dissatisfied	Very Dissatisfied
Location					
Security System					
Residential Infrastructure					
Quality of Housing					
Quantity of Housing					
Size of Housing					
Estate Management and Maintenance					

3. How satisfied are you with the following factors below regarding the house you live?

Factors	Very Satisfied	Satisfied	Fair	Dissatisfied	Very Dissatisfied
Cost of acquisition					
Delivery Time					
Method of Allocation					

I sincerely appreciate you for taking out time to complete this questionnaire. If there is any other information needed, you can put the request through my email on jihems@yahoo.com

Thanks, a lot,

John Owuiké Iheme.

Appendix 3: Questionnaire for Stakeholders in public housing sector

This questionnaire is designed to elicit responses on issues relating to affordable public housing program in South-South region of Nigeria. It is mainly an instrument for gathering data for PhD research on failure in policy implementation as barrier to affordable public housing programme in South-South region of Nigeria in the School of Built Environment at the University of Salford UK. Kindly tick the most appropriate answer in the boxes provided based on your perception and experiences in the public housing sector about the questions asked. Whereas it does required that all the issues be answered to enable the study to achieve its objectives, however, if you are unwilling or unable to respond to any question(s), kindly skip such and continue with the others. All information provided will be treated confidentially and used purely for academic purposes.

Instruction: Please tick (✓) or fill as appropriate

Section A: Basic Personal Information

1. What level of education did you attain?

WASC O'LEVEL	BSc	MSc	PhD	Others

2. What is your field of Profession?

Surveyor	Architect	Developer	Banker	Others

3. How long have you worked in your field?

Less than 1 year	1-3years	4-5years	6-9years	10 years and above

Section B: Basic Organisational Information

4. What type of organisation are you employed by?

Federal Ministry of Housing	State Ministry of Housing	Contractors	Bank	Others

5. What role does your organisation play in Nigerian housing sector?

Policy Formulation	Development Contractor	Implementation	Management	Others

6. How long has your organisation been playing this role?

Less than 1 year	1-3years	4-5years	6-9years	10 years and above

Section C: Level of Stakeholders Inclusion and Good Practice Incentives in Policy Implementation Process

7. How satisfied are you with the level of participation of the following groups in the consultation for the implementation of affordable low-income public housing policies in the region?

Groups	Very Satisfied	Satisfied	Fair	Dissatisfied	Very Dissatisfied
Developers					
Private Investors					
Consumers					

8. How do you rate government performance in the attempt to provide the following good practice incentives through implementation towards the practical improvement of low-income housing in the region?

Incentives	Very High	High	Moderate	Low	Very Low
Housing Subsidy					
Rent Regulation					

Section C: Assessment of Implementation Management Strategy

9. What level of input do you think the government has made in the past toward the harmonization of the following factors in the effort to improve their strategy for effective policy implementation in the region?

Factors	Very High	High	Moderate	Low	Very Low
Implementation Management					
Project Location					
Project Inspection					
Project Output					
Distribution and Allocation					
Strategy Evaluation					

Section E: Assessment of Impact, Effectiveness and Factor Identification

10. What level of impact do you think the following factors can make on implementation success in the journey to affordable low-income housing programmes in the region?

Factors	Very good	Good	Fair	Poor	Very Poor
Liveable Project Location					
Effective Security System					
Functional Residential Infrastructure					

11. How successful do you rate the output of low-income public housing programmes in the region considering the factors listed below?

Factors	Very good	Good	Fair	Poor	Very Poor
Design					
Quality					
Quantity					
Affordability					

12. Regarding project inspection, how do you rate the importance of the factors below?

Factors	Very important	Important	Fairly important	Slightly important	Not important
Quality					
Quantity					
Design					
Financial Probity					

13. To what degree do you rate the following factors below as barriers to the overall success of the implementation of affordable low-income public housing policy in the region?

Factors	Very low	Low	Moderate	High	Very High
Finance					
Cost of Housing					
Stakeholders Consultation					
Residential Infrastructure					
Corruption and Nepotism					
Project Location					
Security System					
Distribution and allocation					
Issues from Political Interference					
Project Inspection					
Effective Project Management					
Strategy Evaluation					

14. How effective can you rate the distribution and allocation of produced low-income public housing in the region regarding justice, equality, fairness and issues from political interference?

