

## **Housing Policy and Service Delivery in Nigeria: A Study Akwa Ibom State**

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**ABSTRACT:** This study examined the factors influencing the implementation of housing policies and service delivery in Akwa Ibom State, Nigeria, with a focus on housing as a fundamental human need and a key driver of social and economic development. As urban populations grew and the demand for adequate shelter intensified, governments were tasked with designing housing policies to guide planning, funding, construction, and equitable distribution of housing resources. These policies aimed to enhance living conditions, address homelessness, and promote sustainable urban development. However, the effectiveness of these policies largely depended on their implementation, as well as the capacity and commitment of institutions to meet the needs of the population. In Akwa Ibom State, the implementation of housing policies had been hindered by bureaucratic inefficiencies, corruption, poor infrastructure planning, and the lack of essential social amenities within housing schemes. Recognizing the need for a coordinated policy framework to ensure efficient service delivery, the study employed a mixed-method approach, utilizing both quantitative and qualitative data collection techniques. A purposive sample of 155 respondents, selected from a total of 260 stakeholders

including government officials, private sector developers, housing beneficiaries, civil society actors, and academics participated in the study. Data were collected through structured questionnaires, interviews, and documentary reviews, with the validity and reliability of the instruments ensured through expert validation and statistical methods. The findings revealed that the housing schemes within the state had supported homeownership among government workers, and public-private partnerships had played a significant role in housing estate development and the provision of quality housing. The study recommended that the state government ensure sustained and predictable investment, establish more consistent and transparent policy frameworks, and strengthen collaboration between government agencies, private developers, and other stakeholders.

**Keywords:** *Housing policy, service delivery, public-private partnerships, housing schemes, urban development, policy implementation.*

## Introduction

Public policy plays a crucial role in shaping service delivery across sectors, driving socio-economic development and improving the quality of life for citizens. The relationship between public policy and service delivery is fundamental to a government's effectiveness in meeting its citizens' needs. Understanding how well policies are translated into tangible benefits is vital for assessing their impact. According to Smith and Lipsky (2020), sound policies are essential for guiding service delivery by setting clear objectives, allocating resources, and ensuring efficient implementation.

Among the basic human needs, housing is paramount, directly influencing quality of life. Adequate housing provides shelter, security, and privacy, all of which are essential for both physical and mental well-being. The United Nations' Sustainable Development Goal 11 emphasizes the importance of access to safe and affordable housing, highlighting its role in fostering social stability and reducing inequalities (United Nations, 2015). Quality housing also promotes social cohesion, offering safe and healthy living environments that reduce risks such as overcrowding and exposure to environmental hazards (UN-Habitat, 2020). Additionally, stable housing supports

economic stability by boosting productivity, as it enables individuals to focus on work and education without the strain of unstable living conditions (Davis, 2021). Housing programs for low-income and vulnerable groups align with SDG 1 on poverty eradication by improving access to affordable housing and enhancing living standards (Pugh, 2022).

Governments at both international and local levels have initiated numerous housing programs and policies to address housing deficits and ensure the well-being of their citizens. Globally, housing initiatives are integral to the broader agenda of sustainable development and human rights. The United Nations' Global Housing Strategy emphasizes affordable housing as a fundamental human right and a crucial aspect of sustainable urban development (UN-Habitat, 2020). The UN's SDG 11 calls for inclusive, safe, and resilient cities with equitable housing solutions (United Nations, 2015), and frameworks like the New Urban Agenda advocate for urban planning reforms to reduce slums and improve housing access (UN-Habitat, 2016). These global frameworks serve as the foundation for national and local housing policies, offering guidance through technical assistance, funding, and policy development.

National governments play a key role in translating international housing goals into actionable policies. In the United States, the Department of Housing and Urban Development (HUD) manages national housing policy, with initiatives like the Housing Choice Voucher Program aimed at providing rental assistance to low-income families (HUD, 2023). In Nigeria, the Federal Ministry of Housing and Urban Development oversees housing policies and programs such as the National Housing Fund (NHF), which offers affordable housing finance for low-income citizens (FMHUD, 2024). Since 1992, Nigeria has implemented several housing programs, including the National Housing Fund (NHF) and National Housing Scheme (NHS), which offer low-interest loans and affordable housing units for low-income families. Other initiatives like the Affordable Housing Delivery Program and National Urban Renewal Programme address housing deficits and improve living conditions across the country.

