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An Assessment of the Factors to Poor Housing Program Implementation in Ebonyi State

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[Abstract]

Housing is majorly achieved through the implementation of strategies like programmes and policies. However, various factors had contributed to its poor implementation and thereby inadequate housing for the residents. This study aimed at assessing the various factors to poor housing program implementation in Ebonyi State Nigeria with the objectives of assessing the effectiveness of the identified housing programmes and analyzing the identified factors in the study location. The study adopted the survey research design where vital information was elicited from the occupants and other stakeholders. Data were obtained via the questionnaire, interviews and personal observations. 384 respondents were selected through stratified and purposive sampling from eight housing estates in the study area. Frequencies, percentages and mean were adopted in analyzing the study objectives while Principal Component Analysis (PCA) was adopted in analyzing the study hypothesis. The result of the assessment showed that the FMB houses scheme better performed in providing affordable and conducive housing for the residents of Ebonyi state with a cumulative score of 33 than other housing programs. Also, poor awareness of housing programs and application process: mean= 4.77: Rank is 1; imbalance in individual earning power: mean= 4.75; Rank is 2) and government-community conflicts (government related problems: mean= 4.70: Rank is 3) among others constituted the problems to housing programs effectiveness in Ebonyi state. The result of the hypothesis test showed that the null hypothesis was rejected as the p-value (0.0001) is less than the significance level (0.05). These goes go mean that factors hindering housing program implementation were statistically significant in Ebonyi State. The major recommendation of the study states that the major intended beneficiaries of any housing program especially low-income earners should be reserved solely for these beneficiaries. This will ensure that the majority (which is over 90% of the residents of Ebonyi state) have access to affordable and conducive housing.

Introduction

Housing is universally acknowledged as the second most important basic human need, following food and clothing, and remains a critical determinant of social and economic well-being (Iheme, 2017). Despite this recognition, the provision of adequate and affordable housing continues to be a major challenge in many developing countries, including Nigeria, where rapid urbanisation has severely outpaced the capacity of governments to provide decent shelter for the citizens (Hemeda, 2019). The United Nations approximates that approximately 50% of Nigeria's population currently lives in urban areas, with projections indicating that the urban population will hit 65% by the year 2020 (Hemeda, 2019). As a consequence, Nigeria has emerged as the country with the fourth largest number of slum dwellers in the world, while the national housing deficit has been estimated at over 16 million units, requiring an annual supply of not less than one million housing units to replenish the decaying stock and meet rising demand (Hemeda, 2019).

Over the decades, successive Nigerian governments, both at the federal and state levels, have formulated a series of ambitious housing policies and programmes aimed at closing this widening deficit (Mukhtar & Amirudin, 2016). Notable among these include programmes earmarked to construct 121,000 housing units between 1994-1995, of which only 1,014 units were successfully completed, representing a mere 0.8% achievement by the end of 1995 (Mukhtar & Amirudin, 2016). Similarly, between 2003 and 2007, the federal government planned to produce 18,000 housing units, with 500 units allocated to each of the 36 states of the federation; regrettably, most of these projects have since been abandoned (Mukhtar & Amirudin, 2016). These statistics reveal that the formulation of housing

policies alone, without corresponding commitment to effective implementation, is grossly insufficient to solve Nigeria's housing problems (Iheme, 2017).

The performance of housing programmes in Ebonyi State mirrors the broader national trend of policy inconsistency and implementation failure. Despite the formulation of various state-driven housing initiatives intended to provide affordable homes for civil servants and low-income earners, evidence across comparable South-East states suggests a recurring pattern of poor implementation outcomes. In Anambra State, for instance, scholars have identified a multiplicity of factors inhibiting effective housing development and delivery, including lack of secure access to land, high cost of construction, limited access to finance, bureaucratic procedures, uncoordinated policies between the Federal and State governments, and weak development control (Ugonabo & Emoh, 2023). Similarly, in Enugu State, out of 24 urban public housing projects embarked upon by the government between 1999 and 2020, only about three targeted low-income earners, and even those proved futile as the facilities were eventually enjoyed by medium and high-income groups, leaving the urban poor essentially neglected (Okeke et al., 2023). These dynamics strongly suggest that elite capture and weak political will remain entrenched obstacles to housing delivery in South-East Nigeria (FN et al., 2022).

