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## EVALUATION OF THE IMPLEMENTATION OF FEDERAL HOUSING POLICY IN KOGI STATE

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### Abstract

*The study evaluated the implementation of the Federal Housing Policy in Kogi state. A survey research method was used for the study. The primary data were generated through the instrument of questionnaire while secondary materials were sourced from past studies. Four research questions and objectives were formulated for the study. The population of the study was 512 beneficiaries, residents and employees of the Federal Housing Authority in Kogi state, out of which 225 respondents were selected and administered copies of questionnaire. The technique for data analysis was simple percentage statistical package. The finding from the analysis revealed that the implementation of Federal Housing Policy in Kogi State hasn't actually been able to ensure that all citizens/residents have access to decent housing accommodation at affordable cost as rightly enshrined in the National Housing Policy goal and objective. The study therefore recommends among others that all tiers of government including private sector should be efficiently encouraged as regard housing development in Kogi state especially the financial aspects and political wills.*

**Keywords:** Implementation, Federal, Housing, Policy, Kogi State

### Introduction

Housing is a crucial basic need of every human being just as food and clothing (Aribigbola, 2006). It is very fundamental to the welfare, survival and health of man (Fadamiro et al, 2004). Hence, housing is one of the best indicators of a person's standard of living and his place in the society. The location and type of housing can determine or affect the status of man in the society. Kehinde (2010) noted that shelter is central to the existence of man. He submitted further that housing involves access to land, shelter and the necessary

amenities to make the shelter functional, convenient, aesthetically pleasing, safe and hygienic. Hence, unsanitary, unhygienic, unsafe and inadequate housing can affect the security, physical health and privacy of man. Invariably, the performance of the housing sector is one of the yardsticks by which the health of a nation is measured (Amdii, 1993), Angel (2000), Blunt and Dawling (2006), Charles (2003), and Suleiman (2000). It is difficult to talk about the success of a nation, or a society without analysing its housing situation. Housing provides a link between the physical development of a

city or town, and its social and economic outcomes. The availability of decent housing for each family defines the level of development, which the country has reached. This is because the social and economic wealth of the country can only co-exist with good houses.

Mass housing, generally, when first thought of is a term most people use to describe a cluster of high-rise, low cost residential buildings. This is usually not always the case. Mass housing is the construction or springing up of a relatively high number of residential buildings in an area in a relatively short period due to high demand. Mass housing would come to be an important and essential development in most developing countries because of the number of people moving from rural parts of the country to the urbanised and developing parts. Mass housing is a solution, which Nigeria and most other developing countries took up as a solution to their housing problems, but in most of these mass housing environments, neither the demand of the households and needs of space, or the cultural factors are usually considered during the design process. This coupled with other factors, which not only affect the mass housing environments but also affect the provision of houses of the country.

Kogi State is a place where urbanisation and development in terms of commercial, residential, industrial, social and political growth has been in progress. Today, it is a State of grand avenues and huge complexes, which house government offices. The population of Kogi State has increased tremendously and still on the increase due to birth rate and migration. Due to this rapid increase in population, there is a long gap between the production of houses and its demands. The provision of mass housing in Kogi State by the government is an answer to providing shelter for people, but in most case, these development come with negative Physical, socio-cultural and environmental effects on the city/State.

Given the absolute importance of mass housing as the panacea for housing deficiency in Kogi State, a successful and efficient implementation of the Federal Housing Policy will go a long way in addressing acute housing problems in the State.

### **Statement of the Problem**

Both rural and urban parts of Nigeria are plagued by housing issues. While the problem in the urban core is quantitative in nature, the problem in the rural areas is related to the quality of housing. For instance, the Kogi State Government has announced plans to implement a public housing scheme that will deliver 12,230 housing units between 2003 and 2011. The State's Housing Policy's goals reflect the Government's dedication to providing public housing, which has been affirmed by its political leaders. The specific goals of public housing in this State are to: I advance the development of an effective institutional framework for public housing delivery (ii) encourage home ownership with secured tenure among all socio-economic groups (iii) encourage private sector participation in public housing (iv) provide self-sufficient public housing estates that meet the daily needs of all residents (v) provide access to adequate housing for all socio-economic groups. Public housing in Kogi State is anticipated to provide appropriate accommodation, enhance the beauty of the urban landscape, and eventually improve the quality of life for those who live in public housing estates. There have been numerous studies on the application of federal housing policy in Nigeria, but none that specifically evaluate the application of federal housing policy in Kogi state. It is against the backdrop, this study evaluates the implementation of Federal Housing Policy in Kogi state, thus, the question is what are the measures for improving housing delivery in Nigeria, with particular reference to Kogi State?