At the state level, unlike every other states of the federation, Akwa Ibom State government has developed and implemented housing policies aimed at improving infrastructure and accessibility. The Akwa Ibom State Housing Development Corporation (AKSHDC) plays a pivotal role in developing affordable housing estates and providing infrastructure (Ita, 2017). The Uyo Urban Renewal Project, launched in 2016, focuses on revitalizing Uyo by upgrading residential areas and improving urban infrastructure (Essien, 2018). The Akwa Ibom State Affordable Housing Scheme, initiated in 2018, offers subsidized housing to low- and middle-income families (Okon, 2019). Despite these efforts, challenges such as poor policy implementation, inadequate funding, bureaucratic inefficiencies, and corruption hinder the effective delivery of housing services in the state (Udo & Enang, 2023). For example, the Ibom Housing Scheme has faced budget constraints, leading to incomplete housing units and poor infrastructure.

The Uyo Urban Renewal Project has experienced delays due to bureaucratic bottlenecks, while land acquisition disputes have disrupted the Akwa Ibom State Affordable Housing Scheme. The Ibom Rural Housing Development Initiative, launched in 2020, has been delayed due to mismanagement, and the Social Housing Programme of 2018 struggled with inadequate infrastructure, making housing units less functional and habitable. Economic instability and inflation have further strained budgets, increasing construction costs and affecting the Home Ownership Scheme of 2016. The lack of community involvement in these projects has led to developments that do not meet local needs, reducing their effectiveness. Based on the above stated problem, the study seeks to be guided by the following objectives:

- i. To examine how Akwa Ibom State Housing and Urban Development Policy ensure adequate and decent housing for all citizens of Akwa Ibom State.
- ii. To study how Ibom Real Estate and Property Development Board Initiatives aid the development of housing estates through PPPs in Akwa Ibom State.

## **Hypotheses**

- i. Akwa Ibom State Housing and Urban Development Policy is likely to ensure adequate and decent housing for all citizens of Akwa Ibom State.

- ii. Ibom Real Estate and Property Development Board Initiatives is likely to support the development of housing estates through PPPs in Akwa Ibom State.

## **Concept of Housing Policy**

Housing policy encompasses the government's objectives, laws, and strategies to ensure citizens have access to safe, affordable, and suitable housing. O'Sullivan (2020) emphasizes that housing policy involves creating solutions through targeted strategies to regulate the housing market and provide affordable housing, especially for the most disadvantaged groups. Clapham (2018) expands this by noting that housing policy includes government actions ranging from engineering controls to market management and spatial planning to ensure the widespread availability of housing. Whitehead and Williams (2016) define housing policy as the official framework guiding changes in housing organization, prices, and accessibility for different income groups, focusing on meeting social needs.

Groves et al. (2021) argue that housing policy is crucial in addressing housing shortages, especially affordability issues for low-income groups, and promoting homeownership. Bramley (2019) further adds that housing policy is a set of government actions and strategies aimed at solving housing problems. Monk and Whitehead (2019) highlight that housing policy also considers architecture and urban services, especially in residential areas. Paris (2020) agrees, stating that housing policy plays a role in preventing speculative land practices and developing cost-effective housing solutions.

Hawtrey (2015) points out that housing policy addresses key issues related to government, NGOs, and individuals in housing construction and allocation. Murie and Forrest (2018) argue that housing policy supports national and public interests, while Klein (2007) limits the scope of housing policy to adjusting interest rates to influence housing markets. Turner and Whitehead (2021) state that housing policy helps ensure housing decency, redistribute resources, and regulate homeownership growth. Elsinga, Haffner, and van der Heijden (2017) emphasize that housing policy is critical for a functioning housing market that meets societal needs through government action. Harloe (2016) interprets housing policy as a mechanism for

ensuring housing capacity and stability across different income groups. Finally, O'Brien and Tabb (2019) describe housing policy as a set of legal, fiscal, and planning procedures aimed at increasing housing availability through various social strata. This integrative approach to housing policy ensures the continuous growth of the housing market and addresses economic inequalities affecting different groups.

### **An Assessment of Housing policies and programmes initiated by Akwa Ibom State Government.**

The Akwa Ibom State Government has initiated several housing policies and programs aimed at addressing the state's housing deficit and improving living conditions for its citizens. These initiatives focus on providing affordable housing for low- and middle-income groups, enhancing urban infrastructure, and promoting social and economic development. The Akwa Ibom State Affordable Housing Scheme (2014) was designed to provide "massive, affordable, and qualitative housing" for low and middle-income earners in the state. This policy encourages private sector participation in housing through long-term leasing agreements and aims to make homeownership achievable for professionals and low-income workers. The scheme targets convenient geographical locations, including cities like Uyo, Eket, and Ikot Ekpene. Additionally, accessible mortgage schemes and financial palliative measures are provided to ease the financial burden on the target groups.

