

# AN EVALUATION OF NEW AND EXISTING PUBLIC HOUSING PROGRAMMES IN NIGERIA: HOUSING FOR ALL, 2035

Ashiedu Daniel Udoka<sup>1</sup>, Tyodzer Patrick PILLAH<sup>2\*</sup>

Department of Public Administration Faculty of Management Science Veritas University, Abuja Nigeria

**Corresponding Author** Tyodzer Patrick PILLAH

Department of Public Administration  
 Faculty of Management Science  
 Veritas University, Abuja Nigeria

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**Abstract:** The aim of this paper is to develop and test a theoretical and conceptual framework for an alternative approach to evaluation of public housing programmes in Nigeria. It seeks to address limitations of existing approaches where one theory or discipline has the upper hand in evaluating public housing programmes. This paper proposes a broad-based framework for assessing relationships between input, output and outcomes of public housing programmes through a realistic approach to evaluation based on objective-oriented theory, theory-driven evaluation paradigm and conceptual issues. This approach allows for the use of logical framework to explain the complex connections between underlying programme theory and outcomes. The distinct features of this alternative evaluation approach include: an open-ended evaluation approach; housing providers and residents' participation; broad-based and a multi-faceted data gathering approaches and analysis in distinguishing the outcome of different housing delivery strategies in public housing programmes.

**Keywords:** Evaluation, public housing programmes, theoretical and conceptual framework.

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## INTRODUCTION

Although housing is an integral part of human settlement that fulfills basic needs and has a profound impact on the quality of life, health, welfare, and productivity of humans, a large proportion of urban residents in less developed countries do not have access to decent housing at an affordable cost. As a result, inadequate housing conditions have become an intractable challenge that continues to receive attention from governments, professionals, developers, and individuals in most developing countries. As part of human tradition, which seeks to investigate, describe, understand, proffer solutions, and take actions to ameliorate defects in living conditions and enhance individual and collective well-being, both public and private sectors have continued to take actions aimed at addressing social and economic challenges posed by inadequate housing provisions in most countries of the world. These actions are in the form of legislations, policies, strategies, and reforms, which most often have culminated in different housing programmes (Onibokun, 1985; Rondinelli, 1990; Tipple, 1994; Ajanlekoko, 2002; Sengupta, 2005; Sengupta and Sharma, 2008).

Public housing programmes have been criticised for failing to provide quality, affordable and adequate housing units to target population in most developing countries (Mukhija, 2004); yet several research studies (Yeun et al., 2006; Sengupta and Tipple, 2007; Akinmoladun and Oluwoye, 2007; Ademiluyi and Raji, 2008; Sengupta and Sharma, 2008; Obeng-Odoom, 2009; Fernandez-Maldonado and Bredenoord, 2010; Mohit et al., 2010) indicate that governments in developing countries are not relenting in their efforts at addressing the problem of providing adequate, affordable and sustainable housing. This is probably in recognition of the government's social responsibility in providing housing for its citizens and the fact that adequate housing provision is a key component of sustainable development. However, in more recent

times, it is observed that the outcome of government efforts in addressing the housing challenge in many developing countries, such as Nigeria, is not well understood. According to the 1991 Nigerian National Housing Policy (Federal Republic of Nigeria, 1991), lack of adequate monitoring and evaluation of housing policy implementation has contributed to the failure of public housing programmes in this country. This assertion was corroborated by Obashoro (2002), who noted that proper programme evaluation was rarely done in Nigeria, and as a result, it is very difficult to assess the real outcome of programmes in this country.

The above tends to suggest two things. First, there is inadequate evaluation research on public housing programmes in Nigeria. Second, the proper evaluation of public housing programmes using appropriate evaluation tools and methods is rarely done in Nigeria. One of the key consequences of this is the paucity of information on the actual outcome of previous and current approaches to solving the housing problems in this country. Although several research studies (Bana, 1991; Ali, 1996; Ukoha and Beamish, 1997; Ilesanmi, 2005; Olatubara and Fatoye, 2007; Fatoye and Odusami, 2009; Jiboye, 2009; 2010) have evaluated some aspects of public housing programmes in Nigeria, certain inadequacies that bear upon their focus and usefulness of the findings for factual judgement on the performance of public housing programmes in this country exist. Specifically, these studies tended to concentrate on the product of public housing by examining residents' satisfaction and accessibility to urban services as well as the underlying production and management frameworks. None of those studies made an attempt to assess the validity of the underlying theories in those public housing programmes. There is also a dearth of information on the outcomes of the different housing delivery strategies in the housing



programmes. These are certainly vital in providing solid evidence upon which factual judgment on the performance of public housing schemes can be based.