Several factors have been advanced in the literature to explain the persistent failure of housing programme implementation in Nigeria. Iheme (2017) identified 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 as the principal limiting factors against successful low-income public housing implementation. Ademiluyi, as cited in Mukhtar and Amirudin (2016), attributed the poor performance to inconsistencies in national housing policy, ineffective housing finance systems, lack of effective legal and institutional frameworks, and lack of political will. In like manner, Ibimilua (2011) pinpointed poor implementation, corruption, bureaucratic bottlenecks, and political instability as major challenges undermining the 1991 National Housing Policy more than two decades after its promulgation. Ebekozi (2020) corroborated these findings in Edo State, where ambitious housing policies existed only on paper, while on-ground implementation remained fruitless due to corruption, inadequate funding, and absence of political will. Furthermore, Oscar et al. (2025) established that the level of government implementation of national housing policy remains low, resulting in greater housing shortages in most Nigerian states.

In Ebonyi State, it is evident that programmes geared towards affordable housing are few if not lacking. However, where they exist, these programmes are marred with burgeoning problems hampering their effective implementation (Nwofe, 2021). Some of these problems that contribute to this persistent problem include policy implementation gaps. This is evident in the area in the sense that while housing policies often appear comprehensive on paper, their implementation is frequently marred by bureaucratic inefficiencies and a lack of accountability. It is, therefore, against this backdrop that this study undertakes an assessment of the factors responsible for the poor implementation of housing programmes in Ebonyi State. By systematically examining the political, institutional, financial, socio-economic, and administrative variables implicated in the state's housing delivery failures, the study seeks to generate evidence-based insights that will guide policymakers, housing agencies, and other critical stakeholders towards more effective, equitable, and sustainable housing programme implementation in Ebonyi State and beyond.

Aim, Objectives and Hypothesis of the Study

This study aimed at assessing the factors to poor housing program implementation in Ebonyi State. Specific objectives included to assessing the effectiveness of the identified housing programmes and analyzing the identified factors in the study location.

The study hypothesis was tested at 0.05 level of significance. The hypothesis states that the factors to poor housing program implementation are not statistically significant across various areas of Ebonyi State, Nigeria.

Literature Review

Conceptual Review

a. Housing

Housing extends far beyond a physical dwelling; it is a multidimensional concept that satisfies fundamental human needs and safeguards individual dignity, autonomy, and wellbeing. Almusaed and Almssad conceptualise housing as an umbrella term for accommodation that provides temporary or permanent shelter while fulfilling basic needs of safety, privacy, and personal property (Almusaed & Almssad, 2018). Within Maslow's hierarchy, housing is a physiological and safety-level necessity, providing protection, thermal comfort, and psychological stability (Piekut, 2024). Recognised internationally in Article 25 of the Universal Declaration of Human Rights, housing is a basic human right essential to a standard of living adequate for health and well-being (Hulchanski & Leckie, 2020), and Hohmann argues that it is itself fundamental, since privacy and housing are essential to safeguard human freedom and personhood (Hohmann, 2019). Critically, housing is a social determinant of health: Bentley et al. define a healthy home as one that is affordable, warm, dry, ventilated, and free from hazards, while Howden-Chapman

et al. note that residents of high-income countries spend most of their lives indoors, making housing quality a primary shaper of long-term health and equity (Bentley et al., 2025; Howden-Chapman et al., 2022). Thus, housing integrates shelter, right, and health into a single, indispensable construct.

b. Housing Programs

Housing programs are organised, goal-directed public interventions designed to address market failures and ensure that all households access adequate, affordable, and secure accommodation. As Kemp explains, public responses to the housing question assume multiple forms, including public health regulations, minimum building standards, rent controls, public housing, housing vouchers, mortgage subsidies, and tax expenditures (Kemp, 2017). Czischke and van Bortel contend that practical definitions of affordable housing are usually policy- and program-specific, tailored to national contexts and intended target groups (Czischke & Bortel, 2018). Clapham similarly identifies four forms of state housing intervention: regulation of the private market, direct provision by government agencies, finance or subsidy mechanisms, and the provision of information and guidance (Clapham, 2018). Wakely observes that strategic housing policy alternatives range from conventional public housing to financial subsidies and non-financial incentives that enable socially acceptable housing at affordable costs (Wakely, 2015). Ghosh, Roy, and Sanyal note that the Government of India's affordable housing programmes for Economically Weaker Sections and Low Income Groups have evolved under the National Housing and Habitat Policy to expand supply through multiple partnerships and slum-upgradation schemes (Ghosh et al., 2016). Sarvari et al. add that in developing countries, large-scale housing programs increasingly complement self-provision by re-engaging the state (Sarvari et al., 2021). Effective housing programs thus integrate policy, finance, and partnership strategies.

Theoretical Inclinations

The study was hinged on the Housing theory postulated by Kemeny in 2001. Kemeny's housing theory distinguishes between unitary and dualist rental systems based on how the cost-rental (public/social) sector relates to the profit-rental sector (Kemeny, 1995; Stephens & Hick, 2024). In unitary systems, an extensive cost-rental sector competes with private rental, setting standards and preventing residualisation, whereas in dualist systems, public rental is minimal, targeted only at the poor, and isolated from market rental, leaving home ownership as the dominant tenure (Hick et al., 2022; Hoekstra, 2008; Stephens & Hick, 2024).