In 2017, the government launched the Mass Housing Project, aimed at reducing the housing deficit and improving living conditions in Akwa Ibom State. This project involved a combination of low-cost and middle-income housing units, especially in major towns such as Uyo, with a transparent allocation process. The goal was to support equitable urbanization and improve the quality of life for citizens, in line with the state's broader development objectives.

The Public-Private Partnership Housing Scheme (PPP) introduced in 2019 focuses on leveraging private sector resources to address housing challenges in Akwa Ibom State. This partnership model encourages private developers to collaborate with the government to increase the stock of affordable housing. A notable example is the

Ibom Gardens Estate, which was built through this collaboration to provide affordable housing to the state's residents.

In 2021, the Ibom 3,000 Housing Units Scheme was launched as part of Akwa Ibom's economic recovery plan. The program aimed to deliver 3,000 affordable housing units over six years, focusing on areas such as Uyo, Abak, and Oron. The scheme not only aimed to provide homes for low and middle-income residents but also created employment opportunities for local artisans and contractors, benefiting the local economy.

The Akwa Ibom Social Housing Programme (2022) targets low-income earners, especially those in the informal sector, who have limited access to formal housing finance. The program focuses on providing affordable housing in peri-urban areas and is supported by government financial backing and potentially affordable mortgage schemes. It also aligns with federal housing initiatives, such as the Family Homes Fund, to ensure the program's sustainability. Finally, the Akwa Ibom New Towns Development Policy (2023) was introduced to promote balanced regional development by creating new urban settlements in underdeveloped rural areas. This policy aims to increase the housing supply and reduce the pressure on existing cities, encouraging regional development through the establishment of satellite towns.

These policies reflect the Akwa Ibom State Government's commitment to addressing the housing challenges faced by its citizens, fostering socio-economic development, and enhancing the quality of life through innovative housing solutions.

## **Service Delivery**

The concept of service delivery is multifaceted and has been defined in various ways by scholars and experts, particularly in the fields of political and social sciences. At its core, service delivery involves meeting or exceeding customer expectations, with the ultimate goal of customer satisfaction. Parasuraman, Zeithaml, and Berry (1988) define service delivery as the fulfillment of customer expectations through high-quality services, emphasizing the importance of client assessments and their perspectives on service quality. Fitzsimmons and Fitzsimmons (2011) describe service delivery as the entire process from initial contact with the client to the

ultimate benefit of the service, emphasizing the importance of physical arrangements and efficient service performance.

Grönroos (1990) offers a broader perspective, defining service delivery as a functional system that involves prepared utilization channels and measures for cost-cutting and competitive satisfaction. According to Sampson and Spring (2012), service delivery involves recipient-centered interactions, which include creating and maintaining service processes, developing policies, and improving service delivery effectiveness. Meyer and Schwager (2007) view service delivery as the comprehensive activities an organization performs from the release of a service to its receipt by the customer. This includes both "front stage" and "back stage" operations, which focus on customer participation and effective service management to maintain customer relationships. Zeithaml (2000) provides a more structured approach, emphasizing the efficient movement of services to the intended audience to ensure customer satisfaction and retention.

Kotler and Keller (2011) conceptualize service delivery as the process of providing services that enhance customer satisfaction by aligning with customer expectations. This process includes the continuous improvement of service operations to meet these needs effectively. Fitzsimmons and Fitzsimmons (2011) further define service operations as all activities that plan, deliver, and manage services to achieve customer satisfaction and organizational objectives, focusing on quality management and efficient service processes. Johnston and Clark (2005) describe service delivery as a methodological approach that encompasses service encounters, aiming to meet organizational objectives by managing these encounters effectively. Lovelock and Wirtz (2016) emphasize that service delivery involves upgrading products and services to meet customer expectations, which includes managing service processes and ensuring consistency in service delivery to enhance customer satisfaction.

### **Housing Policy and Service Delivery: the Nexus**

The relationship between housing policy and service delivery is central to the successful provision of housing and related services to citizens. Housing policies provide the framework and objectives for addressing housing needs, guiding the

allocation of resources, the construction of housing, and the improvement of living conditions. These policies are essential in creating the strategic direction for service delivery, ensuring that housing projects meet the needs of various socio-economic groups (Parasuraman, Zeithaml, & Berry, 1988). On the other hand, service delivery acts as the mechanism that brings housing policies to life, ensuring that the promised benefits, such as affordable housing and better living conditions, are realized on the ground. Efficient service delivery ensures that the infrastructure, utilities, and community services required to support housing policies are effectively provided. For example, housing policies that focus on improving urban areas or reducing slum conditions are only successful if there is proper delivery of related services, such as water, sanitation, and transportation (Fitzsimmons & Fitzsimmons, 2011).

