

Implications of Housing Corporations' Capacity on Successful Delivery of Mass Housing Programmes

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There has been several ambitious housing policies in Nigeria spanning across pre and post-independence aimed at addressing the growing housing deficit using the concept of Mass Housing Programmes (MHPs), including the recent MHPs in the Nigerian Economic Sustainability Plan- (NESP) (2021-2025). However, implementation of the policies has not addressed the housing deficit because records confirmed the low performances of MHPs whereby only a fraction of the units intended to be built are delivered. The strategy for implementing the MHP is that, implementation institutions are to utilise Estate Developers (EDs) such as Housing Corporations (HCs) to drive the successful execution of the projects and based on the scale of the MHP in the NESP, the capacity of EDs in general and HCs specifically will have implications on its success. As such, this study was designed to ascertain the implications of HCs capacity towards successful delivery of MHPs in Nigeria. A Case Study Research design was used to collect data from HCs of six North-West states in Nigeria using an interview. Data was analysed using a single case and cross-case technique. Results revealed that the experiences in the practices of HCs in MHPs has the potentials to: reduce project cost; reduce project time; increase clients' satisfaction; and develop human resource. It was concluded that the HCs in North-West States possess capacity to successfully deliver MHPs such as the NESP and future National Housing Programmes (NHPs). Based on the findings of this research, the study recommends that the vulnerability of HCs should be studied to get a more encompassing picture of performance potentials in successfully delivering MHPs. Furthermore, a more comprehensive study should be undertaken to cover the HCs across Nigeria to get information that could enable their optimal integration into MHPs. The implication of the findings is that, since the HCs demonstrated some capacities to deliver MHPs, EDs can successfully delivered MHPs if other enabling factors that are key to delivery of MHPs such as finance, among others are put in place. The limitation of the study is that the study covers only six HCs, thus, generalisation of the findings could be limited.

Keywords: Capacity, Estate Developers, Housing Corporations, Mass Housing Programmes, Nigerian Economic Sustainability Plan

INTRODUCTION

Across all societies worldwide, housing is an essential human need. Globally, several models have been used by countries to address matters on housing as it usually evolves to become a national challenge. Based on established housing deficit needs, home ownership through mass housing has been a model of housing policies in several countries. In fact, nations that have attempted to seriously address their housing problems have adopted the principle of mass housing (Nigerian National Housing Policy 2012). According to Zairul (2011), countries like Japan pursue deliberate policies on promoting mass housing to stimulate national development. Similarly, Noorzai (2020) posits that home ownership through mass housing programmes have been used as a strategy to support economic growth and encourage investment and savings in countries such as Singapore, Hong Kong, Taiwan and South Korea. From these assertions, it can be inferred that more often than not, mass housing is a concept specifically designed

to address issues bedevilling housing and boost socio-economic development.

There have been several housing policies in Nigeria cutting across pre and post-independence. The evolution of these policies has witnessed changes in policy thrusts which according to Bello (2019), are pragmatic solutions to addressing housing delivery challenges. While initial policies centred on addressing housing specific to the demand side on the basis of accommodation (Suleiman & Sagada, 2012; Zaki *et al.*, 2014), the National Housing Policy (1991) was the first housing policy that identified the concept of mass housing as a strategy to address housing related challenges through: creating new structures, restructuring institutions, and promulgating enabling laws. All these are for the purpose of realising the goal of the policy. Based on the successes of this policy, the National Housing Policy (2012) was a build-up on this policy which equally adopted the principle of mass housing (Adeshina & Idaeho, 2018; Ajayi, 2019). Over

the last decade, Nigeria's bid to key into global and regional developmental agenda has resulted to developing policies which all identify mass housing as a critical programme for socio-economic development. These policies are: The Transformation Agenda (2011-2015); The Nigerian Economic Recovery and Growth Plan-NERGP (2015-2020); and the Nigerian Economic Sustainability Plan- NESP (2021-2025). Actually, mass housing in these policies is a key national programme designed to address housing delivery as a stimulant to national development.

