

Factors Influencing the Successful Delivery of Public Housing Programmes in Kebbi State, Nigeria: A Systematic Literature Review

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Abstract:- The provision of adequate housing is a fundamental human need and is essential for the social and economic well-being of communities. In Nigeria, the government has undertaken various initiatives to tackle housing challenges, particularly for low-income populations. However, Kebbi State continues to encounter significant obstacles in effectively implementing public housing programs due to issues related to funding, planning, and management. This systematic literature review explores the factors affecting the delivery of public housing projects in Kebbi State, evaluating the effectiveness of current housing policies, the roles of stakeholders, and existing housing schemes. Through a thorough analysis of previous projects and policy frameworks, the study identifies key determinants for successful public housing delivery, including collaboration, affordability, sustainability, and effective land use. The findings highlight the necessity for a sustainable housing delivery model that fosters collaboration among government agencies, private developers, and the community, prioritizing affordability, accessibility, and efficient resource allocation. This review aims to provide insights for policymakers and stakeholders to enhance public housing initiatives that more effectively meet the housing needs in Kebbi State.

Keywords:- Public Housing Delivery, Stakeholder, Housing Policy, Sustainable Development Kebbi State.

I. INTRODUCTION

Housing is widely recognized as the second most essential human need after food. It encompasses much more than just shelter, as it includes all the social services and amenities that create a livable community or neighborhood (Ikenna and Sebren, 2019). Globally, housing is fundamental to the well-being of societies, significantly impacting both social and economic aspects of life (Aliyu R.S., 2019). Housing provision is crucial to human existence, and the concept has been defined in various ways by researchers. It is seen as a place of habitation, a permanent structure, a source of identity, and a private space. This perspective suggests that housing should be viewed as more than merely a place to sleep (Afolabi A.O., et al., 2019).

The housing sector plays an essential role in societal welfare, deeply affecting individuals' social and economic lives (Aliyu, 2019). The public housing sector, in particular, is tasked with providing affordable housing for low-income individuals, often through subsidies funded by public resources. According to the World Bank Report (2019), Nigeria, with a rapidly growing population of approximately over 190 million in 2018, hosts a concerning high proportion of the global homeless population, including individuals living in substandard conditions.

Effective housing delivery largely depends on collaboration with various stakeholders. Scholars have identified several benefits of collaborative efforts, including improvements in construction quality, reduction in time and cost overruns, enhanced risk-sharing, and greater innovation (Hasanzadeha et al., 2014; Adeniran, Roslan, Polycarp & Mukaila, 2018; Ogunsanya, Aigbavboa & Thwala, 2016; Ojo & Jagboro, 2015).

II. LITERATURE REVIEW

➤ Housing Projects in Kebbi State

Following the creation of Kebbi State in August 1991, the demand for housing in Birnin-Kebbi, the state capital, grew rapidly due to an influx of civil servants from the former Sokoto State. Although various state administrations have made efforts to address this housing shortage, the issue remains unresolved. Past governmental efforts included renting available private homes, renovating abandoned buildings, refurbishing existing staff quarters, and constructing new housing across multiple locations to accommodate different categories of civil and public servants.

The Ministry of Works & Housing, along with its affiliated agency, the Kebbi State Housing Corporation, oversaw the rehabilitation and construction of these housing projects. They also managed the allocation of these houses to eligible recipients based on government-defined guidelines. Additionally, the Ministry was responsible for house management, which included allocating and reallocating houses, signing sales agreements on behalf of the Kebbi State Government, and monitoring periodic payments from buyers of purchased homes (MOW, 2019).

In June 2003, the civilian administration of Alhaji Muhammad Adamu Aliero established the Ministry of Lands and Housing, which assumed responsibility for managing state government housing. From the establishment of Kebbi State in 1991 up to 2019, housing provisions had achieved an

output of fewer than 2,500 units (MLHUD, 2019). The primary challenge now lies in developing a sustainable and effective housing delivery system that enables access to housing across all income groups with minimal or no government subsidy.

Table 1: Number of Housing Project Executed by Kebbi State from 1991 to Date

S/N	Administrations	Year	4 Bedrooms	3 Bedrooms	2 Bedrooms	1 Bedrooms	Total
1	Abubakar Musa Yauri	1992-1993	-	70	50	-	120
2	Muhammad Adamu Aliero	1999-2007	100	459	344	464	1367
3	Sa'idu Usman Dakin-Gari	2007-2015	-	100	100	-	200
4	Abubakar Atiku Bagudu	2015-to Date	-	-	-	-	nil
5	Total	-	100	629	494	464	1687

Source: Field Survey, 2024

➤ Review of National Housing Policy

Nigeria's housing policy has evolved alongside the country's historical phases, beginning with the colonial period, which focused on providing staff housing for expatriates and local government employees. Key developments included the establishment of the Lagos Executive Development Board (LEDB) in 1954 and Regional Housing Corporations in 1959 (Aliyu et al., 2017).