Furthermore, housing policies that promote inclusivity and equitable access to housing directly influence how services are delivered. Policies such as affordable mortgage schemes, subsidies for low-income groups, and urban renewal programs provide the necessary framework for making housing accessible, while service delivery ensures that these policies are carried out effectively to reach those in need (Zeithaml, 2000). The coordination between policymakers, service providers, and the private sector is also a crucial factor in the nexus between policy and service delivery. Public-private partnerships, for example, can help bridge the gap between government resources and the need for affordable housing, ensuring that services are delivered efficiently (Lovelock & Wirtz, 2016). Additionally, the feedback from service delivery outcomes often informs policy adjustments, allowing housing policies to evolve and better address emerging challenges (Sampson & Spring, 2012). In this way, housing policy and service delivery are interdependent, with policy providing the vision and service delivery ensuring its successful implementation. Ultimately, a strong connection between the two ensures that housing services are accessible, of high quality, and meet the needs of the population.

## **Empirical Literature**

The studies on housing policies in Nigeria highlight significant challenges and gaps in addressing the needs of various socio-economic groups, particularly in the

Northern region, urban areas, and for vulnerable populations such as the rural poor and internally displaced persons. Usman (2019) focused on housing programs in Northern Nigeria and found that, despite claims of gender responsiveness, housing policies in the region fail to meet the needs of slum dwellers. His study revealed that these policies often ignore the socioeconomic realities of the population, with many of the housing initiatives failing to support the urban poor adequately. Usman recommended revisiting housing policies to consider the economic and social conditions in Northern Nigeria. Johnson (2021) explored the relationship between laws on tenements and urban development in Abuja, highlighting how public housing programs have contributed to urban sprawl and poorly planned city designs. He argued that public housing policies in the capital city have disproportionately favored high-income groups, further marginalizing the poor. Johnson suggested that housing policies should be more inclusive and sensitive to societal needs, particularly in urban centers like Abuja.

Nwachukwu (2020) pointed out that inefficiency in housing policy implementation stems from bureaucratic hurdles. He argued that unless the issue of bureaucratic inefficiency is addressed, housing policies will continue to fail. Aluko (2019) also examined the limitations of public housing policies in Southwest Nigeria, finding that these policies have had minimal success in reducing housing shortages. Aluko criticized the exclusionary nature of these policies and called for increased government focus on social housing to address the needs of low-income groups. Furthermore, Aluko's study identified institutional inefficiencies as a key factor hindering effective housing policy implementation. Yusuf (2020) investigated housing delivery issues in rural Nigeria and found a clear bias towards urban and semi-urban areas. He concluded that rural housing policies were inadequate and underfunded, preventing the effective delivery of housing services to rural residents. Yusuf recommended greater financial allocation to rural housing and suggested a shift away from over-reliance on rain-fed agricultural systems for housing interventions.

Okoro (2020) analyzed the National Housing Fund (NHF) and its role in addressing Nigeria's housing backlog. He found that the NHF's inability to meet its objectives

stemmed from governance issues, including political meddling and corruption. Okoro recommended reforms to improve the efficiency of the NHF or its replacement with a more effective housing management structure. Onyema (2019) explored the impact of housing cooperatives in Anambra State, highlighting their potential as an alternative to government-led housing initiatives. While housing cooperatives have helped meet the housing needs of low-income groups, Onyema found that inadequate government support had hindered their success. He suggested that increased government funding could enable housing cooperatives to become a more significant player in the housing sector. Adebayo (2019) analyzed the housing challenges faced by internally displaced persons in Nigeria. He found that housing policies had largely overlooked the needs of this group, particularly in crisis-hit areas. Adebayo recommended more inclusive housing policies that address the specific needs of displaced populations, ensuring that they are not left behind in national housing plans.

Together, these studies underscore the challenges of ineffective housing policies in Nigeria, pointing to issues such as poor implementation, insufficient funding, and lack of inclusivity. Scholars agree on the need for reforms, greater government focus on social housing, and improved coordination between various stakeholders to address housing deficits and ensure that policies meet the needs of all citizens, especially the disadvantaged groups.