All mass housing programmes in Nigeria are formulated with ambitious targets. Unfortunately, implementation of the programmes has not adequately addressed the housing deficit because records confirm the low performances of previous housing programmes. Ishiyaku (2016), Adeshina and Idaeho (2018) as well as Ajayi (2019) all report that the housing policies and programmes in Nigeria although well drawn up have not performed so well. For instance, it is reported in the Nigerian National Housing Policy (2012) that in the First National Development Plan (1962-1968), 24, 000 housing units were planned to be delivered but only 500 housing units were built representing 2 percent. Also, in preparation for the African Festival of Arts and Culture-FESTAC (1977-80) 202, 000 housing units were planned to be built per year in Lagos and 19 states but only 28,500 units were realised across the country representing 14.10 percent. Likewise, Shagari Housing planned to build 200,000 units between 1981 and 1985 however, only 47,500 were delivered across the 19 States of the Federation representing less than 25 percent. Equally, National Housing Fund (1994) intended to deliver 121,000 housing units across the country but only 1,014 houses were completed representing about 5 percent. Ajayi (2019) equally reports that the National Social Housing Programme of 2016 planned to deliver 10,000 housing units per annum until 2020 but only 4,878 units were delivered in 36 States and the Federal Capital Territory (FCT). From these records, it may be inferred that all previous housing programmes have not optimally achieved their policy mandate because only a fraction of the units intended to be built are delivered. This inference is consistent with the conclusion of Festus and Amos (2015) who state that, although the effort of the government in terms of the formulation and implementation of the National Housing Policy is commendable, the efforts have not shown remarkable improvement in the situation since there exist reports confirming increasing numbers in housing deficit irrespective of housing policies that have been initiated for several decades.

More recently, the NERGP (2015-2020) as well as the NESP (2021-2025) both identify housing as a critical sector towards Nigeria's developmental aspirations.

Specific to the NESP, the MHP proposed to construct 300,000 units in Phase 1 as well as 10,840, 12,008 and 2,667 units in Phase 2 across the 774 local government Areas in Nigeria within one year for each of the phases (NESP 2021). Therefore, understanding the implications of housing corporation's capacity to deliver MHP is imperative not only for the success of the MHP in the NESP but equally future National Housing Programmes (NHPs).

There exist many research on capacity of the construction firms in Nigeria specific to mass housing projects. For instance, the works of Ofori, (1994), Ofori (1996), Ofori and Toor (2012), Yan *et al.* (2020), Abdul Razak *et al.* (2010) and Dodo *et. al.* (2022) all stress on the significant role capacity at the level of a firm plays in successfully delivering large-scale construction projects such as mass housing projects. Irrespective of the scope of these existing studies in mass housing, there was hardly any linkage of the implication of capacities studied on successful project delivery which every mass housing project strives to achieve. As such, this study was designed to ascertain the implications of HCs capacity towards successful delivery of MHPs in Nigeria. It is worthy to stress that in Nigeria, the National Housing Policy (2012) and the Federal Mortgage Bank of Nigeria Service Charter (2019) do not only identify HCs as EDs but equally report that HCs have significant roles to play in housing delivery across Nigeria.

REVIEW LITERATURE

Mass Housing Programmes in Nigerian Housing Policies

Mass housing is an integrated programme designed to develop the demand and supply sides of the housing sub-sector (NHP, 2012; Festus & Amos, 2015; Ajayi, 2019; Bello 2019). Although there have been several housing policies in Nigeria dating back to colonial period, The National Housing Policy of 1991 was not only the first National Housing Policy in Nigeria but equally, the first housing policy that identified the concept of mass housing as a strategy to address housing related challenges in the country. In fact, its ultimate goal was 'to ensure that all Nigerians own or have access to housing accommodation at affordable costs by the year 2000 thus bearing the slogan 'housing for all by year 2000'. Based on the successes of this policy, the National Housing Policy of 2012 was a build-up on this policy. Although both these policies had different targets, they were the two major housing policies that were formulated based on some global ambition. While the National Housing Policy of 1991 was designed for the new millennium 2000, the National Housing Policy of 2012 was designed for Vision 20:2020 (Festus & Amos, 2015).