Very Ineffective	Ineffective	Average	Effective	Very Effective

15. How do you identify the following factors in the efforts toward the provision of affordable federal low-income public housing in the region?

Factors	Not a Barrier	Neutral	Somewhat of a Barrier	Moderate Barrier	Extreme Barrier
Housing Policy					
Access to Land					
Urbanization					
Planning Constraint					

16. How effectively can it influence implementation success if the following factors are properly enhanced and positively transformed within the implementation system of the federal public housing sector in the region?

Factors	Very Ineffective	Ineffective	Average	Effective	Very Effective
Resource Management					
Project Location					
Project Inspection					
Feedback Management					
Distribution and Allocation					
Project Output					
Strategy Evaluation					
Stakeholders Consultation					

17. What level of impact do you think the following factors could make the overall output success in the effort to affordable federal low-income public housing provision in the region?

Factors	Very Low	Low	Moderate	High	Very High
Rate of Production					
Quality of Production					
Cost of Delivery					
Users Satisfaction Standard					

18. How do you think low-income public housing policy implementation output could be judged efficient and successful in the region considering the criterion below?

Success Criterion	Very ineffective	Ineffective	Average	Effective	Very Effective
When implemented within budget cost					
When implemented within stipulated time					
When implemented within specified quantity and quality					
When implemented to meet end user's satisfaction					

19. How do you rate the overall performance of government in the area of the implementation of affordable low-income public housing in the region?

Very Low	Low	Moderate	High	Very High

Any other comments.....

I sincerely appreciate you for taking out time to complete this questionnaire. If there is any other information needed, you can put the request through my email on jihems@yahoo.com

Thanks, a lot,

John Owuiké Iheme

Appendix 4: Semi structured Interview Guideline for Qualitative Data Collection

1. Participants Identification

- a. What role does your organization play in the federal public housing sector?
- b. How many years have you worked in this industry?

2. Performance assessment and identification of factors for implementation failure

- a. What is your assessment of the availability and affordability of federal low-income public housing product in the South-South region?
- b. How do you assess government performance in the area of the implementation of federal low-income public housing policies in the South-South region?
- c. What factors do you advise are the significant barriers to the successful implementation of federal low-income public housing policies in the region?

3. Structure of implementation strategy and identification of factors for implementation failure

- a. What is your opinion on government strategy for the implementation of low-income public housing policies in the region?
- b. What do you recommend government can do to improve the performance of their strategy to reduce barriers and improve the implementation of low-income public housing policies in the region?
- c. What factors in your opinion can you identify as major factors hindering implementation success in the region, and what do you suggest could be done to improve the performance of these factors?

4. Identification of Stakeholders

- a. Who do you recommend can be identified as stakeholders in the federal low-income public housing sector?

- b. What do you advise should be their role?

5. Strategy Evaluation

- a. What do you consider a better method for reviewing implementation strategy for effective performance in the provision of federal low-income public housing in the region?
- b. How best do you advise the feedbacks received during the processes of strategy reassessment should be addressed?

6. Determination of policy effectiveness and implementation success

- a. How do you assess the effectiveness of the federal low-income public housing policy implementation system toward the improvement of the housing condition of the low-income groups in the region?
- b. How do you assess the overall output success on low-income public housing policies in the region?
- c. What approach do you recommend could be applied to establish a better implementation strategy to improve the performance of the federal low-income public housing system in the region?

Appendix 5: Model Validation Questionnaire Survey

Working of the Conceptual Model Explained

The model as seen below in *Figure 1* can be said to be a three-component dimensional system which offered the following;

- A strategic guideline of action
- An Effective Evaluation Technique, and
- An all-inclusive Stakeholder's Representation

The first step toward the development of this model was to identify variables and to couple together the factors which formed the strategic guideline of action for the implementation of affordable low-income public housing policy. Moreover, from all the variables which were identified as the factors for implementation failure in the past, the researcher gathered the major factors to form the dependent variables which he also viewed as the dependent factors hindering the successful implementation of affordable low-income public housing policy in the region.

Furthermore, the researcher went further to identify other factors which represented the independent variables and was paired in a well-correlated form to boost efficiency and improve the performance of the identified dependent factors. Thus, these variables/factors were efficiently coupled together in order to develop a strategic guideline of actions which was used for the conceptual model development.