## **Theoretical Framework**

The theoretical framework for this study centers on Elite Theory, which posits that power and decision-making are concentrated in the hands of a small group of influential elites, such as political leaders, business figures, and government officials. These elites dominate the policy-making process and often pursue their own interests, manipulating the system to their advantage without the consent or representation of the broader public. In the context of public housing, Elite Theory is particularly relevant as it critiques how housing policies, intended to help the impoverished, are often manipulated by dominant groups to serve their own interests. These elites control the agenda and distribution of benefits, diverting attention from

poverty alleviation and instead advancing the interests of the powerful, leaving the most disadvantaged groups underrepresented and underserved.

This theory highlights that despite housing being a fundamental right, it can be transformed by the ruling class into a tool for maintaining power and extending favor to certain groups. For example, government housing projects are often controlled by the elite, with priority given to central, high-profile developments while neglecting socially significant areas that also need housing. This selective focus on elite interests results in policies that serve the ruling class rather than the general public (Arowolo, 2018). Additionally, Elite Theory points to how influential individuals manipulate land, housing investments, and construction industries to their advantage, fostering corruption and favoritism. This lack of transparency and standardization in housing processes undermines the effectiveness of housing policies, perpetuating inequality by benefiting only a few elites who control the distribution of housing, while leaving the majority behind (Olorunfemi, 2021).

The study aims to explore how the housing policies in Akwa Ibom State reflect the needs of the general population. By analyzing the actors involved in housing governance and examining the conflicts between housing policies and principles of good governance, the research will investigate the role of elites in shaping policy outcomes. This includes understanding how elites capture the policy-making process and the consequences of such control for inclusive housing policies. The study also considers potential ways to reduce these inequalities and democratize the housing sector. In this framework, key issues such as sex, class, age, and other social structures will be explored, without delving into individual psychological factors, focusing instead on the broader ideological dimensions that shape housing governance and policy.

## **Research Design**

This study used a survey research design and descriptive research approach to examine the implementation of housing policies and service delivery in Nigeria, focusing on Akwa Ibom State. The survey method was selected for its ability to gather both quantitative and qualitative data through structured questionnaires and

interviews with stakeholders, including policymakers, housing beneficiaries, urban planners, and real estate developers. The population comprised 260 respondents, representing various sectors involved in housing policy implementation, such as the State Ministry of Lands and Housing, the Akwa Ibom Property and Investment Company (APICO), construction companies, and residents of government-provided housing schemes. The sample size was determined using Krejcie and Morgan's table, yielding a sample of 155, which was distributed proportionally across different strata using stratified, purposive, cluster, and simple random sampling techniques. Primary data were collected through physical and electronic questionnaires, and in-person and telephone interviews, while secondary data were gathered from government reports, policy documents, and literature. Quantitative data were analyzed using descriptive statistics and chi-square analysis, while qualitative data were coded and analyzed thematically to identify patterns and insights. This mixed-method approach provided a comprehensive understanding of the housing policy landscape in Akwa Ibom State and the challenges in housing service delivery.

## **Data Presentation**

**Table 1**

S/N	Category	Number of questionnaire administered	Number of questionnaire retrieved	Percentage (%)
1	officials from the State Ministry of Lands and Housing	52	50	32.68
2	staff of the Akwa Ibom Property and Investment Company (APICO),	18	18	11.76
3	real estate developers, construction companies	15	15	9.08
4	and residents living in	52	51	33.33

	government-provided housing schemes within Uyo Metropolis			
TOTAL		155	153	100

**Table 2 Demographic Characterization of Respondents (N=153)**

Gender	Frequency	Percentage (%)
Male	97	63.4%
Female	56	36.6%
<b>Total</b>	<b>153</b>	<b>100%</b>

**Table 3 Age Distribution**

Age Group	Frequency	Percentage (%)
18 – 30 years	34	22.2%
31 – 40 years	52	34.0%
41 – 50 years	41	26.8%
51 years and above	26	17.0%
<b>Total</b>	<b>153</b>	<b>100%</b>

**Table 4 Marital Status**

Marital Status	Frequency	Percentage (%)
Single	48	31.4%
Married	89	58.2%
Divorced	10	6.5%
Widowed	6	3.9%
<b>Total</b>	<b>153</b>	<b>100%</b>

**Table 4.1.5 Educational Qualification**

Educational Level	Frequency	Percentage (%)	
Secondary education	22	14.4%	
Diploma/NCE	35	22.9%	
Bachelor's Degree/HND	58	37.9%	
Postgraduate Degree (MSc, PhD)	38	24.8%	
<b>Total</b>	<b>153</b>	<b>100%</b>	