Asides the National Housing Policy (2012), other policies in Nigeria have identified housing as a critical area for socio-economic development and have proposed programmes on mass housing. These include: The Transformation Agenda (2011-2015); The Nigerian Economic Recovery and Growth Plan-NERGP (2015-2020); The Nigerian Economic Sustainability Plan-NESP (2021-2025). Specific to the NESP which is the most recent strategic plan, the MHP is a proposed key project designed to address the economic emergency challenges posed by the Covid-19 pandemic and also bridge the gap in the prevailing housing deficit in Nigeria. From the MHP, the proposed number of houses to be constructed in every LGA in Nigeria, those to benefit from the scheme, the national coverage of the project, and the timeframe earmarked for the project are all indicators that the proposed MHP is a large-scale project. In fact, the MHP when implemented is expected to support the creation of jobs at professional and artisanal levels across all six geo-political zones of Nigeria. Furthermore, the project is intended to utilise local resources and boost the local material market.

Housing Corporations and their Roles in Mass Housing Programmes

In the second half of the 19th century, the city of Amsterdam had to deal with a huge influx of workers, excessive birth rate and demolition of old buildings which created a shortage of cheap living space and poor living conditions. The situation ran out of hand and the bourgeoisie responded with initiatives of establishing HCs with the goal of creating better living conditions by setting new norms to the design and availability of houses. Afterwards, the two world wars were influential to changes in operations of HCs based on the massive housing deficits experienced by some European countries that witnessed huge influx. Thereafter, policies were enacted whereby HCs lost their autonomy and became an extension of the government.

Housing Corporations in Nigeria date back to pre-independence. For instance, Lagos Executive Development Board (LEDB) was established by the colonial administration in 1928 which was emulated by other regions after independence. The primary and major functions of the HCs were the construction of housing units for sale to members of the public and the granting of loans to whoever wished to build their own houses on their land. Post-independence, a HC which is the Federal Housing Authority (FHA) was established at the federal level to handle the responsibility of initiating

and executing Federal Government Housing Programmes (Ishiyaku, 2016). Apart from programmes set out by FHA, all states in Nigeria were mandated to establish their own HCs whose mandate was to execute public housing projects thereby complementing the efforts of FHA.

Essentially, HCs exist on the supply side, as they are established to produce houses to the housing market. In fact, Ibem (2010) report that HCs have been the major institutions of choice for actualising public housing programmes in developing countries, therefore providing a good avenue for assessing the relevance of sustainable housing developments. According to Eniola (2020), if state governments are to be involved in the delivery of any MHP, HCs have a vital role to play because the main objective of these institutions are to ensure the increased availability of houses and the development of the housing industry.

According to the National Housing Policy of Nigeria (2012), mass housing is achievable by managing the entrepreneurial spirit and skill of HCs because as developers, HCs play significant roles in housing delivery. Essentially, the roles played by HCs are strictly based on the overall framework of national housing (Eniola, 2020). The roles of HCs towards achieving its primary function are diverse. The National Housing Policy of Nigeria (2012) outline some roles to being: executing; developing; and managing housing programmes on behalf of the state within the overall framework of the National Housing Policy. Also, Credit Rating Information Services of India Limited CRISIL (2022) report the role of HCs in mass housing projects to be: securing land, development lease and appropriate title documents; provision of technical support and monitoring of the project; preparing comprehensive development proposals; obtaining relevant approvals before possession of site; marketing of products; estate branding and house numbering; compliance to development control regulations; mobilising financial resources to finance and refinance projects; providing performance bond (renewable) issued by a licensed bank; and implementing and managing construction. According to CRISIL (2022b), the role of HCs involves coordination with several stakeholders and liaising with multiple government authorities to successfully execute projects. Specific to coordination with stakeholders, Figure 1 depicts the diversity of stakeholders a HC usually interacts with in a typical project