Furthermore, the researcher also argued that for the continuous assessment and enhancement of actions which made up implementation strategy, there is the need for continuous evaluation, and to identify a proper evaluation technique demands the effort of the modeler to determine the mechanism suitable for effective maintenance, correction and strategy improvement.

Thus, a SWOT Analysis was identified as the most suitable form of strategy evaluation technique for its ability to diagnose;

- The *Strengths* of the strategic actions, and the internal favorable factors which could be built upon
- The *Weaknesses* of the strategic actions, and the internal unfavourable factors which could be improved
- The *Opportunities* of the strategic actions, and the external favourable factors which could be further explored and
- *Threats* of the strategic actions, and the unfavourable external factors which could be avoided during next implementation season.

Moreover, Stakeholders limitations is another issue limiting implementation effectiveness; therefore, the researcher argued that with an all-inclusive representation of stakeholders during

implementation, there could be effective cooperation which can lead to successful implementation of affordable low-income public housing policies.

Therefore, having explained above the processes undertaken for the selection of the components presented in the conceptual model, the researcher; therefore, demand your opinion to assess the proposed model below by filling the questionnaire based on the factors explained below.

Factor explanation

- **Comprehensiveness:** *Is the model thorough in its content?*
- **Usefulness:** *How useful is the model?*
- **Applicability:** *Can the model be suitable for improving the system?*
- **Clarity:** *Are the components in the model clear to understand?*
- **Simplicity:** *Is the model simply presented?*
- **Likelihood to effect change:** *Can the model effect change in the system?*

Please tick (√)

1. What type of organisation are you employed by?

FM of Housing	SM of Housing	Development Organisation	Investment Organisation	Others

2. How long have you worked in your field?

Less than 1year	1-4years	5-6years	6-9years	10 Years and Above

3. How do you agree with the assessment of the model presented below in figure 1 based on the factors listed below?

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Comprehensiveness					
Usefulness					
Applicability					
Clarity					
Simplicity					
Likelihood to effect change					

4. Other cement(s)

.....

.....

.....