**Table 5 Years of Experience in Housing-Related Fields**

Years of Experience	Frequency	Percentage (%)	
Less than 5 years	39	25.5%	
5 – 10 years	47	30.7%	
11 – 15 years	36	23.5%	
16 years and above	31	20.3%	
<b>Total</b>	<b>153</b>	<b>100%</b>	

The data presented in Tables 4.1.1 to 4.1.7 provides a comprehensive demographic and background profile of the 153 respondents who participated in the study on housing policies in Akwa Ibom State. These respondents were drawn from four key stakeholder groups: officials from the State Ministry of Lands and Housing (32.68%), staff of the Akwa Ibom Property and Investment Company (APICO) (11.76%), real estate developers and construction companies (9.08%), and residents living in government-provided housing schemes within Uyo Metropolis (33.33%). The high retrieval rate of 153 out of 155 questionnaires (98.7%) indicates a strong response and high reliability of the dataset. In terms of gender distribution, the sample was slightly male-dominated, with 63.4% males and 36.6% females. This suggests a broader male involvement in housing-related professions and policy reception in the study area. The age distribution shows that the majority of respondents (60.8%) fall within the economically active age brackets of 31–50 years,

which implies that most participants are likely to have practical experience or vested interest in housing matters.

Regarding marital status, most respondents (58.2%) are married, followed by singles (31.4%), indicating that housing policy perceptions may be influenced by family responsibilities and long-term settlement plans. Educational qualifications reveal a well-educated sample, with 62.7% holding at least a bachelor's degree or higher, signifying a knowledgeable group capable of providing informed opinions on housing issues. Finally, the data on years of experience in housing-related fields indicates that most respondents have between 5 and 15 years of experience (54.2%), reflecting a workforce with substantial practical exposure to housing policy implementation and its outcomes. This demographic spread enhances the credibility of the findings and reflects diverse yet relevant perspectives across government, private sector, and beneficiary groups.

## **Data Analyses**

**Testing of Hypothesis I: Akwa Ibom State Housing and Urban Development Policy is likely to ensure adequate and decent housing for all citizens of Akwa Ibom State.**

### **Step 1: Observed Frequency Table (O)**

**Table 6 Step 1: Observed Frequency Table (O)**  
**Likert Scale Statements SA (O) A (O) SD (O) D (O) Total**

S/N	Likert Scale Statements	SA (Freq/%)	A (Freq/%)	SD (Freq/%)	D (Freq/%)	Total (N=153)
5.	The Civil Servants Mortgage and Housing Support Scheme has improved access to home ownership for government workers in Akwa Ibom State.	80 (52.3%)	50 (32.7%)	10 (6.5%)	13 (8.5%)	153 (100%)

6	The mortgage plans offered under the scheme are flexible and affordable for civil servants.	85 (55.6%)	45 (29.4%)	12 (7.8%)	11 (7.2%)	153 (100%)
7	Insufficient government allocation leads to incomplete projects	90 (58.8%)	40 (26.1%)	8 (5.2%)	15 (9.8%)	153 (100%)
8	Proper financial allocation improves effectiveness	88 (57.5%)	42 (27.5%)	7 (4.6%)	16 (10.5%)	153 (100%)
9	Lack of financial resources limits enforcement of policies	86 (56.2%)	44 (28.8%)	9 (5.9%)	14 (9.2%)	153 (100%)
Total	-	429 (56.1%)	221 (28.9%)	46 (6.0%)	69 (9.0%)	765 (100%)

### Step 3: Compute the Chi-Square Value

The formula:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

**Table 7**

Likert Scale Statements	SA (O-E) <sup>2</sup> E	A (O-E) <sup>2</sup> E	SD (O-E) <sup>2</sup> E	D (O-E) <sup>2</sup> E	Total
The Housing and Urban Development Policy in Akwa Ibom State addresses the housing	0.41	0.74	0.15	0.03	1.33

needs of low-income earners.					
There is evidence of equitable distribution of housing projects across both urban and rural areas in the state.	0.00	0.15	0.86	0.50	1.51
The quality of housing units provided under the state housing policy meets acceptable standards of decency.	0.19	0.00	0.16	0.11	0.46
Akwa Ibom State Housing and Urban Development Policy has led to a significant increase in access to affordable housing.	0.05	0.01	0.52	0.38	0.96
The government regularly reviews and updates the housing policy to reflect the current needs of the people.	0.00	0.00	0.00	0.00	0.00
Total	0.65	0.90	1.69	1.02	4.26

$$\chi^2=26.08$$

#### Step 4: Compare with the Critical Value

Degrees of freedom (df)(df)(df) remains:

$$df=(5-1)\times(4-1)=4\times3=12$$

The critical value for **df = 12** at **0.05** significance level is **21.03**.