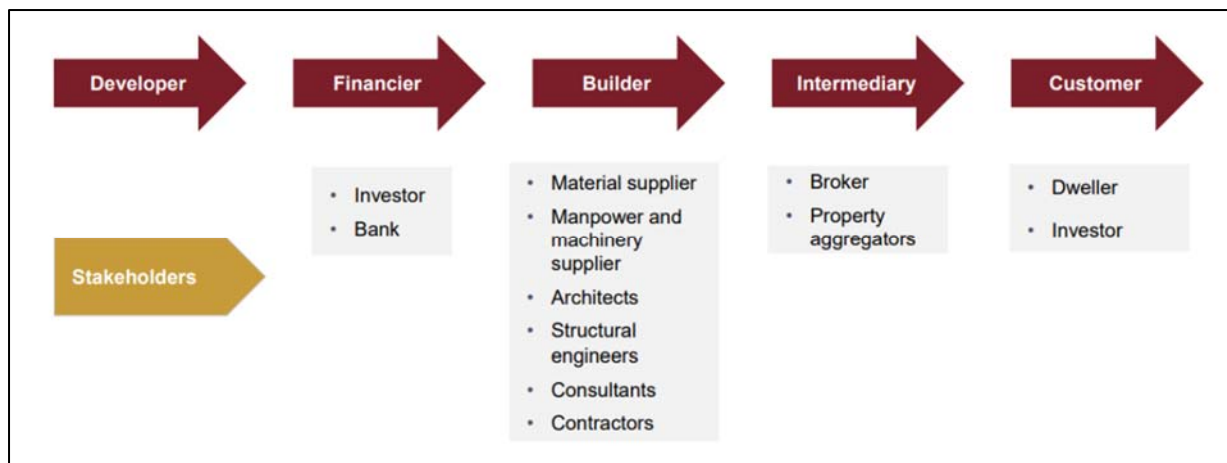


Figure 1: Stakeholders Housing Corporations Interact with in a Project

Source: CRISIL (2022b)

Equally, the roles of HCs relative to securing approvals are depicted in Figure 2.



Figure 2: Approvals Housing Corporations Secure in a Project

Source: CRISIL (2022b)

Furthermore, Kalu (2014) added the roles of HCs to include preparation of tenancy agreements and performance agreements. Beyond that, Dangiwa (2019) argue that HCs in their business operations must transit to a sustainable business model because they play an important social, societal and environmental role by delivering significant positive impacts on society and the environment. Moreover, HCs equally venture into commercial activities such as administering shops, offices and other spaces (Kalu, 2014). Based on the forgoing, the roles of HCs and by extension EDs to successfully deliver MHPs can be categorised into: land ownership; preparation of building production management documents; construction; financing; and building units sell-off, purchase or lease. Therefore, the successful delivery of MHPs will largely depend on HCs possessing the capacity to optimally deliver these roles.

RESEARCH METHODOLOGY

This study used a case study approach to get an in depth understanding of the capacity of HCs in the six (6) states of North-Western Nigeria towards their successful participation in MHPs. This is informed from the assertions of Kasim (2008) that the key feature of the Case Study approach is its emphasis on deep understanding of issues as they occur in their context. The research adopted a Multiple Case (embedded) design. The six HCs studied constated the cases, each have their distinct context. Justification on the sufficiency of the number of HCs (six) is in line with the recommendation by Petty et. al. (2012) that the ideal number of multiple case studies is between four and ten cases.

The capacity of HCs (and by extension EDs) constitutes the generic unit of analysis with five (5) embedded unit of analysis for every case which are: land ownership;

preparing building production management documents; undertaking construction; project financing; and disposing housing units. The cases for this research are deliberately selected which are 6 HCs of the seven (7) states in North-West Nigeria (Jigawa State Housing Authority; Kano State Housing Corporation; Katsina State Housing Authority; Kebbi State Housing Corporation; Sokoto State Housing Corporation; and Zamfara State Housing Corporation). The selection was based on the premise that the North-West has the largest number of LGAs in Nigeria (186 LGAs as against 137 LGAs in the South West, 125 LGAs in the South-South, 118 LGAs in the North Central, 113 LGAs in the North-East and 95 LGAs in the South-East). This could translate to the North-West being the largest beneficiary of any MHP designed to cover in all LGAs across Nigeria in national policies. Besides, the implementation strategy of national policies such as NESP identifies participation of EDs (which HCs are a part of) in MHP.