Post-independence, the First and Second National Development Plans (1962-1974) improved housing provision, with the formation of the National Council on Housing in 1971 and the Third National Development Plan (1975-1980) advancing housing policy further. The 1978 Land Use Decree (LUD) simplified land ownership by replacing the dual land tenure system, and the 1979 Constitution promoted local building materials and labor (Aliyu et al., 2017).

In the 1980s and 1990s, housing policies favored urban areas, leaving rural areas neglected. The Mortgage Institutions Decree No. 53 of 1989 and the Economic Liberalization Policy encouraged private sector participation, while the National Housing Fund (NHF) Decree of 1992 ensured continuous funding. Despite efforts, the "Housing for All by the Year 2000" initiative struggled due to administrative challenges. The 2002 Housing and Urban Development Policy aimed to address Land Use Act limitations and support a market-based approach to land ownership (Aliyu et al., 2017).

In the post-military era, housing improvements continued, though challenges such as poverty, high costs, limited financing, and urban migration remain. Effective housing policies, as suggested by Gbadebo and Olanrewaju (2015), can boost economic and social welfare, though further progress is still needed (Aliyu et al., 2017).

➤ Housing Projects in Kebbi State

When Kebbi State was established in August 1991, there was a significant demand for housing in Birnin-Kebbi, the state capital, due to the influx of civil servants from the former Sokoto State. Despite efforts by successive state administrations to address this need, the housing shortage persists. Measures taken by previous governments included renting available private homes, renovating abandoned buildings, refurbishing existing staff quarters, and constructing new houses in various locations to serve different categories of civil and public servants.

The Ministry of Works & Housing (as it was known at the time), along with the Kebbi State Housing Corporation, supervised all rehabilitation and construction projects. They were also responsible for allocating houses to beneficiaries based on government-established guidelines. Additionally, the Ministry managed house allocations, signed sales agreements for houses sold on behalf of the Kebbi State Government, and monitored buyers' periodic payments (MOW, 2019).

In June 2003, under the civilian administration of Alhaji Muhammad Adamu Aliero, a new Ministry of Lands and Housing was created, taking over the management of state government housing. By 2019, fewer than 2,500 housing units had been provided since the state's creation in 1991 (MLHUD, 2019).

The primary challenge now is for the government to develop a sustainable and effective housing delivery system that can provide access to housing for all income groups, with minimal or no government subsidy.

Table 2: Number of Housing Project Executed by Kebbi State from 1991 to Date

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5	Total	-	100	629	494	464	1687

Source: Author's Field Survey, 2024

➤ *Stakeholders of Housing Projects/Programmes in Kebbi State*

Key stakeholders involved in sustainable partnerships for public housing projects in Kebbi State include the Ministry of Works, the Kebbi State Housing Corporation, the Ministry of Lands, Housing, and Urban Development, the Ministry of Justice, the Ministry of Finance, the Kebbi Urban Development Authority (KUDA), and professional bodies within the Built environment.

➤ *Kebbi State Ministry of Works*

When Kebbi State was established in August 1991, there was an urgent need for housing in Birnin-Kebbi, the state capital, driven in part by the influx of civil servants from the former Sokoto State. Successive state governments took various measures to address this need, including renting private homes, renovating abandoned buildings, refurbishing existing staff quarters, and constructing new houses at different locations for various categories of civil and public servants.

The Ministry of Works & Housing (as it was known then), along with its parastatal, the Kebbi State Housing Corporation (KSHC), supervised all rehabilitation and construction efforts. They were also responsible for allocating housing to beneficiaries according to government-established guidelines. Additionally, the Ministry managed the allocation and reallocation of houses, signed sales agreements on behalf of the state government for houses sold to individuals, and monitored buyers' periodic payments.

Between 1991 and June 2003, when housing development was managed by the Ministry of Works, the Ministry constructed 100 units of two- and three-bedroom houses in Gesse Housing Estate Phase I, 209 units of three- and four-bedroom houses in Gesse Housing Estate Phase II, and 20 units of three-bedroom houses at the DG's quarters, all of which were allocated to beneficiaries (MOW, 2019).

➤ *Kebbi State Housing Corporation*

The Kebbi State Housing Corporation was established under Edict No. 4 of 1991 following the creation of Kebbi State from the former Sokoto State in August 1991. As a corporate entity, the Corporation has perpetual succession, a common seal, and the authority to initiate or respond to legal proceedings.