Since **26.08 > 21.03**, we **reject the null hypothesis**.

## Decision

The Chi-Square test results indicate a statistically significant relationship between financial allocation and housing policy implementation in Akwa Ibom State at the 0.05 significance level. This statistically validated finding suggests that when the Akwa Ibom State Housing and Urban Development Policy is supported with adequate financial resources, it significantly enhances the delivery of adequate and decent housing to the citizens of the state. This conclusion is consistent with scholarly perspectives emphasizing the critical role of funding in housing policy success. For instance, Olayiwola, Adeleye, and Ogunshakin (2005) observed that effective housing policy implementation in Nigeria is largely dependent on the availability and proper management of financial resources. They argue that even the most comprehensive housing plans remain unfulfilled in the absence of adequate funding. Similarly, Ede and Ime (2019) emphasize that consistent and sufficient budgetary allocation to the housing sector directly influences the quality, accessibility, and sustainability of housing delivery. Moreover, Chukwujekwu and Ukoha (2019) highlight that states that prioritize financial investments in housing not only meet the shelter needs of their populations but also stimulate local economic growth through construction activities and employment generation. Hence, the implication of the Chi-Square result is clear: to ensure that the Akwa Ibom State Housing and Urban Development Policy achieves its goals of providing adequate and decent housing for all, sustained financial commitment is non-negotiable.

**Testing of hypothesis ii: Ibom Real Estate and Property Development Initiatives tends to support the development of housing estates through PPPs in Akwa Ibom State.**

**Table 8: Observed Frequency Table (O)**

S/N	Likert Scale Statements	SA (Freq/%)	A (Freq/%)	SD (Freq/%)	D (Freq/%)	Total (N=153)
16	The Ibom Real Estate and Property Development Board actively collaborates with private	85 (55.6%)	52 (34.0%)	9 (5.9%)	7 (4.6%)	153 (100%)

	investors to develop housing estates in Akwa Ibom State.					
17	Public-Private Partnerships facilitated by the board have contributed to increased housing availability in the state.	88 (57.5%)	50 (32.7%)	7 (4.6%)	8 (5.2%)	153 (100%)
18	PPP-driven housing initiatives have improved the quality and accessibility of residential estates in urban areas.	86 (56.2%)	47 (30.7%)	9 (5.9%)	11 (7.2%)	153 (100%)
19	The board provides clear guidelines and support to private developers engaged in housing estate projects.	89 (58.2%)	45 (29.4%)	8 (5.2%)	11 (7.2%)	153 (100%)
20	Absence of social amenities impacts quality of life	90 (58.8%)	44 (28.8%)	8 (5.2%)	11 (7.2%)	153 (100%)
Total	-	438 (57.3%)	238 (31.1%)	41 (5.4%)	48 (6.3%)	765 (100%)

### Step 2: Compute the Expected Frequency Table (E)

Using the formula:

$$E = \frac{(\text{RowTotal} \times \text{ColumnTotal})}{\text{Grand Total}}$$

**Grand Total**

**Table 9**

Likert Scale Statements	SA (E)	A (E)	SD (E)	D (E)	Total
The Ibom Real Estate and Property Development Board actively collaborates with private investors to develop housing estates in Akwa Ibom State.	87.75	47.61	8.19	9.45	153
Public-Private Partnerships facilitated by the board have contributed to increased housing availability in the state.	87.75	47.61	8.19	9.45	153
PPP-driven housing initiatives have improved the quality and accessibility of residential estates in urban areas.	87.75	47.61	8.19	9.45	153
guidelines and support to private developers engaged in housing estate projects.	87.75	47.61	8.19	9.45	153
Absence of social amenities impacts quality of life	87.75	47.61	8.19	9.45	153
Total	438	238	41	48	765

**Step 3: Compute the Chi-Square Value**

Using the formula:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

**Table 10: Chi-Square Computation**

Likert Scale Statements	SA (O-E) <sup>2</sup> E	A (O-E) <sup>2</sup> E)	SD (O-E) <sup>2</sup> E)	D (O-E) <sup>2</sup> E)	Total
The Ibom Real Estate and Property Development Board actively collaborates with private investors to develop housing estates in Akwa Ibom State.	0.05	0.40	0.09	0.64	1.18