This dualist pattern, characteristic of Anglo-Saxon housing regimes, helps explain poor housing programme implementation in Ebonyi State. In Ebonyi, the public/cost-rental sector is weakly developed and directed only at low-income groups, mirroring the dualist residualisation identified by Kemeny (Kemeny, 1995). Consequently, programme delivery is undermined by inconsistent funding, political instability, weak institutional and legal frameworks, corruption, inadequate stakeholder consultation, and poor integrated planning (Iheme, 2017; Makinde, 2013; Mukhtar & Amirudin, 2016; S.Y & Shehu, 2024). Through Kemeny's lens, these failures are not merely administrative but reflect the structural marginalisation of the cost-rental sector; the state extracts rather than reinvests surpluses, leaving programmes vulnerable to political turnover (Onyali & Egolum, 2021; Stephens & Hick, 2024). Without a unitary, integrated rental logic, Ebonyi State's housing programmes will continue to underperform.

Empirical Review

Ibimilua and Ibitoye (2020) found the implementation process, scarcity of land, insufficient mortgages and finance for housing as the cause of housing policy failure. In addition, Iheme (2022) and Ezennia and Hoskara (2019) identified poor distribution, shortages, corruption and nepotism, and allocation processes as reasons for the failure of the government housing policy.

According to Adeshina and Idaeho (2019), rapid urbanisation, long-term housing finance, bureaucracies in land acquisition, weak institutional frameworks, ineffective governmental programmes, as well as problems associated with policy implementation in the Nigerian housing sector, are contributing factors to public housing programme failure in Nigeria. Other scholars have also identified issues related to the implementation, formulation, and execution of programmes, ineffective housing finance, inadequate research and funding, shortages of skilled manpower, and insufficient infrastructural amenities (Akeju and Andrew, 2020), corruption and nepotism, security challenges, issues of political interference, ineffective project inspection, poor distribution and allocation, government policy structures and weak institutional frameworks, as well as inappropriate legislation on land tenure system. In other African countries like Ghana, Ethiopia, Malawi, Kenya, Senegal, Algeria, and Togo, housing affordability has also been a major problem experienced by low- and middle-income earners (Tipple, 2020; Kieti and K'Akumu, 2019).

Similarly, Cai et al. (2020) examined the factors affecting the implementation of affordable housing programmes in China and the studies found intergovernmental support from the central government, city development strategies, implementation perceptions of local governments, and land supply as the factors that impact affordable housing programmes. In India, building regulations have been acknowledged as one of the barriers to affordable housing (Patel, Byahut and Bhatha 2022).

However, understanding whether a housing policy is effective is also a pertinent practical issue, as the focus on affordable housing for middle- and low-income earners is a global problem and finding solutions to these challenges has constantly been an issue of public debate among academicians, governments, and international organizations (King, Orloff, Virsilas and Pande, 2022). Thus, the reviewed articles on housing policy in the Global South with Nigeria as a case study were linked to issues of finance, institutional and policy implementation, land, housing supply and shortage, and ineffective governmental programmes, while in the Global North the issues are linked to issues of housing supply, housing shortage, and housing policy support structures. Finally, Coupe (2020) emphasized that the housing affordability crisis is a global crisis and that the concern for housing affordability is widespread across countries, the extent of these concerns depending significantly on each country's context and on the particular subgroup and indicator analyzed.

Abubakar (2021) in his study; A framework for sustainable provision of low-income housing in Abuja, Nigeria. The approach adopted in the study to uncover the challenges of housing provision in Nigeria is an empirical study with three key stakeholders: policymakers, housing providers, and low-income groups. The research established some drivers and recommendations as fundamental to an adequate housing provision. The drivers and recommendations were each grouped into one of the three pillars of sustainable development, namely, economic, environmental, and social components, and form the overarching structure of the framework. Additionally, the validation enabled the study to rank the level of importance of the drivers and allocated the responsibility of action to stakeholders. He found out that the annual increase of housing challenge in Nigeria is attributed to high population growth, increasing urbanisation, and growing rate of poverty among citizens.

On the problems and prospects of housing delivery in Nigeria, Adeleye and Ogunshakin (2020) in their study highlighted these problems. These problems included high cost of houses, poor architectural/design standards, difficulty in obtaining mortgage loans especially by the low-income earners, lack of adequate planning and corruption. The study suggested that the government should encourage the use of local building materials for construction and also deploy modern strategies like site and service scheme in ensuring that citizens of Nigeria get affordable housing.