Using a Case Study protocol, a structured interview technique was used for data collection. A face-to-face interview was adopted for this study. A set of questions were designed to gain opinions and responses on the potentials of HCs. Informants for this study were top level management of HCs who have experience in implementing the mandate of the HCs.

Data collected from interviews were recorded on tape, transcribed verbatim and afterwards screened. The process of data analysis employed consist of both a single case as well as a cross-case technique. Results on the capacity of HCs were induced and implications of HCs capacity towards successfully delivering MHPs were derived.

RESULTS AND DISCUSSION

Although seven (7) HCs were designed to be covered in this study, only six (6) HCs participated. Results are presented and discussed under two (2) sub sections. While the first section covers the demography of the HCs, the second section covers the potentials of the six (6) HCs that participated.

Demographic Data

Results of the demography of the six (6) HCs is presented in Table 1.

Table 1: Demographic Data

Element of Analysis	HC Jigawa	HC Kano	HC Katsina	HC Kebbi	HC Sokoto	HC Zamfara
Position	General Manager	Deputy Director	Ag. Director, Real Estate	General Manager	Ag. General Manager	Director, Housing
Year of Establishment of Housing Corporation	1995 (27)	1980 (42)	1987 (35)	1991 (31)	1976 (46)	1996 (26)
Year of Employment in Housing Corporation	24	20	28	31	32	21
Educational Qualification	BTech URP; Masters Dev. Studies; Masters Public Policy and Admin.	HND Building	HND Quantity Surveying;	HND Civil Engineering; PGD Civil; PGDM; MBA	HND Quantity Surveying	HND Quantity Surveying; BSc Quantity Surveying; MFM;
Professional Affiliation	MNITP	MNIOB	MNIQS	MNSE	MNIQS	MNIQS

Results depict that all informants interviewed are senior management staff of the HCs. Out of the six (6) HCs, two (2) HCs were established over 4 decades ago, two (2) HCs over 3 decades ago and two (2) HCs over 2 decades ago. Essentially, all the HCs studied have over two decades of being in existence. Furthermore, while two interviewees have over 3 decades of working in the HC, four interviewees have 2 decades and above of working in the HC. Essentially, all the interviewees have been employed for two decades and above in their respective HCs. Likewise, all interviewees are graduates with some possessing additional post-graduate qualifications. Moreover, all interviewees are registered with relevant professional associations in the built environment. These positions, experiences and qualifications of the interviewees add to the reliability of the responses obtained in this study.

Results from the Interviews with the Housing Corporations

Based on 5 embedded unit of analysis investigated, results from the interviews with the six HCs that participated in the research are presented in Table 2.

Table 2: Results from the Interviews with the Housing

Embedded Unit of Analysis/Theme	Sub themes					
	HC Jigawa	HC Kano	HC Katsina	HC Kebbi	HC Sokoto	HC Zamfara
Land ownership	Quick response to applications because HC is a government agency	Estates are well secured	Compensation paid by government	Waiver of procedures	Easy access to land	Administrative expenses borne by in house professionals
		Housing relatively cheaper due to lower cost of land	Indirect land transactions-Agencies broker deal with private landowners and hands over land to HC	Ease of securing title document since HC is a government agency		Administrative experience acquired by in house professionals
Preparing BPMD	Prompt treatment of documents/requests because HC is a government agency	Professional services done in-house are cheaper compared to outsourcing the services	Absence of encumbrances in the project because it is owned by the government	In house technical staff of the HC ready to prepare documents	Experienced professional workers	HC has experience hands
		Less stressful compared to outsourcing the services	Ease of securing approvals of documents from sister agency		Lower cost of production using in-house professionals compared to engaging consultants	HC has staff it has trained HC have IT Students who assist
Construction	Compensations sometimes waved because HC is a government agency	Longer term engagement of artisans in projects (2 months by HC compared to few weeks by private sector)	Free land allocated by the government to the HC at no cost	A number of professionals already employed by government	Higher remuneration compared to private works	Selling price of units are lower than private developers
			Provision of required infrastructure (roads drainages, electrification) by government	Approving bodies are sister agencies of the HC	Better patronage by artisans	Completion time is shorter than private developers
Financing	Being a government agency	Good image of the corporation	Zero Interest as finances are secured from the government for the project	Cost guarantee	Independent source of finance either through the state government or State government serving as a guarantor	Cost of housing unit is cheaper
	Registration with REDAN is an added advantage in securing loans		Proceed from beneficiaries can be re-used to continue with other projects- revolving funds	Liberty to fix selling rates		