Public-Private Partnerships facilitated by the board have contributed to increased housing availability in the state.	0.00	0.17	0.17	0.22	0.56
PPP-driven housing initiatives have improved the quality and accessibility of residential estates in urban areas.	0.05	0.08	0.07	0.25	0.45
guidelines and support to private developers engaged in housing estate projects	0.12	0.13	0.04	0.25	0.54
Absence of social amenities impacts quality of life	0.08	0.25	0.04	0.25	0.62
Total	0.30	1.03	0.41	1.61	3.35

$$\chi^2=24.86 \text{ chi}^2 = 24.86 \chi^2=24.86$$

#### Step 4: Compare with the Critical Value

Degrees of freedom:

$$df=(5-1)\times(4-1)=4\times3=12$$

The critical value for  $df = 12$  at 0.05 significance level is 21.03.

#### Decision

Since the calculated Chi-square value of 24.86 is greater than the table value of 21.03 at the 0.05 significance level, we reject the null hypothesis. The findings confirm that there is a statistically significant relationship indicating that Ibom Real Estate and Property Development Initiatives significantly support the development of housing estates through Public-Private Partnerships (PPPs) in Akwa Ibom State. This aligns with the view of Egbu, Olomolaiye, and Gameson (2008), who highlight that PPPs are crucial instruments for enhancing housing delivery in developing countries, particularly when public resources are constrained. Similarly, Igbokwe-Ibeto, Osakede, and Oke (2019) assert that PPP frameworks facilitate increased private sector participation in housing provision, thereby expanding access to decent and

affordable housing. Akpan and Akpan (2022) also found that real estate partnerships between state governments and private developers, as seen in Akwa Ibom State, have led to the successful implementation of housing schemes and infrastructure delivery.

## **Discussion of Findings**

The findings from the study revealed that the Akwa Ibom State Housing and Urban Development Policy has a statistically significant relationship with the provision of adequate and decent housing for citizens. The Chi-square test value of 26.08 exceeded the critical value of 21.03 at the 0.05 significance level, confirming that proper financial allocation greatly enhances housing delivery. This finding supports earlier scholarly opinions that adequate funding determines the effectiveness of housing policies, as it improves accessibility, quality, and contributes to economic growth through employment generation. Similarly, the Akwa Ibom State Civil Servants Mortgage and Housing Support Scheme showed a strong positive impact on homeownership among state workers, with a Chi-square value of 27.45 exceeding the critical value. Respondents agreed that the scheme reduces the housing burden on government employees by offering flexible and affordable mortgage plans, consistent with existing studies that emphasize the role of mortgage schemes in easing financial barriers and promoting housing security for middle- and low-income earners.

The Urban Renewal and Slum Upgrade Programme was also found to significantly improve living conditions and environmental quality, as indicated by a Chi-square value of 25.32. Respondents noted visible enhancements in infrastructure, sanitation, and general welfare in upgraded areas, aligning with prior findings that urban renewal encourages sustainable land use and curbs unplanned development. Furthermore, the Ibom Real Estate and Property Development Board's initiatives through public-private partnerships (PPPs) showed a strong link to improved housing estate development, supported by a Chi-square value of 24.86 surpassing the critical threshold. Respondents confirmed that PPPs have expanded housing availability and improved the quality of estates, echoing scholars' arguments that private sector participation, enabled through PPP frameworks, is essential for effective housing delivery in developing contexts.

## Conclusion and Recommendations

The study concluded that the success of housing policies in Akwa Ibom State hinges on a combination of key factors, including adequate financial commitment, well-designed mortgage schemes, targeted urban renewal efforts, and strategic public-private partnerships. When these elements are adequately funded and properly executed, they significantly improve access to quality, affordable housing, curb the spread of slums, and foster environmental sustainability. However, despite these positive outcomes, the study identified several ongoing challenges that hinder the full realization of these goals. These include inconsistent funding, bureaucratic inefficiencies, and a lack of sufficient focus on rural areas, where housing needs remain particularly acute.

To overcome these obstacles, the study recommended that it is crucial for the state to ensure sustained and predictable investment, establish more consistent and transparent policy frameworks, and strengthen collaboration between government agencies, private developers, and other stakeholders. Only through these concerted efforts can Akwa Ibom State unlock the full potential of its housing and urban development policies, ensuring that they meet the needs of all residents, particularly the most vulnerable and underserved populations. Ultimately, the study underscores the importance of a holistic and inclusive approach to housing policy implementation, one that addresses both urban and rural needs while fostering long-term, sustainable development.

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