Still on the problems of housing delivery, Ajibola and Owolabi (2020) studied the problems of housing delivery in Osun State. The study revealed that high cost of land acquisition, high cost of housing, housing finance, high building materials and construction costs, security of tenure, effects of weather, population increase, environmental suitability, individual earning power, high inflation rate and corruption constituted the major problem facing housing delivery in the state. The study further recommended that adequate research on how existing local materials can be developed into building materials should be carried out as well as the activities of the National Housing Fund should be improved.

From the empirical review, it is evident that a large amount of literature had been conducted on the factors to poor program implementation. However, in terms of geographical scope, majority of these studies have remained silent. This study therefore filled this gap in literature as it assessed factors pertinent to Ebonyi state.

Materials and Methods

Study Area

Ebonyi State is the study area. It is one of the five states in the southern zone of Nigeria. It is situated between latitudes 5°40' and 6°54'N and longitudes 7°30' and 8°30'E of the Greenwich Meridian while occupying a land mass of 5935 square kilometers (Okereke, Okpani, Oroke and Onwe, 2020). It is bounded to the north by Benue State, to the east by Cross River State, to the south by Abia State and to the west by Enugu State (see Figure 1). Geopolitically, it belongs to the South East Zone of Nigeria but lies entirely in the Cross-River Plains. There are 13 LGAs in the state grouped into three senatorial zones namely, Ebonyi North comprising Abakaliki, Ebonyi, Ohaukwu and Izzi LGAs; Ebonyi central made up of Ishielu, Ikwo, Ezza North and Ezza south LGAs; and Ebonyi South made up of Afikpo North, Afikpo South, Ivo, Ohaozara and Onicha LGAs.

Known as "Salt of the nation" because of the rich salt deposits found in commercial quantity in Okposi, Enyigba and Uburu salt lakes, Ebonyi State clearly stand out as a potential destination of interest to investors. Housing programmes constitute concerted efforts aimed at alleviating challenges in housing and housing delivery while also increasing available units. In Ebonyi State, current and previous governments have initiated and implemented housing programmes aimed at increasing housing delivery and curbing housing challenges. The Low-Cost Housing programme which is aimed at housing the low-income earners had been initiated and implemented in providing affordable and conducive housing to the residents of Ebonyi State (Kalu and Nwankwo, 2021). The programme initiated and implemented by both the federal and state governments delivered 700 housing units contained in two estates in the state. These estates are the Liberation Estate situated at Agahgboriga (in Abakaliki) and Democracy Estate situated along Enugu-Abakaliki Expressway.

Currently, the state is involved in major housing programmes initiated and being implemented by both the federal and state governments. The federal government's-initiated housing programmes for affordable housing in Ebonyi State include Renewed Hope Cities and Estates Programmes for affordable housing, the National Housing pro-

gramme/National Social Housing Programme (NSHP) and the Federal Mortgage Bank of Nigeria (FMBN) projects on housing. These housing programmes had delivered some measures of results in terms of housing delivery in Ebonyi State.

The Renewed Hope Cities and Estate programme was initiated and being implemented by the Federal Ministry of Housing and Urban Development (FMHUD) in 2024 (Federal Republic of Nigeria, FRN, 2024). The program was initiated in a quest to fulfil President Tinubu's goal of building a trillion-dollar economy in Nigeria while also attaining the Sustainable Development Goals (SDGs) program (Gwarzo, 2024). The program is set to see the construction and completion of 3,500 housing units across Nigeria and the Federal Capital Territory (FCT). In June, 2024, a ground-breaking ceremony for the allotted 250 housing units was held in Ebonyi State.

Ebonyi State has also joined the National Social Housing Programme. The programme plans to construct 300,000 housing units for low-income earners across the nation at affordable rates (Family Homes Fund, 2023). In Ebonyi State, over 10 hectares of land has been provided at different locations for this housing development. This include Umuobuna in Ohaozara Local Government Area (LGA) and Zone 12 in the Centenary City situated in Abakaliki.

The housing programme initiated by the Federal Mortgage Bank of Nigeria has also contributed to the construction of affordable housing in Ebonyi state. The program in 2020, inaugurated 90 housing units out of the stipulated 200 at an estate in Ubu in Ohaozara LGA (TVC News Nigeria, 2020).