This paper thus argues that for a proper understanding of the outcomes of public housing programmes, a broad-based theoretical and conceptual framework should be engaged for in-depth assessment of the extent to which public housing programmes have achieved or fail to achieve the intended goals. Therefore, the need to develop a broad-based framework that can be used in the evaluation of housing programmes in different contexts motivated this study. To this end, this paper aims to develop and test a theoretical and conceptual framework for evaluating public housing programmes in Nigeria. The proposed framework lends itself to the assessment of the relationship between the input, output, outcome, and impact of public housing programmes in various socio-economic, political, and cultural contexts. It also allows for examination of the outcomes of different housing delivery strategies in public housing programmes as well as the extent to which objectives of housing programmes have been achieved in terms of impact on the quality of life of beneficiaries. These are no doubt key issues in housing policy formulation, programme design, and implementation.

## REVIEW OF RELATED LITERATURE

### CONCEPTUAL DISCOURSE:

#### HOUSING

Concept of housing in its appropriate meaning, housing is more than just a place to sleep, according to Omole (2001). He went on to define housing as both a residential setting used by man as a place of shelter and the surroundings of a building required or created for his bodily and mental welfare, as well as his social well-being. Every family has an inherent right to live in a respectable house at a fair price in an attractive neighborhood with all the required amenities in a civilized society. However, the bulk of the population in developing countries lives according to the situation they find themselves in, and in fact, the majority live below their income. Monetization on rental values is an issue mainly concerned with residential property, so the issue of housing should be addressed.

The draft National housing policy (2004) defined housing as “the process of providing a large number of residential building on a permanent basis with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighborhoods to meet the basic and special needs of the population” The key elements of housing are highlighted in this description, including shelter (physical protection from the elements and from intruders), privacy and security, domestic amenities, environmental amenities, and social and community services.

Chris (2001) identified avoidance, Interest rate, Supply, and demand as factors influencing the rental values of houses. He observed that young people cannot afford to buy or own houses, thereby going into the rental market and consequently increasing demand for rental housing. If the increased demand is not matched by supply, this may lead to an increase in rental values. He argues further that interest rates could also affect the rental value of the property as housing depends on credit, in which high interest rates will affect the cost of development, and this high cost will eventually increase the rental values of the properties. This may

reduce the supply of residential property in the market, as the demand for rental accommodation is greater than the supply, the end result will be a high rental value.

### FRINGE BENEFITS

Mathis and Jackson defined fringe benefits as additional or indirect compensation given to an employee as a reward for being a member of an organisation in a form other than money. According to Nickels, McHugh and McHugh's fringe benefits mean an additional compensation given to employees beyond their basic wages. They believed that fringe benefits can include everything from paid vacation to health care programmes, recreational facilities, company cars, day care services, etc. McConnel opines that fringe benefits are those rewards other than wages that employees receive from their employers, which include pension, medical and dental insurance, paid vacation, sick leave, among others. It is worth noting that fringe benefits have a greater likelihood to motivate workers to improve their job performance, especially when the workers are convinced that fringe benefits are in the interest of both the employer and the employee; this is most of the time the case if 14 the benefits are fairly shared between the two parties to the contract. In the view of McConnel, when fringe benefits are monetised, both the staff and the employees are better off.

Rao and Rao defined fringe benefits as the benefits that are provided by an employer to an employee that are not in the form of wages, salaries, or time-related payments. According to them, fringe benefits acts as performance related incentives which though not visible as salaries, but in an actual sense serve as a motivational tool. Fringe benefits in the Nigerian civil /public service context include the provision of accommodation, furniture, transportation, and telephone facilities, chauffeur-driven vehicles, etc., to civil servants and public office holders.

### POLICY

Policy can be generally defined as a system of law, regulatory measures, the course of action, rules, strategies, and guiding principles etc. that have been officially agreed upon or chosen by a political party, business organization, or government. It is the guiding principle that governs what the government is doing or intends to do.