The main objective of this study is to evaluate the implementation of Federal Housing Policy in Kogi State. Specifically, the study seeks:

- i. To examine the effect of the implementation of Federal Housing Policy in developing and sustaining the political will of governments for the provision of housing in Kogi State;
- ii. To evaluate the extent to which implementation of Federal Housing Policy ensures access to decent and affordable housing in Kogi State;

### **Literature**

### **Conceptualization**

Globally, shelter is accepted as an essential basic human need. It is regarded as a social responsibility by all nations of the world. The World Health Organisation describes housing as “an enclosed environment in which man finds protection against the elements”. This definition, according to Nwosu, (1981) “is partial and narrow and may have sufficiently served the pre-historic man whose main objective was to achieve bare existence within the circumstances dictated by his natural environment”. Instead, as Nigeria’s Third National Development Plan 1975-80 aptly puts it, “housing does not only represent one of the most basic human needs in terms of protection against natural elements, it also no doubt has “a profound impact on the health, welfare and productivity of the individual” (FRN 1975). According to Abrams, (1964) “housing is not only shelter but part of the fabric of neighbourhood life and of the whole social milieu; it touches on many facets of industrialisation, economic activity and development”. Housing, Iyortyer, (1984) opines, “Is a strong indispensable casual element in all manner of progress initiated and sustained by both the individual and his society. Housing is the second most important requirement to man. It transcends simple shelter”. According to Willey, (2001), “housing includes utilities and community services like electricity, water supply, good access roads, sewage and requires disposal facilities and access to employment”.

Housing represents one of the most basic human needs. To most people housing means shelter but to others it means more as it serves as one of the best indicators of a person’s standard of living and his or her place in the society (Peterside, 2005; Nubi, 2008). It is a priority for the attainment of living standard and it is important to both rural and urban areas. These qualities make the demand for housing paramount as population growth and urbanization increases very rapidly and the gap between housing need and supply becomes widen. Cultural factors such as preferences and values or social status, taste and financial resources, also influence the physical qualities of a house. In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Sulayman, 2000). According to National Housing Policy (2012),

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. The World Health Organization (WHO, 2002) also identified housing as the residential environment, neighbourhood, micro-district or the physical structure, including all necessary services, facilities, equipment and devices needed for physical health and social well-being of the family and the individual. Housing in its indirect role serves as the area where the individual becomes capable of experiencing community and private social well-being and shelter and protection against hostile physical forces and disturbances (UNO, 2000).

Housing is important to the development of the society in both economic, social and welfare terms. Njoku, (1998) opines that quality and quantity of housing stock is liable barometer of the standard of living, the level of technology, culture and civilization of any nation.

To the English man, his house is his castle, which protects him from all comers; to a Nigerian, status in society is difficult to establish if one has no house. In many Nigerian cultural settings, a chieftaincy title cannot be bestowed on an individual who does not own a house within the locality. In modern society, housing constitutes between twelve and twenty percent of household expenditures and is usually the major goal of family saving efforts.

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.

Sweet and Maxwell, (1984) opines, “the number

of books, articles and anthologies on housing policy formulation suggests a growing awareness among public administration experts that the whole discipline of public administration is based on adequate mastery of the concept of policy”

In their massive study of policy in the San Francisco Bay Region, Eulav and Premit arrived at the same opinion. According to them,

*Policy is strictly theoretical construct inferred from the pattern of relevant choice behaviour. Policy is distinguished from policy goal, policy intentions and policy choices. It is a studying decision characterized by behavioural consistency and repetitiveness on the part of both those who make it and those who abide by it. The operative words in the above definition are behavioural consistency and repetitiveness associated with government efforts to resolve public problems (Eulav and Premit, 1977).*

Policy is regarded as the “guidelines lay down in general or specific terms, to enable a company or other organizations reach the long-range targets set by the objectives. It is a rule of action for the rank and file to show them how they are expected to attain the desired results” (Coventry, 1982). In his own definition of policy, Nwachukwu, (1997:70) opines, “it is official guidelines or a set of guidelines for the intentions, goals and actions of an organization in accomplishing specific objectives”. Policy is also “a definite course of method of action selected from among alternatives, and in the light of given conditions to guide and determine present and future decisions” (Njoku, 1999).