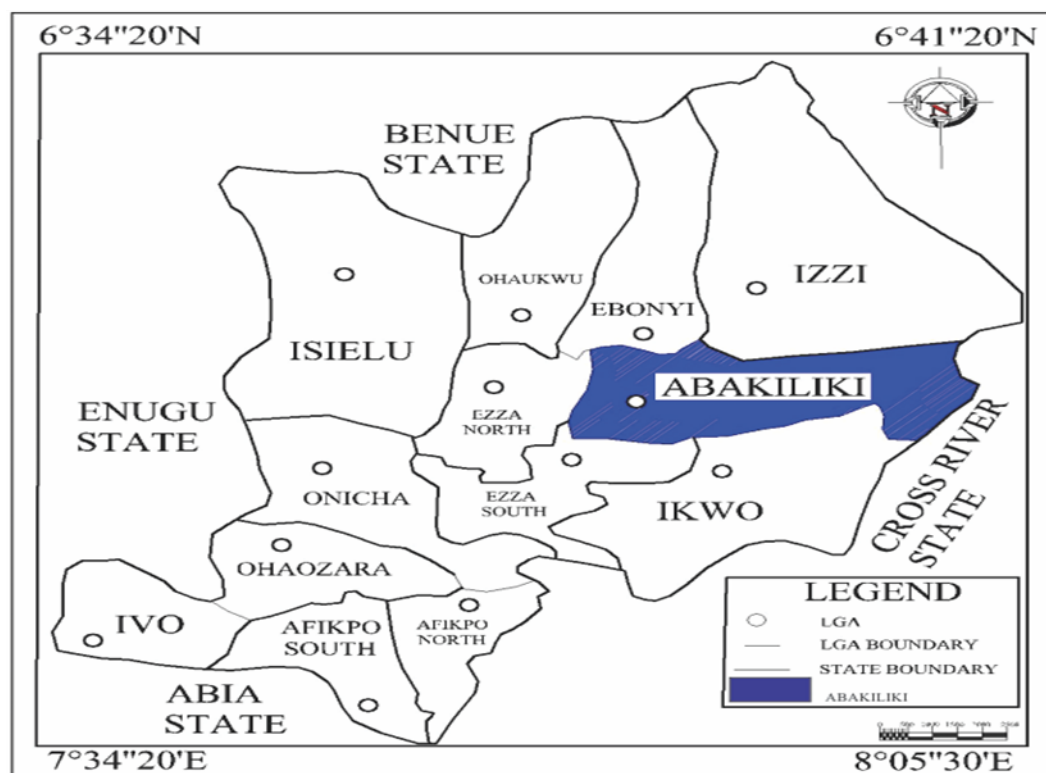


Figure 1: Map of Ebonyi State

Source: Researchgate.net (2020)

Currently, the state-led housing programme is anchored on Governor Francis Nwifuru's 126 modern housing estate. This program is being initiated and implemented to reward outstanding public, civil servants and other members of the state who have served the state with distinction (Alagbe, 2024). From the reports of Market Forces Africa (2024), the housing units will be allocated to deserving recipients free-of-charge.

Also, the Widows Housing Programme in Ebonyi State was initiated and implemented by the Office of the First Lady of Ebonyi State in conjunction with the Foundation for Better Health for Rural Women, Children and Internally Displaced Persons (BERWO) (The Guardian, 2025). The project was aimed at providing free homes to the less privileged like widows and orphans in Ebonyi State. The program provided homes in the 13 local government areas of the state. In 2025, 26 widows; 2 from each of the 13 LGAs were handed the keys to a finished 3-bedroom bungalows.

From the discussions, it is evident that there exist housing programmes in Ebonyi State aimed at providing affordable housing and alleviating housing problems. It is therefore pertinent to point out that despite the strides achieved by these programmes, majority of the residents of Ebonyi State still experience housing challenges which must be addressed to create a conducive environment for living, working and recreating.

Methods

The study adopted the survey research design. The chosen design assisted the researcher in elucidating vital information from residents, town planners, private building developers, agents of government (like the Ebonyi State Housing Corporation) and other stakeholders in the built environment on how various housing programmes have performed in the provision of affordable housing in Ebonyi State, Nigeria. Both primary (questionnaire, interview and personal observation) and secondary (web pages, journals, periodicals, government gazette, newspapers and textbooks) constituted the data sources for the study.