Policy is a system of laws, regulatory measures, courses of action, and funding priorities concerning a given topic promulgated by a government entity or its representatives. Individuals or groups always attempt to shape policies, especially those that concern the public through education, advocacy, or the mobilisation of interest groups. The shaping of a policy is different in Western democracies than in other forms of government. It is reasonable to assume that the policy process always involves efforts by competing interest groups to influence policymakers in their favour. A major aspect of public policy is law. The law, in a general sense, includes specific legislation, and a broader definition of policy is a provision of the constitution or international law. There are many ways in which the law can influence how a particular group of people is treated or the type of services they should receive, e.g., vulnerable women and children, public servants, political office holders, etc.

## RESIDENTIAL MASS HOUSING

The residential Mass housing connotes many things to different people. The National Housing Policy (NHP) (2012) defined mass housing as the system of providing a sizeable quantity of residential buildings for public and civil servants, with sufficient infrastructure and public utilities. This includes planned, safe, decent, affordable, durable, and hygienic surroundings to meet the essential and unique demands of the population. Chinwe (2014) described mass housing as the provision of housing on a large scale by the government or in collaboration with the private sector for public purchase, either for owner-occupiers or leasing. This definition focused on mass housing for developmental purposes without considering its impact on the welfare of public servants. It is thus not considered suitable for this study. Adetokunbo (2015) viewed mass housing as a process of developing home ownership and, most importantly, assisting low-income earners to have their personal place of abode. The view did not highlight indicators of mass housing schemes that enhance workers' welfare. The definition, however, focuses on expanding mass housing for increased affordability. It, however, did not state the source of funds that would ensure sustainability. Adetokunbo's mass housing is pertinent for this study, hence justification for this study to fill the seeming lacuna resulting from previous studies.

## HOUSING DEFICIT

Housing deficit refers to a deficiency or lack in the number of houses needed to accommodate the population of an area. According to the Collins English dictionary, housing deficit is a dearth or lack in the number of houses required to accommodate the population of an area. Housing deficit refers to the number of shelters that do not have adequate conditions to be habitable, plus the number of housing units that need to be built to shelter all families who currently lack one and, as a result, share a shelter with another household in overcrowded conditions (Carols, 2012). It can also be measured as the difference between the number of households and the number of permanent dwellings. The deficit can be estimated for a given period (flow), for example, an annual deficit, or it can be at a given date, in which case it is sometimes referred to as housing backlog (stock). It has been estimated that 75.0 per cent of the housing deficit in Nigeria is concentrated in families earning less than three times the minimum wage (World Bank 2013).

## HOUSING AFFORDABILITY

Omole (2001) said in order to define housing affordability; we Need to cast our minds to the concept of affective demand and ineffective demand. Consequently, housing affordability can be defined as the number of households that can pay for housing at a predetermined price or rent. This concept of affordability emanates from the fact that everybody wants a house, but not everybody can afford or pay for the cost, or even rent a house. It is the wish of every individual to live in a decent house; however, this will be a function of taste and what the individual earns as income. That is, a person may wish to live in a duplex or a house of good quality, but will he be able to afford it? With due reference to the cost of building materials, an individual who wants to erect a new building will have to think twice and check their pocket or earnings before embarking on the project. The prices of building materials are going up almost daily, not to mention the cost of labour.

## FEDERAL GOVERNMENT:

The federal government of Nigeria is composed of three distinct branches: legislative, executive, and judicial, whose powers are vested by the Constitution of Nigeria in the National Assembly, the President, and the federal courts, including the Supreme Court, respectively.

## RATIONALE FOR HOUSING PROGRAMME EVALUATION

The main reason for housing programmes is to ameliorate or improve the existing poor housing conditions of individuals or groups of persons, and thus enhance their quality of life. Since the 1970s when the completion and occupation of many public housing schemes in the United States triggered a barrage of public complaints, housing authorities, policy makers and scholars have invested enormous interest in exploring methods of measuring the success and failure of completed housing projects, and applying findings in the development of new public housing schemes (Kantrowitz and Nordhaus, 1980; Lux, 2005). There has also been an increasing effort in developing more systematic approaches to documenting problems associated with public housing. Due to the multi-disciplinary nature of housing, which cuts across disciplines such as housing studies, architecture, geography, physical planning, estate management, economics, sociology, and public administration, just to mention a few, the purpose for evaluating housing programmes differs among researchers. Kantrowitz and Nordhaus (1980) and Hsieh (2008) opined that the evaluation of public housing stemmed from the need to document the problems of public housing, develop solutions to them, and make recommendations and guidelines for future public housing policies and programmes. Galster and Hesser (1981) corroborated this view by asserting that evaluation of public housing is derived from the pressure on urban planners, policy makers, and administrators to use scarce financial resources in maximizing the well-being of citizens. Kaitilla (1993), however, argued that evaluation of public housing programmes identifies and examines what aspects of housing are considered important by a set of residents, and thus uncovers how housing units relate to household activities and preferences.