Table 2: Results from the Interviews with the Housing Corporations Contd.

Building units sell-off, purchase or lease	Centralised payment system through direct deduction from workers salary-payment from salary source by civil servants,	Properties of HC are cheaper	The houses are attractive/cheaper because the prices are subsidized	Direct sales to the civil servant that are already engaged in the service-no third party	Units are cheaper than partnerships or private developers	Bonus issued to the HC depending on the deduction they are able to recover
	Access to tribunal and courts when there is default or disputes	Properties are well secured			Government subsidises before selling	Percentage fee given to staff of HC as bonus based on units marketed and sold
		Land are well titled such that banks accept it as collateral				

From Table 2, all the five (5) embedded units of analysis are considered to be roles played by HCs in fulfilling their mandate. Results on the potentials of HCs in owning land through securing land and title documents for MHPs reveals that HCs receive quick response to their applications for land and title documents because being a government agency, application for land and title documents are equally made through sister government agencies hence, the ease in response. Furthermore, results reveal that land and title documents obtained by HCs are well secured thus giving subscribers high confidence in transactions with HCs. Results also reveal that although housing is relatively cheaper due to the leverage in cost HCs enjoy when securing land and title documents, an added advantage to providing cheaper housing by HCs is that compensation of land is usually borne by the government. In other words, some indirect land transactions occur whereby government agencies broker deals with private landowners to secure land and title documents after which, the secured land and title is handed over to the HCs for utilisation. Equally, results reveal that HCs enjoy waivers of procedure which does not only ease securing land and title documents but also hastens the process. Likewise, results reveal that HCs enjoy easy access to land and by extension, title to land. Moreover, administrative expenses in securing land and title documents are minimised because administrative procedure is borne by employees of the HCs or sister government agency at minimal cost. Invariably, this results to administrative experience acquired by in-house professionals.

Results on the potentials of HCs in preparing BPMDs for MHPs further reveal that HCs promptly treat requests for the preparation of BPMDs. Furthermore, services of preparing BPMDs are not only done by in-house professional and experienced staff ready to deliver, but services are equally cheaper compared to outsourcing to consultants. Moreover, the utilisation of in-house professionals in preparing BPMDs makes the practice less stressful and promotes a 'sense of ownership' of projects. Also, results reveal that the HCs experience ease in the process of securing approvals of BPMDs from sister agencies and/or departments. Likewise, HCs always have IT students who are available to assist and learn in preparing BPMDs.

Results on the potentials of HCs in the construction of projects for MHPs reveal that HCs have some longer-term engagement of artisans in ongoing projects (due to the scale of their projects) compared to private sector projects hence artisans prefer to work for HCs. Also, construction projects of HCs sometimes enjoy the provision of required infrastructure (roads drainages, electrification) by government. Results also reveal that HCs leverage on utilising a number of professionals already employed by government for supervising,

monitoring and controlling project execution which is actually cheaper compared to outsourcing to consultants. Also, HCs enjoy ease in securing building approvals because approving bodies are sister agencies. Due to eases in project cost accrued from some activities in housing delivery, HCs afford higher remuneration of workers on site compared to private works thereby getting higher patronage by artisans. Also, most often than not, completion time for projects of HCs is shorter than private developers.