Table 1: Population of the Study Area

S/N	LGA	Location	Number of Buildings	Persons in households	Population	Total Population
1	Abakaliki	Democracy Estate, Eguogboriga, Abakaliki	100 Nos of 2-bedroom flats	42 x 7 = 329 36 x 6 = 216 22 x 4 = 88	633	7,685
2	Abakaliki	Liberation Estate, along Enugu-Abakaliki Expressway, Abakaliki	600 plots of land. 430 occupied with 246 2-bedroom flats	105 x 7 = 735 101 x 6 = 606 32 x 4 = 128 8 x 3 = 24	1,493	
			184 duplexes	147 x 7 = 1029 28 x 6 = 168 9 x 4 = 36	1233	
3	Abakaliki	Sacamory Estate, GRA, Abakaliki	96 buildings of 2-bedroom flats	48 x 7 = 336 30 x 6 = 180 18 x 4 = 72	588	
4	Abakaliki	Udensi Estate, Udensi street, Abakaliki	102 buildings of 2-bedroom flats	45 x 7 = 315 32 x 6 = 192 25 x 4 = 100	607	
5	Abakaliki	Workers Village Estate, Uguwu Achara, Abakaliki	200 buildings of self-standing 2-bedroom flats	102 x 7 = 714 47 x 5 = 235 35 x 4 = 140 16 x 3 = 48	1,137	
6	Ezzamgbo	Ezzamgbo Housing Scheme	100 buildings of 2-bedroom flats	72 x 7 = 504 20 x 6 = 120 8 x 5 = 40	664	
7	Onueke	Onueke Housing Scheme	100 buildings of 2-bedroom flats	85 x 7 = 595 15 x 5 = 75	670	
8	Afikpo	Afikpo Housing Scheme	100 buildings of 2-bedroom flats	75 x 7 = 525 10 x 6 = 60 15 x 5 = 75	660	

For the sample, 5% of the total population served as the sample size for the study. On this note, 384 samples were obtained. This is in accordance with the opinion of Sekaran and Bougie (2020) that a sample size of between 30 and 500 is appropriate for any study.

Source: Ebonyi State Ministry of Housing and Urban Development (2025) and Researcher's Fieldwork (2026)

The research population comprised individuals for questionnaire administration (residents of housing estates for low-income earners) and individuals for interview including residents, town planners, private building developers, agents of government (like the Ebonyi State Housing Corporation) and other stakeholders in the built environment domiciled in Ebonyi State. From the field study, eight (8) public housing estates in Ebonyi state with a population of 7,685 (see table 1) realized a sample of 384. Purposive and simple random sampling techniques were adopted for the study. Purposive sampling ensured that resident in the identified existing housing estates were available for sampling. Housing studies in the identified estates was carried out to determine the total population of the study.

Furthermore, 0.5% of the total housing stock in the study's selected estates were obtained and utilized as the sample size of the study. The questionnaire were administered randomly across the identified estates thereby giving no room for bias.

In order to confirm the reliability of the research instrument used in the study, twenty copies of trial questionnaire distribution were given out to residents of government housing estates in Enugu State in order to spot possible errors before mass production of the instrument. After the collection of the trial questionnaire, the Product Moment Correlation statistical tool was then explored in order to obtain the consistency level of responses. The co-efficient index was calculated and a score of 0.67 was obtained which was termed reliable. For the study, two types of statistical tools and Goal Achievement Matrix were employed in the study. The statistical tools comprised of descriptive (frequencies, percentages) and inferential (PCA) which was adopted in analyzing the hypothesis of the study.

Findings

Objective One: Assessing the Effectiveness of the Identified Housing Programmes in Ebonyi state

Results of the analysis in table 2 showed that the Federal Mortgage Bank Housing Scheme performed more effectively in affordable housing to the residents of Ebonyi state with the score of 33 (from a possible 40); this was followed by PPP housing program (30 out of 40) and lastly by site and services scheme (27 out of 40) and low-cost housing program (27 out of 40) which was below the benchmark score.

Objective Two: Analyzing the identified factors to poor housing program implementation Ebonyi State

Table 3 gives the summary of the factors to housing programs effectiveness in Ebonyi state. The result showed that resident related factors accounted as the major factor to housing program effectiveness in the study area with a grand mean of 4.53 which is above the benchmark of 2.49. This is followed by government related factors (grand mean of 4.41); financial institution related factors (grand mean of 4.40); externalities related factors (grand mean of 4.24) and lastly by contractor related factors (grand mean of 4.15) (see Appendix I for full analyses of the factors).

Table 2: Assessment of the Effectiveness of the Identified Housing programmes in Ebonyi State

S/N	Programmes	CRITERIA (5 MARKS EACH)								SCORE
		Afford-ability	Accessi-bility	Con-ducive-ness	Sustain-able	Impact on local econ-omy	Legal se-curity of tenure	Services and ma-terials	Cultur-ally ade-quate	
1	Low-Cost Housing Scheme	5	5	2	2	3	5	2	3	27
2	Site and Service Scheme	4	3	3	3	3	4	3	4	27
3	National Social Housing Programme	.	.	.	.	.	.	.	.	-
4	Public-private partnerships	3	3	4	4	4	4	4	4	30
5	Federal Mortgage Bank Housing Scheme	5	3	5	4	4	4	4	4	33
6	Re-newed Hope Estates and Cities	.	.	.	.	.	.	.	.	.