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.

### **Public 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 order words, the hallmark of any successful policy is effective implementation as it is only effectively implemented policy that solves societal problems.



## Theoretical Framework

For the purpose of this study, “Structural-Functionalism” theory as propounded by Gabriel Almond (1960) was adopted as a framework of analysis. The two concepts basic to the Theory are “structure” and “function”. While functions concern the consequences of patterns of action, structures refer to the pattern of actions and the resultant institutions of the systems themselves.

To Almond, structural-functional framework provides an important mechanism for analysis of different social processes. There may be ‘concrete’ structures (e.g., Federal Ministry of Works & Housing). All social structures perform some ‘functions’. In structural-functional terms, a ‘function’ involves “a pattern of interdependent” between two or more structures, a relationship between variables. It refers to “any consequences of a structure in so far as they affect other structures or the social system of which they are a part”.

The applicability of this theory to the study can be viewed from the structure and function of Federal Ministry of Works & Housing, and its role in the provision of affordable housing. Thus, in this regard, there exists a function, i.e. provision of affordable housing for the citizenry of Kogi State; and there is a structure to perform the function, i.e. the Federal Ministry of Works & Housing.

In effect, we are asking, in this research work, whether the Federal Housing Policy had performed its function of providing housing or not. If the structure i.e. Federal Ministry of Works & Housing Authority failed to perform its function i.e. provision of affordable housing for the citizens of Kogi State, it meant that the Federal Housing Policy (FHP) had failed.

The relevance of Structural-Functionalism theory to this study cannot be over emphasised as the theory acknowledges the need for the Federal Housing Authority (FHA) to perform its duty of provision of affordable housing for the citizens of Kogi State in addressing housing problem.

Structural-Functionalism theory was variously

adopted in the empirical works of Anya (2015); Basu (2013); and Adakole, (2008).

## Methodology

The study adopts survey research method. Survey research design is a method of collecting information by asking questions.

The population of this study is the staff of Federal Ministry of Works and housing in Kogi State with strength of five hundred and twelve (512) employees.

For effectiveness, the simple random sampling technique was used in drawing the required sample.

A sample size of two hundred and twenty five (225) was selected for the study, using the Taro Yamane (1967) formula defined as:

$$N = \frac{N}{1+N(e)^2}$$

Where n = sample size

N = total population size

1 is constant

e = the assume error margin or tolerable error which is specified as 5% (0.05) in this study.

$$n = \frac{N}{1+N(e)^2} = \frac{512}{1+512(0.05)^2} = 225 \text{ (sample size)}$$

Given the empirical nature of the study, both primary and secondary data was heavily relied upon.

Data collected were presented in tables, followed by textual discussion. Conclusions were drawn upon a comparative analysis using simple percentage method, that is, the method of data analysis is the simple percentage defined by the formula:  $\frac{x}{N} \times 100\%$ , (Adefila, 2008)

Where

X = frequency of responses; and N = total number of responses.

## Result and Discussion

What is the effect of the Federal Housing Policy implementation develop and sustain the political will of governments for the provision of housing in Kogi State?

**Table 1:**

**The ultimate goals of the Federal Housing Policy (FHP) is to ensure that all Nigerians have access to decent housing accommodation at affordable cost**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Agree</b>	117	62.6
<b>Disagree</b>	40	21.4
<b>I am not sure</b>	30	16
<b>Total</b>	<b>187</b>	<b>100</b>

Source: Field survey, 2023

Response on the question as to whether federal housing policy implementation ensure decent accommodation at affordable cost revealed that 117 (62.6%) of the respondents agreed that the ultimate goals of the Federal Housing Policy implementation is to ensure that all

Nigerians have access to decent housing accommodation at affordable cost. While 40 (21.4%) of the respondents disagreed, and 30 (16%) of the respondents revealed they do not have idea as regard the statement, thus it is presented in the table above.

**Table 2:**

**Were the Federal Government Housing Policy planned and designed to improve the housing situation for the low-income earners**

<b>Variables</b>	<b>Frequency</b>	<b>Percentages (%)</b>
<b>Agree</b>	100	53.5
<b>Disagree</b>	66	35.3
<b>I am not sure</b>	21	11.2
<b>Total</b>	<b>187</b>	<b>100</b>

Sources: Field Survey, 2023

Table 2 above revealed that 100 representing (53.5%) of the respondents agreed that Federal Housing Policy was planned and designed to improve the housing situation for the low-income earners. While 66 representing (35.3%) of the respondents disagreed that Federal

Housing Policy was planned and designed to improved housing situation for the low-income earners, and 21 representing (11.2%) of the respondents were not sure of the question.