Viewed from a different perspective, Lall (2002) and Apparicio and Seguin (2006) suggested that the evaluation of public housing programmes is a result of the desire to examine the level of accessibility to basic services and quality of life of residents of public housing. Also, Osasona (1991) and Hanson et al.(2004) were of the view that evaluation of public housing is necessary in understanding the various policies underpinning public housing programmes and judging their effectiveness in operation. Specifically, Hanson et al (2004) identified the reasons for evaluating public housing programmes to include: in-depth knowledge on programme rationale, its impacts and effects, achievement of objectives, and assessment of cost-effectiveness of the programme, as well as identifying alternatives. On the other hand, Arimah (2000) and Sengupta and Tiple (2007) viewed the evaluation of public housing as a way of developing parameters for assessing the performance of the public sector in housing delivery. In their opinion, the examination of the process and product of public housing is vital in measuring the performance of the public housing sub-sector.

From the foregoing submissions, one can infer that the rationale for evaluating public housing has been expressed in

diverse ways. Notably, there appears to be consensus among authors that the rationale for evaluating public housing programmes is to assess their effectiveness, improve housing design, and ensure continuous improvement of design methods through the provision of feedback to programme designers on the effectiveness of their design. The evaluation of housing programmes addresses issues of whether public housing schemes are consistent with the intent and purpose for which they were initiated, particularly in the areas of programme rationale, implementation process, impacts, as well as cost effectiveness. In sum, most researchers tend to carry out evaluation studies on public housing programmes to identify what works and what does not, as well as the impact of such programmes on the life of beneficiaries and the surrounding environment.

## **HOUSING PROGRAMME EVALUATION: DIMENSIONS, LEVELS AND APPROACHES**

Generally speaking, the evaluation of housing programmes involves human perceptions of the product and outcome of such programmes, the process, and the organizational framework involved. Perception of the product of housing programmes centres mainly on the quality and satisfaction of the residential environment. Based on this, Rapoport (1977) posited that people tended to evaluate their environment against an image of what they would like it to be. This evaluative pattern is primarily influenced by people's previous experience, adaptation level, cultural values (Kantrowitz and Nordhaus, 1980), gender, age, ethnicity, religion, and social role (Filfil, 1999). Canter (1983) and Kaitilla (1993) described this dimension of evaluation as subjective evaluation. This is because it involves human perceptions of the environment as well as physical characteristics of housing units and their conditions. According to Filfil (1999), the subjective dimension to evaluation underscores the way people perceive their residential environment with respect to their role at home, their desires and aspirations with respect to space, facilities, and communication with others and family members with whom they share living spaces. Talking about desires and aspirations, Galster (1987) noted that the perception of residential environment is based on an individual's self-assessed needs and aspirations, and described this as the actual-aspirational-gap dimension to evaluation. This dimension of evaluation is underpinned by three related sets of factors: objective characteristics of the environment, objective characteristics of the residents, and subjective beliefs, perceptions, and aspirations of the residents. Within the subjective context, Galster (1987) identified the perceived-actual environment and the aspired-to environment. The extent to which there is a disparity between the two provides an assessment of the residential environment.

On the other hand, in the objective dimension of evaluation, people see important attributes of their physical environment and evaluate them based on a certain standard of comparison with standards defined by what people believe they may reasonably aspire to. There is also the purposive dimension to evaluation, which, according to Galster (1987), is based on the premise that people have certain goals and associated activities aimed at achieving such goals. The extent to which a given residential environment is seen as enhancing the attainment of such goals is viewed as a statement of how the residential environment is evaluated. Drawing on the above views, Amerigo and Aragones (1990) noted that a person's evaluation of a place is a complex, multidimensional, and global appraisal construct that combines

cognitive, affective, and behavioural facets. This implies that an individual's evaluation of residential environment involves a multiplicity of both subjective and objective variables, which depend on the manner in which attributes of the environment are perceived by an individual and the standard reference to which such attributes are compared.