Source: Researcher's Fieldwork, 2025

Table 3: Summary of Factors to Housing Programmes Effectiveness in Ebonyi State

S/N	Factors categories	Grand Mean	Rank
1	Resident related	4.53	1
2	Government related	4.41	2
3	Financial related	4.40	3
4	Externalities related	4.24	4
5	Contractor related	4.15	5

Source: Researcher's Fieldwork, 2025

Also, from table 4, analysis showed the overall 10 highest factors and their categories as they influence housing programs effectiveness in Ebonyi state. Results showed that resident related factors were the highest with poor awareness of housing programmes and application process (resident related factor: mean= 4.77) accounting as the highest factor hindering housing programs effectiveness in Ebonyi state. This is followed by imbalance in individual earning power (mean = 4.75); government-community conflicts (mean= 4.70); poor legislation on land tenure system (government related factors, mean= 4.68); scarcity of lands (externalities related factors, mean= 4.65); rapid urbanization (externalities related factors, mean= 4.65); high collateral and stringent requirements for mortgage (financial related factors, mean= 4.65); inadequate regulation of cost of housing (government related factors, mean= 4.64); poor contribution to housing funds (residents related factors, mean= 4.60) and nepotism and corruption (government related factors, mean= 4.60). The results therefore implied that the identified factors were significant in hindering the effectiveness of housing programs in Ebonyi state.

Table 4: Highest 10 factors to housing programmes effectiveness in Ebonyi State

<i>S/N</i>	<i>factors</i>	<i>Category</i>	<i>Mean</i>	<i>Rank</i>
1	Poor awareness of housing programmes and application process	Resident-related	4.77	1
2	Imbalance in individual earning power	Resident-related	4.75	2
3	Government-community conflicts	Government-related	4.70	3
4	Poor legislation on land tenure system	Government-related	4.68	4
5	Scarcity of lands	Externalities-related	4.65	5
6	Rapid urbanization	Externalities-related	4.65	5
7	High collateral and stringent requirements for mortgage	Financial-related	4.65	5
8	Inadequate regulation of cost of housing	Government-related	4.64	6
9	Poor contribution to housing funds	Residents-related	4.60	7
10	Nepotism and corruption	Government-related	4.60	7

Source: Researcher's Fieldwork, 2025

Testing of Hypotheses

The factors to poor housing program implementation are not statistically significant across various areas of Ebonyi State, Nigeria.

In analyzing this hypothesis, the Principal Component Analysis (PCA) was adopted. To effectively conduct the analysis, the values from Appendix I were inputted into the computer SPSS software and the factor analysis was computed.

Result and Explanation

Results from the factor analysis, the factors were grouped into five categories as seen in Appendix I. Results showed that the Kaiser-Meyer-Olkin (KMO) (.951) which is more than 0.7 indicated that the sampling was adequate. Also, the Bartlett's Test of Sphericity (0.000) was less than the significance level of 0.05 which implies that the variables were strongly correlated and suitable for the study.

For the categories of factors and results, the categories explained 99.99% of the factors to poor housing program implementation in Ebonyi State, Nigeria. The identified predominant categories of factors to poor implementation that explains the ineffectiveness included the government-related factors (95.815%), contractor-related factors (2.649%), financial-related factors (0.873%), resident-related factors (0.442%) and externalities-related factors (0.219%).

Discussion of Findings

On the effectiveness of the identified housing programs in the provision of affordable housing in Ebonyi state, the result showed that the FMB houses scheme better performed in providing affordable and conducive housing for the residents of Ebonyi state with a cumulative score of 33 than the other implemented housing programs in Ebonyi State. In assessing the eight criteria utilized in the analysis, it was revealed that the FMB housing scheme was effective in meeting these objectives. For criteria one (affordability), the programs scored favourably showing that the cost of rent and purchase were more feasible than adjoining private housing. For criteria 2, the low-cost housing scored the highest (5) as against other housing programs signifying ease of ownership, payment and transferability. Criteria 3 (conduciveness) revealed that housing under FMB were more conducive than housing under other housing programs. Criteria 4 which focused on sustainability showed that the quality of building materials, professionalism and maintenance were more sustainable in the housing under FMB than other housing programs justifying the score of 4, 4, 3 and 2. Criteria 5 (impact on local economy) favored the housing under FMB (4) than other housing programs. Criteria 6 (legal tenure of security) favored the low-cost housing (5) than other housing programs showing better repayment period (15-30 years as against 10 to 20 years for FMB) and ease of transfer. The services and materials criteria (criteria 7), was in favor of FMB (scoring 4) than other housing programs. This signifies that the housing under FMB were better serviced (good roads, electricity, water and other ancillary services) than the housing provided under other housing programs. Lastly, the criteria on cultural adequacy showed that the housing under FMB met the aspirations of the occupants than the houses under other housing schemes. This justifies the score of 4, 4, 4 and 3 of FMB. The result of this analysis presents a novel approach and finding that have not been explored in any previous research. However, comments by Cai et al (2020) gives credence to the fact that housing policies and programs have not improved the quality of housing. Also, Hansson (2022) found that despite the utilization of the multi-family housing model in Germany and Sweden, severe housing shortage is still being experienced in these countries.