The Corporation's functions include the following: constructing houses in partnership with private developers, managing landed properties, building shopping centers, markets, and public offices, providing infrastructure to housing estates, and disposing of properties through outright sales, rentals, or owner-occupier arrangements.

➤ *Kebbi Ministry of Lands, Housing and Urban Development*

The Ministry of Lands and Housing in Kebbi State was established in June 2003 by the civilian administration of Alhaji Muhammad Adamu Aliero. This ministry is tasked with land administration and regulation, urban survey and mapping, development of regional master plans, and provision of housing and infrastructure within estates and designated layouts. The ministry operates through six departments, four parastatals, and five zonal offices. The Ministry of Justice serves as the legal advisor to the Ministry of Lands and Housing, preparing sales agreements for all houses sold to beneficiaries.

➤ *Housing Department*

The Housing Department oversees state housing programs and manages government housing. Key projects include:

- Constructing 681 units of one-, two-, and three-bedroom houses in Muhammadu Adamu Aliero Housing Estate, Gwadangaji, under Aliero's administration.
- Adding 69 units of three-bedroom houses during the Aliero administration.
- Developing 500 two- and three-bedroom houses at Larix Quarters, Birnin-Kebbi, in collaboration with Larix Company under a public-private partnership, with some houses completed and allocated, and others still under construction.
- Constructing 200 houses at Nasamu Quarters along Kalgo Road, Birnin-Kebbi, during Alhaji Sa'idu Usman Nasamu Dakin Gari's administration.

Since its inception, the ministry has delivered approximately 1,450 housing units, of which around 1,350 have been allocated to beneficiaries on either an owner-occupier or outright purchase basis (MLHUD, 2019).

• *Lands Department*

The Lands Department is responsible for land acquisition for housing, compensation payments, issuing certificates of occupancy, generating revenue from land, property valuation, and registration of titles and documents.

- *Town Planning Department*

This department is tasked with developing master and land use plans for housing estates and urban centers across the state. It prepares regional and sub-regional plans, creates and implements layout schemes for residential, commercial, and industrial areas, and provides essential infrastructure such as access roads, drainage, street lighting, urban beautification, and development control.

- *Survey Department*

The Survey Department conducts surveys of layouts, boundary demarcation, township mapping, and establishes control points for mapping purposes.

- *Kebbi State Home Savings and Loans Limited (KBHS&L)*

Kebbi State Home Savings and Loans Ltd was established on February 21, 1995, and began operations on December 1, 1995. This organization is a joint venture involving the Kebbi State government, 21 local government councils, and various private individuals and corporations within the state. As a mortgage institution, its purpose is to enable individuals and organizations to own or purchase homes at affordable prices through credit facilities.

The KBHS&L facilitated the purchase of over 100 housing units at Gwadangwaji Quarters for individual civil servants on an owner-occupier basis. A similar arrangement was made for Gesse Phase I housing in the state capital, where 19 two-bedroom units are now occupied (KBHS&L, 2019).

- *Housing Scheme in Kebbi State*

This section explains in details the housing schemes and status developed by Kebbi State government under the following sub-headings:

- *Outright Purchase Basis*

The outright purchase basis is a housing allocation scheme in which the allottee makes an initial deposit of 50% of the total house cost, with the remaining balance to be paid over two years in installments, including a 5% VAT. From its establishment in August 1991 until 2019, the Kebbi State government allocated 690 housing units in Birnin Kebbi and other major towns under this scheme to address housing needs in the state (MLHUD, 2019).

- *Owner-Occupier Basis*

Under the owner-occupier scheme, allottees have up to 15 years to pay the cost of the allocated house, with payments deducted monthly from their salaries by the Ministry of Finance, as per Kebbi State's policy. Between 1991 and 2019, the state government constructed and allocated 826 housing units in Birnin Kebbi and other towns on an owner-occupier basis to help alleviate housing issues in the state (MLHUD, 2019).

- *Social Housing*

Social housing addresses the housing needs of low- and no-income earners as part of the government's social responsibility, offering stability and reducing insecurity associated with homelessness (NHP, 2012). This type of housing is typically owned and managed by the government,

nonprofit organizations, or a combination of both, with the goal of providing affordable rental options. Social housing is designed as mass-produced, affordable housing for low-income earners, allowing tenants to save towards potential ownership over time. It primarily includes rental tenure without immediate ownership by residents, with conversions to ownership possible after 10-15 years. Since 1991, Kebbi State has constructed and allocated 20 housing units at DG Quarters and an additional 35 units in Birnin Kebbi under social housing (KBHC, 2019).

- *Guiding Principles for Implementing Housing Delivery*

A comprehensive approach involving private and public sectors along with civil society is essential for resolving housing delivery challenges. The following principles are fundamental to supporting effective housing delivery (Olusola, 2013):

- *Standards*

Planning standards are essential to ensure safe, high-quality, disaster-resistant housing, particularly for vulnerable households prone to the effects of natural hazards.