**Table 3:**

**Federal Housing policy encourages and promote active participation in housing delivery by all tiers of governments in Kogi state.**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage %</b>
<b>Agree</b>	143	76.5
<b>Disagree</b>	31	16.6
<b>I am not sure</b>	13	6.9
<b>Total</b>	<b>187</b>	<b>100</b>

Sources: field Survey, 2023

Responses on whether the policy encourage and promote active participation in housing delivery by the other tiers of government, the data obtained revealed that 143 representing (76.5%) of the respondents agreed that Federal Housing policy encourages and promotes active

participation in housing delivery in the state. While 31 representing (16.6%) of the respondents disagreed and 13 representing (6.9%) of the respondents revealed that they are not sure of the question.

To what extent has the Federal Housing Policy implementation ensure access to decent and affordable housing in Kogi State?

**Table 4:**

**Extent to which Federal Government Housing policy implementation ensures access to decent and affordable housing in Kogi state**

Variables	Frequency	Percentage %
High	48	25.7
Intermediate	63	33.7
Fair	76	40.6
Total	187	100

Sources: Field Survey, 2023

The respondents were asked to indicate the extent to which FHP implementation ensures access to decent and affordable housing in Kogi, the data obtained revealed 48 representing (25.7%) of the respondents indicate high

while 63 representing (33.7%) of the respondents indicates intermediate and 76 representing (40.6%) of the respondents indicates fair.

**Table 5:**

**Does implementation of Federal Housing Policy improved the housing situation in Kogi state**

Variables	Frequency	Percentage %
Agree	37	19.8
Disagree	142	75.9
I am not sure	8	4.3
Total	187	100

Source: Field survey, 2023

On the question of whether implementation of Federal Housing Policy improved the housing situation in Kogi state, the data obtained revealed that 37 representing (19.8%) of the respondents agreed while 142 representing (75.9%) of the respondents disagreed and 8 representing (4.3%) of the respondents were not sure of the question.

### Discussion of Findings

The findings of the study arose from the data presentation and its analysis as contained in tables. The answer to research question one, what is the effect of the Federal Housing Policy implementation develop and sustain the political will of governments for the provision of housing in Kogi State can be seen in table above which revealed that majority of the respondents agreed that Federal Housing Policy encourages and promotes active participation in housing delivery by all tiers of government in Kogi State, also in table above majority of the respondents attested federal housing policy is

planned and designed to improve the housing situation for the low-income earners in Kogi State. This finding is in line with National Housing Policy (1991) which says the ultimate goals of the housing policy implementation shall be to ensure that all Nigerians have access to decent housing accommodation at affordable cost.

The answer to research question two; to what extent has the Federal Housing Policy implementation ensure access to decent, safe and sanitary housing in Kogi State can also be seen in table above which revealed that extent to which FHP implementation ensures access to decent and affordable housing in Kogi is fair, table above also complement that majority of the respondents attested that the implementation of the federal housing policy doesn't improve housing situation as expected in Kogi State while table above also revealed that majority attested that federal housing policy strengthen the various institution within Kogi State to make the policy work in the State. This finding

is in line with Festus (2015), in his Evaluating Federal Housing Policy in the Federal Capital Territory Abuja; found that the policy implementation in the Territory proved deficient.

### Conclusion and Recommendations

From the analysis, the study concludes that implementation of Federal Housing Policy serves as a medium through which the state and local governments in Kogi State promote and encourage and participate in housing delivery.

The implementation of Federal Housing Policy does improve housing situation, thus when it's not efficient and successfully implemented, i.e. providing adequate and affordable housing for the citizenry/residents as envisioned in the Federal Housing Policy (1991), housing situation is bound to remain deficient.

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- Finally, Federal Housing Policy implementation in Kogi State made substantial effort in housing development and job creation but has not resolved the acute shortage of housing development absolutely.
- Based on the findings of the study, the following recommendations are made;
- i. All tiers of governments should be efficiently encourage as regard housing development within Kogi State especially the financial aspects and political wills
  - ii. Federal government should strengthen the states and local government within the system to render their operations more responsive to housing needs and demand.
  - iii. Federal government housing policy should endeavour to encourage greater participation of the private sector in housing development or delivery across Kogi State.
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