Results on the potentials of HCs in financing projects for MHPs reveal that HCs have the advantage of enjoying easy access to loans by virtue of their being a government agency and a member of REDAN. Equally, the good image of HCs facilitates their access to finance in projects from several sources. Also, finances secured by HCs from the government are at zero interest rates. Results also reveal that the confidence subscribers have in HCs makes them willing to commit deposits as well as make instalment payments on projects which is used as revolving funds to refinance projects. Similarly, HCs usually offer products with cost guarantee irrespective of the unstable markets affecting project cost which is as a result of comparative leverages HCs enjoy in some activities directly affecting project cost. Also, HCs enjoy some independent source of finance through the state government which offers them the liberty to fix selling rates of properties. Moreover, the state government serves as a guarantor to HCs whenever there is need to secure loans for projects. Likewise, the cost of housing units is cheaper in HCs procured projects due to multiple leverages they have on cost activities in any project delivery.

Results on the potentials of HCs in selling off/purchase or lease of building units for MHPs reveal that HCs have access to a centralised payment system through direct deduction from workers salary. In other words, the centralised payment system accessible to HCs allow for product payment directly from salary source of civil servants. Similarly, HCs have access to tribunal and courts when there is default or disputes in payment. Equally, properties delivered by HCs are cheap and well secured which makes them attractive for sell-off. Likewise, title documents of projects executed by HCs are accepted by banks as collateral to enable subscribers partake property transactions. Results also reveal that houses delivered by HCs are subsidised thereby being cheap and attractive to subscribers. In other words, the government subsidises products before selling thereby making unit prices cheaper when compared to those delivered through partnerships or private developers. Likewise, property by HCs is directly transacted with subscribers thereby reducing complexities associated with third party. As a means to motivate the HCs in executing and developing their mandate, bonuses are issued to the HC depending on the deduction they are

able to recover. Similarly, some percentage fees are given to staff of HCs as bonus based on units marketed and sold.

Implications of the Capacity of HCs towards the success of MHPs

From the potentials of HCs obtained in this study, the findings on the capacity of HCs are derived within the context of effects derived from HCs practices as presented in Table 3. Table 3 present the implication of the capacity of EDs on success of MHPs. The practices

of EDs based on the five embedded unit of analysis (land ownership; preparing BPMDs; undertaking construction; project financing and disposing housing units). A set of practices by the HCs were established for each of the embedded units, which is then subsequently used to make various inferences on the effects of the practices and their implication to success of MHPs.

Table 3: Capacity of Estate Developers and their Implications on Mass Housing Programmes

S/No	HCs practices	Effects of HCs practices	Implication of Capacity on MHPs success
Land ownership			
1	Securing Land and title security	High confidence to subscribers in transactions	Increased clients' satisfaction
2	Ease in cost to secure land and title documents	Housing that is relatively cheaper	Reducing Project Cost
3	Minimal administrative expenses through utilising government employed professionals	Housing that is relatively cheaper	Reducing Project Cost
4	Quick response to applications	Hastening the process of housing delivery	Reducing Project Time
5	Waivers on land and title matters	Hastening the process of housing delivery	Reducing Project Time
6	Administrative experiences acquired by in-house professionals.	Developing competency of government employed professionals on land and title matters	Developing Human resource
Preparing BPMDs			
1	Prompt treatment of requests for the preparation of BPMDs	Hastening the process of housing delivery	Reducing Project Time
2	Ease in securing approvals of BPMDs prepared	Hastening the process of housing delivery	Reducing Project Time
3	Cheaper services of producing the BMPDs by in-house staff rather than outsourcing to consultants	Providing housing that is relatively cheaper	Reducing Project Cost
4	Prompt resolution of matters (quicker conflict resolution) by in-house staff compared to when dealing with external vendors	Less stressful practice of preparing BPMDs	Reducing Project Time
5	Willingness of participation of in-house staff	Promoting a 'sense of ownership' of projects	Increased clients' satisfaction
6	Readily available in-house professionals	Developing the skills of both employees and IT students	Enhancing Project Quality
Construction of projects			
1	Government considerations on probable lands allocated	Provision of infrastructure	Increased clients' satisfaction
2	Cheaper services of supervising, monitoring and controlling project execution by in-house staff rather than outsourcing to consultants	Providing housing that is relatively cheaper	Reducing Project Cost
3	Ease in securing building approvals by sister agencies and/or departments	Hastening the process of housing delivery	Reducing Project Time
4	Longer project duration (owning to project scale)	Higher patronage by artisans	Reducing Project Time
5	Higher remuneration of workers on site by HCs compared to private works resulting from eases in project cost accrued from some activities in housing delivery	Higher patronage by artisans	Increased clients' satisfaction
Financing projects			
1	HCs being government agencies	Easy access to loans	Reducing Project Time
2	HCs being members of REDAN	Easy access to loans	Reducing Project Time
3	State government serving as guarantors of HCs	Easy access to loans	Reducing Project Time