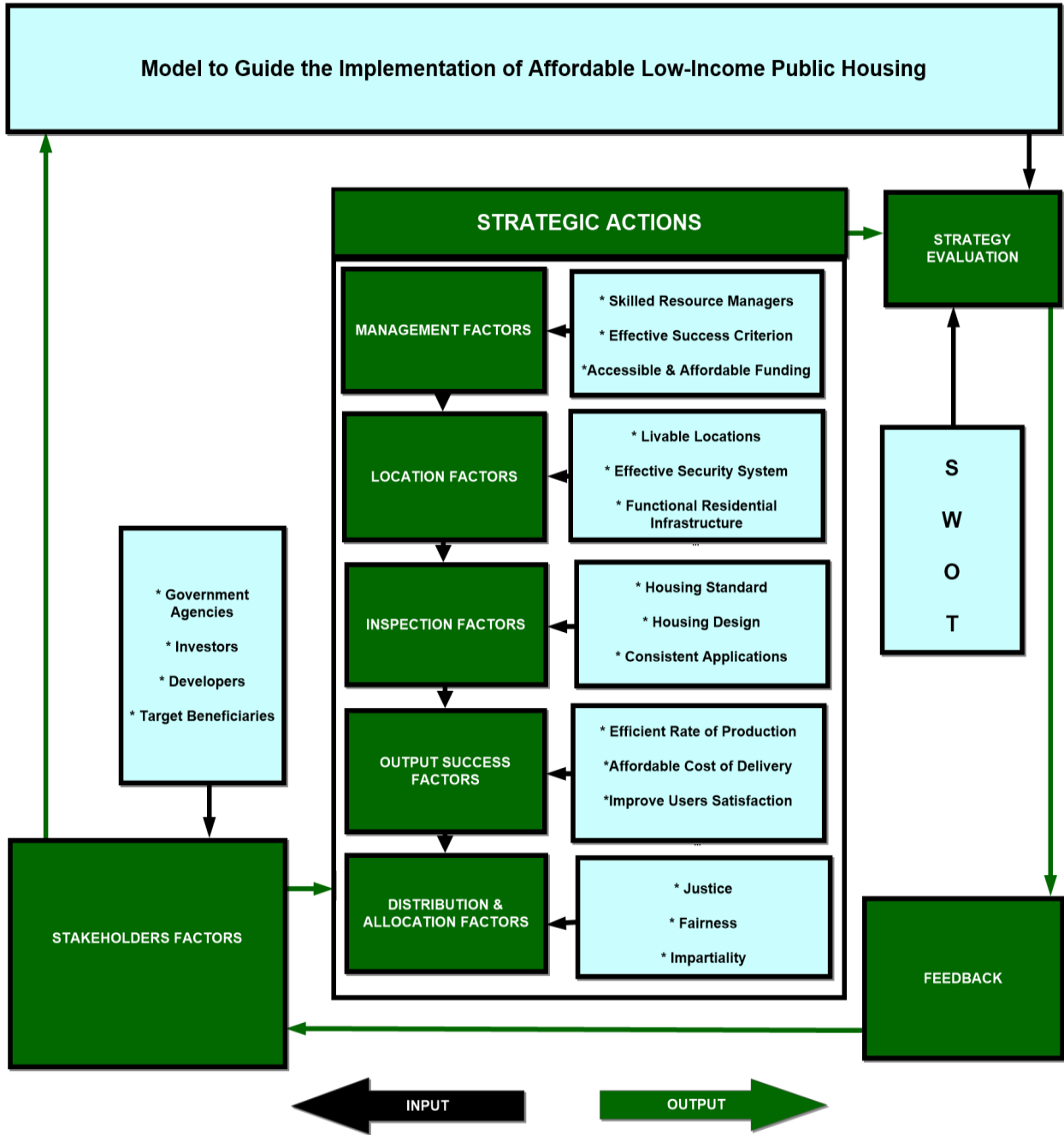


Figure 1: Conceptual Model

Appendix 6: Ethical Approval

Academic Audit and Governance Committee

College of Science and Technology Research Ethics Panel
(CST)

University of
Salford
MANCHESTER

To John Owuike Iheme (and David Baldry)
cc: Professor Hisham Elkadi, Head of School of SOBE
From Nathalie Audren Howarth, College Research Support Officer
Date 7/10/2014

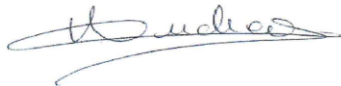
MEMORANDUM

Subject: Approval of your Project by CST
Project Title: Affordable Public Housing Provision
REP Reference: CST 14/44

Following your responses to the Panel's queries, based on the information you provided, I can confirm that they have no objections on ethical grounds to your project.

If there are any changes to the project and/or its methodology, please inform the Panel as soon as possible.

Regards,



Nathalie Audren Howarth
College Research Support Officer

For enquiries please contact:
College of Science and Technology
College Research Support Officer
The University of Salford
Maxwell building, (7th floor, room 721)
Telephone: 0161 295 5278
Email: n.audren@salford.ac.uk

Appendix 7: Publications

Journal

The researcher published journal paper in the International Letters of Social and Humanistic Science Vol 61 page 87-98 on 'The Effect of Government Housing Policy in Nigeria.'

Conferences

The researcher participated in International Postgraduate Research Conference (IPGRC) in June 2015 where he presented a conference paper on "Barriers to Affordable Public Housing in Nigeria."

Also in the SPARC conference held in June 2016, the researcher presented a paper on "The Factors for the failure in the implementation of affordable low-income public housing in the South-South region of Nigeria."

Appendix 8: Nigerian Population from 2000 - 2017

Year	Population	Year Change %	Year Change
2017	191,835,936	2.59%	4,848,373
2016	186,987,563	2.63%	4,785,601
2015	182,201,962	2.71%	4,555,444
2010	159,424,742	2.69%	3,962,688
2005	139,611,303	2.59%	3,346,916
2000	122,876,723	2.53%	2,890,380

Source: Worldometer (www.worldometers.info)

Nigeria Population Forecast from 2020 - 2050

Year	Population	Yearly Change %	Yearly Change
2020	206,830,983	2.57%	4,925,804
2025	233,557,691	2.46%	5,345,342
2030	262,599,107	2.37%	5,808,283
2035	293,965,225	2.28%	6,273,224
2040	327,405,603	2.18%	6,688,076
2045	362,395,941	2.05%	6,998,068
2050	398,507,704	1.92%	7,222,353

Source: Worldometer (www.worldometers.info)

Appendix 9: Pilot Study on the Focused Group

To further identify the factors standing as a barrier to the successful implementation of affordable low-income housing policies from the perspective of the focused group, a pilot study was conducted on selected residents of low-income federal public housing estates in the region before the final development of quantitative data collection instrument. That was carried out to capture the opinion of the focused group to reflect it in the development of a suitable questionnaire for quantitative data collection.