On the key factors to housing programs implementation in Ebonyi state, the results of this analysis revealed insightful findings. From the study, the summary of the five categories of problems showed that residents related problems ranked number one with a cumulative mean of 4.53. This is followed by government related factors (mean of 4.41); financial related factors (mean of 4.40); externalities related factors (mean of 4.24); and contractor related factors (mean of 4.15). The result showed that all the categories of factors to poor effectiveness of housing programs were evident in Ebonyi state.

Furthermore, the study revealed the highest 10 factors to housing programs effectiveness in Ebonyi state. Results also revealed that resident related factors occupied the top two spots (poor awareness of housing programmes and application process: mean= 4.77: Rank is 1; imbalance in individual earning power: mean= 4.75: Rank is 2). This is followed by government-community conflicts (government related factors: mean= 4.70: Rank is 3); poor legislation on land tenure system (government related factors, mean= 4.68: Rank is 4); scarcity of lands (externalities related factors, mean= 4.65: Rank is 5); rapid urbanization (externalities related factors, mean= 4.65: Rank is 6); high collateral and stringent requirements for mortgage (financial related problems, mean= 4.65: Rank is 7); inadequate regulation of cost of housing (government related factors, mean= 4.64: Rank is 8); poor contribution to housing funds (residents related factors, mean= 4.60: Rank is 9) and nepotism and corruption (government related factors, mean= 4.60: Rank is 10). This result also revealed a novel finding that have not been explored in previous literature where categories of factors have been analyzed and ranked with emphasis on housing programs in Ebonyi state. However, existing literature have opined that housing programs are marred with numerous factors like poor distribution, scarcity of land, shortage of skilled manpower, poor design, difficulty in obtaining mortgage loans among others (Itheme, 2022; Adeshina and Idaeho, 2019; Adeleye and Ogunshakin, 2020; Cai et al., 2020; Tipple, 2020; Kieti and K'Akumu, 2019).

Conclusion

Housing and its provision have since been second only to food and clothing, hence, that narrative have continued to evolve where housing have been seen as a sign of accomplishment in many societies. However, its supply has not been able to meet the demand despite the various housing programs and policies been initiated. The current study further gives credence to this scenario while focusing on the effectiveness and factors to housing program implementation in housing in Ebonyi state.

The study revealed as stated by previous authors key factors that hinder the effectiveness of the housing programs in Ebonyi state. These factors to mention a few included resident related factors (imbalance in individuals earning power, poor awareness of housing programs and application process and poor contribution to housing funds), government related factors (inadequate regulation of cost and nepotism and corruption) and financial related factors.

The study further highlights the fact that concerted efforts aimed at ameliorating these factors is one major way to ensuring that future housing programs are more effective in providing affordable and conducive housing for the residents of Ebonyi state. It is to note that in achieving effectiveness of housing programs, such strategy must meet the criteria of affordability, conduciveness, accessibility, sustainability, impact on local economy and culturally adequate.

Recommendations

The following recommendations were put forward in line with the findings of the study.

1. It is greatly recommended that all bureaucratic bottlenecks like stringent application processes and requirements for housing allocation should be eased down. This will ensure that the right beneficiaries get access to the available housing units.
2. Nepotism and corruption in the distribution of housing units under housing programs should be greatly frowned at by the state government and its presiding agencies. This will ensure that there is no bias and sentiments in the distribution of housing units to the right beneficiaries.
3. The state government through its agencies with advice from town planners should ensure that stipulated cost of housing under housing programs are adhered to. This will encourage more applicants within the low-income earners to apply.
4. Adequate training of manpower, prompt inspection and utilization of quality building materials should be encouraged in the construction of housing units under housing programs. This will go a long way to ensure sustainability of provided housing in Ebonyi state.
5. It should be noted that the requirements for mortgage loans should be reduced while corrupt financial handlers should be brought to book. This ensures that the financial allocations and contributions from the government and individuals respectively are utilized in the provision of housing units.
6. More awareness on the timely contribution to housing funds on the part of the residents as well as imbibing good maintenance culture is key to increased housing provision and sustainability.

7. Proper allocation of vacant plots (especially to low income earners at desired dimensions) should be encouraged in new planning schemes. This will go a long way to reducing the high cost of land thereby making construction affordable for self-development by residents.

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