Table 3: Capacity of Estate Developers and their Implications on Mass Housing Programmes: Contd.

4	Confidence subscribers have in HCs	Willingness of subscribers to commit deposits as well as make payments in instalments	Reducing Project Time
5	Comparative leverages HCs enjoy in activities affecting project cost	Offering products with cost guarantee irrespective of the unstable markets affecting project cos	Increased clients' satisfaction
6	Multiple leverages HCs have on cost activities in any project delivery	Providing cheaper products	Reducing Project Time
Selling off/purchase or lease of building units			
1	HCs access to centralised payment system which allows direct deduction from salary source of subscribers	Flexible recoupment of payment	Reducing Project Time
2	HCs access to tribunals and courts	Easy conflict resolution	Prevents unnecessary delays
3	lower costs and security of products offered by HCs	Attractive properties that are easily sold-off	Reducing Project Time
4	HCs easy access to obtaining title documents	Guaranteed title documents that facilitate access to finance through banks or financial institutions for property transactions	Increased clients' satisfaction
5	Governments interest in projects of HCs	Subsidy opportunities resulting to cheaper and more attractive products for subscribers	Increased clients' satisfaction
6	HCs eligibility to execute projects resulting from its mandate	Direct transactions between HCs and subscribers which reduces complexities associated with third party	Increased clients' satisfaction
7	Bonuses accruable from sales/leases	Motivation schemes for both HCs and its employees	Increased clients' satisfaction

CONCLUSION AND RECOMMENDATIONS

This study explored the capacities of HCs and ascertained their implications towards the successful delivery of MHPs. The study revealed that: the HCs in the North-West States of Nigeria have been existing for several decades; management staff of the HCs in the North-West States of Nigeria are registered construction professionals and have experiences (several decades) in practicing the multiple roles expected of an ED in MHP which cuts across land matters, preparation of BPMs, construction, financing and building sell off. The experiences in the practices of HCs in MHPs has the potentials to affect successful construction project delivery.

The study concludes that, the experiences in the practices of HCs over the years do not only qualify them to be EDs but also fulfil the roles expected of EDs in the MHP of national policies such as NESP. The implication of the experiences of HCs in MHPs has potentials to: reduce project cost; reduce project time; increase clients' satisfaction; and develop human resource. Hence, the HCs in North-West States of Nigeria possess the capacity to deliver MHPs in the NESP and future NHPs.

The implication of the findings is that, since the HCs demonstrated some capacities to deliver MHPs, EDs can successfully deliver MHPs if other enabling factors that are key to delivery of MHPs such as finance, among others are put in place. The study recommends that, Joint Venture between the HCs and private sector on housing projects is recommended to leverage on their capacity towards the successful delivery of housing projects. It is further recommended that; the vulnerability of HCs in the North-West States of Nigeria should be studied to get a more encompassing picture of performance potential of the HCs. The limitation of the study is that the study covers only six HCs, thus, generalisation of the findings could be limited. This is important considering the findings from Dodo et. al (2022) that: if other financial and technical parameters that are key to driving successful project delivery of large-scale projects are not ascertained, the qualifications of majority of EDs may have consequential effects on successful delivery of MHPs.

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