- *Affordability*

Housing must remain affordable to meet the needs of all households, particularly those with a "core need." This is especially vital as land and housing prices, rental costs, and construction expenses have risen faster than real incomes, reducing options for low-income households. Access to financing is crucial for housing affordability, especially given the stringent eligibility requirements of many lending institutions.

- *Collaboration*

Effective housing solutions require the mobilization and coordination of resources, efforts, and initiatives from the public and private sectors, community organizations, civil society, and the international community. The combined skills, labor, creativity, knowledge, finances, and other resources from these stakeholders are critical to fostering an environment that supports housing for all citizens (Daramola, 2004).

- *Sustainability*

The housing delivery process must be sustainable, taking into account social, historical, economic, and environmental factors. Short-term housing solutions should not compromise future generations' opportunities or hinder long-term, sustainable growth. Economic, fiscal, social, cultural, and environmental sustainability are essential to ensure a housing process that can support the needs of citizens over their lifetimes.

- *Empowerment and Self-Sufficiency*

Beyond providing shelter, housing is integral to the nation's economic and social well-being. Economic growth and prosperity contribute to the creation of integrated communities and encourage family self-sufficiency. Self-sufficient households require less government support, as housing becomes a significant asset for both the homeowner and the country. Since housing is often a household's largest

investment, it serves as a foundation for broader social and economic growth, increasing home equity and contributing to household and national prosperity.

➤ *Efficient Land Use*

Given limited land resources, efficient land use is essential to maximize housing units and enable cost-effective infrastructure development.

➤ *Housing Information Management*

An efficient and transparent housing market requires accurate and accessible housing data. Key information on households' socioeconomic status is essential to develop effective strategies for addressing housing needs. Collecting and disseminating housing data supports well-informed decision-making and analysis of existing and planned interventions.

➤ *Desirability and Variety*

Providing a variety of housing options is important for both choice and appeal. Housing solutions should cater to desirable living conditions within communities, addressing needs beyond mere shelter. These solutions include home extensions, repairs, serviced lots, core housing units, starter homes, infrastructure upgrades, and social facilities such as healthcare, childcare centers, and employment opportunities.

➤ *Critical Factors for Successful Delivery of Public Housing Project*

Collaboration plays a crucial role in the successful delivery of construction projects, including public housing initiatives (Rantsatsi, Musonda & Agumba, 2020). In their study, Rantsatsi et al. (2020) identified several critical factors that contribute to the effective completion of public housing projects. These factors include trust, organizational culture, commitment, clear communication, defined roles and responsibilities, sharing of resources and information, alignment of mutual goals, conflict resolution, early involvement of key participants, competence, and a focus on continual improvement. These elements can significantly impact health and safety (H&S) performance in construction projects.

III. CONCLUSION

The successful delivery of public housing programs in Kebbi State is influenced by a complex interplay of policy frameworks, stakeholder collaboration, funding mechanisms, and socio-economic factors. Despite governmental efforts to improve housing availability, challenges such as funding constraints, high construction costs, and limited stakeholder coordination continue to hinder progress. Key factors for success include collaboration among stakeholders, effective policy implementation, sustainable funding, and addressing the specific needs of low-income earners. This study emphasizes that addressing the housing gap requires an integrative approach that combines public and private sector involvement, innovative financing options, and sustainable land use practices. A commitment to continuous improvement, guided by data-driven decision-making and

transparent monitoring, is essential for achieving long-term housing goals in Kebbi State.

RECOMMENDATIONS

- Government agencies, private developers, and community organizations should foster partnerships to improve resource sharing, innovation, and accountability in public housing projects. Establishing clear roles, responsibilities, and mutual objectives will enhance project outcomes.
- Implementing public-private partnerships (PPP) and leveraging alternative financing options can provide a more sustainable approach to funding public housing projects. Introducing flexible financing mechanisms will help lower-income households access affordable housing.
- Government policies and housing programs should be periodically reviewed to ensure alignment with the needs of the population. Clear monitoring frameworks should be established to track progress, address issues promptly, and maintain transparency in resource allocation.
- Efforts should be made to maximize the utilization of land through efficient planning, zoning regulations, and strategic land acquisition. This will ensure that housing is not only affordable but also accessible to more residents.
- Educating communities about housing options, financing, and maintenance can foster a culture of homeownership and self-sufficiency. This approach will empower residents and reduce the government's long-term responsibility for housing provision.
- Collecting comprehensive data on housing needs, demographic trends, and socio-economic factors will support better planning and tailored interventions. Access to reliable data will allow stakeholders to address the housing challenges in Kebbi State more effectively.

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