Thus, the questions below was put before the identified residents of low-income federal public housing in the region to assess their opinion on the issues the researcher believed their opinions are relevantly required to be captured in the questionnaire instrument for further professional assessment. Therefore, below are the questions asked and the respondent's answers as represented in table A, B & C:

- 1. What is your monthly income?*
- 2. How satisfied are you with the following factors below in the estate where you live?*
- 3. How satisfied are you with the following factors below regarding the house you live?*

Based on the above questions, below are the analysis and results from the pilot study conducted to capture the opinion of the focused groups in the instrument of final data collection.

Monthly income of Residents of Selected Low-income Federal Public Housing in the Region

The income level of participants is highlighted in table A below.

Table A: Participant's Monthly Income

Monthly Income	Percentage	Frequency
Below N18,000	2.78%	1
N18,000 - N30,000	74.27%	26
N31,000 - N45,000	8.57%	3
N46,000 - N70,000	5.71%	2
Above N70,000	11.43%	4
Total		36

According to respondents, table A above indicates that about 2.78% of those who responded said they earn below N18,000, 74.27% of them said they earn between N18,000 – N30,000, 8.57% said they earn between N31,000 – N45,000, 5.71% said they earn between N46,000 – N70,000 and 11.43% said they earn above N70,000.

Table A above suggests that a majority of those contacted are from the low-income group with a higher percentage of 74.27% of them within the low-income earning bracket which is in line with researcher’s intention to consult the opinion of the focused group within the income level on issues limiting their access to affordable low-income public housing to capture their opinion on data collection instrument to justify that the focused group are not totally isolated from data collection process.

Participants assessment of identified factors

This section captured participant assessment on identified factors to capture their opinion on these factors. In table B below are the highlights of the results.

Table B: Low-Income Resident’s Factor assessment

Factors	Very Satisfied	Satisfied	Fair	Dissatisfied	Very Dissatisfied	Number of Respondents
Location	0.00%	5.56%	36.11%	55.56%	2.78%	36
Security System	0.00%	5.56%	11.11%	83.33%	0.00%	36
Residential Infrastructure	0.00%	5.56%	11.11%	83.33%	0.00%	36
Quality of Housing	0.00%	5.56%	22.22%	72.22%	0.00%	36
Quantity of Housing	0.00%	5.56%	27.78%	66.67%	0.00%	36
Size of Housing	0.00%	5.56%	30.56%	63.87%	0.00%	36
Estate Management and Maintenance	0.00%	2.78%	11.11%	44.44%	41.67%	36

Based on the data presented in table B above, the majority of those who participated indicated their dissatisfaction with all the factors identified in the table. On the issues relating location, security system, residential infrastructure and housing quality, 55.56%, 83.33%, 83.33% and 72.22% affirmed they are dissatisfied, while 66.67%, 63.87%, and 86.11% submitted they are not satisfied with Housing quantity, size, and estate management and maintenance. That, therefore, suggests the need for the researcher to accommodate further these issues raised in the instrument used for final quantitative data collection for further evaluation.

Participants assessment on Cost of Acquisition, Delivery time, and Method of allocation

This section was to capture participant’s opinion on the major issues raised and to also assess their views on affordability and cost of federal low-income public housing is in the region. Below in table C is the highlights of the results as submitted;

Table C: Affordability assessment by Low-Income Resident's

Factors	Very Satisfied	Satisfied	Fair	Dissatisfied	Very Dissatisfied	Number of Respondents
Cost of acquisition	0.00%	2.78%	8.33%	69.44%	19.44%	36
Delivery Time	0.00%	2.78%	8.33%	80.56%	8.33%	36
Method of Allocation	0.00%	2.78%	8.33%	75.00%	13.89%	36

On the issue relating acquisition cost, delivery time and method of allocation as tabled above, 88.88%, 88.89%, and 88.89% of those who participated exposed their dissatisfaction in these identified factors which also requires further professional evaluation in the field during final data collection.

Furthermore, where the opinion and input of the low-income public housing residents in the region were required, the pilot study was used to collect data from the occupiers of selected low-income federal public housing estates in the six states of the region, to give them a voice and as well provide in-depth solution to the problem they raised.