It can be inferred from the foregoing that the evaluation of residential environment is based on a complexity of subjective and objective parameters associated with an individual's previous experience, cultural values, personal attributes, perceptions, aspirations, goals, needs, as well as generally defined and acceptable standards. The objective and subjective features of residential environment, personality, and attributes of residents are key determinants of the perception of the outcomes of housing programmes.

Following the foregoing discussion and evidence in literature (Onibokun, 1976), it can be seen that housing programmes, as a matter of fact, can be evaluated with reference to physical and spatial qualities of housing, its architectural desirability, locational suitability, and efficiency of housing management and administration. These dimensions of evaluation involve several activities. First is the assessment of performance of building spaces and fabrics based on quality attributes identified by housing occupants and established material performance indicators (Liu, 2003; Ornstein, 2005; Fatoye and Odusmi, 2009). This is often referred to as technical requirement evaluation, and it provides inputs for the development of a quality standard for spatial and material performance, and the whole building in use for future design, planning, and development of building materials. Second is the assessment of locational appropriateness of housing schemes about accessibility to neighborhood facilities and public infrastructural services (Apparicio and Seguin, 2006); and lastly is the assessment of the institutional framework for housing provision, management, and maintenance (Valencia, 2007; Sengupta and Sharma, 2008; Hsieh, 2008).

Bonnefoy (2007) proposed four levels of residential environment. These are individual buildings, neighbourhoods, neighbours, and community levels. In each of these levels, physical, social, and socio-physical aspects of the housing environment can be evaluated (Ilesanmi, 2005). Whereas, at the physical level, the characteristics of individual housing units, immediate surrounding environment, as well as neighborhood facilities are examined; the nature of interactions or social relationships among residents of housing units are assessed at the social level. Issues related to social ties, communal activities, and social interactions, as well as social cohesion, are examined. The socio-physical level of evaluation primarily focuses on users' reactions to both the physical and social environment. Central to this level of evaluation of housing programmes are users' perceptions of adequacy of and satisfaction with housing units and the surrounding environment. Evidence in the literature suggests that most evaluation research on housing programmes tends to focus on the socio-physical level of evaluation with emphasis on housing and residential satisfaction. Residential satisfaction in this context relates to users' perception of inadequacies in their current housing environment (Galster and Hesser, 1981; Galster, 1987; Jaafar et al., 2006). Ogu (2002) noted that residential satisfaction is the evaluation of residents' perceptions of and feelings for their housing units and surrounding environment. Findings from research studies (Onibokun, 1976; Morris et al, 1976; Kantrowitz

and Nordhaus,1980; Kaitilla,1993; Ukoha and Beamish,1997; Djebarni and Al-Abed, 2000; Gilderbloom et al,2005; Lux., 2005; Yeun et al., 2006; Jaafar et al., 2006; Potter and Cantarero, 2006; Erdogan, 2007; Jiboye, 2009; 2010) indicate that socio-economic characteristics of residents and their past living conditions, tenureship, physical attributes of housing units, housing management structure, physical and environment amenities are key factors influencing satisfaction with residential environment, and are critical for improving quality of housing design and standard of living of residents. This suggests that assessment of housing or residential satisfaction is an important aspect of evaluative measures used in judging the success of housing programmes.

At the community level, evaluation of housing programmes has particularly been on community attitude and perception of public housing schemes. Vast literature from studies (De Salvo, 1974; Margulis, 1975; Massey and Kanaiaupuni, 1993; McNulty and Holloway, 2000; Quallian, 2005) view public housing as one of the root causes of geographically and racially patterned disadvantages such as crime, poverty, racial segregation, low neighbourhood property value and other negative externalities in the United States. Elsewhere, other research studies (Magutu, 1997; Lall, 2002; Apparicio and Seguin, 2006; Obeng-Odoom, 2009) have shown how public housing schemes provided low-income people access to land for housing, reduced high incidence of poverty among beneficiaries, and addressed the challenge of inadequate housing as well as the relative disparity in accessibility to urban services among residents.

Therefore, one can infer from the foregoing that within the context of various levels and dimensions of evaluation of housing programmes and residential environment, a wide range of issues can be examined. These include physical characteristics of housing units and the surrounding environment, reaction of residents to housing environment, accessibility to neighborhood facilities, performance of housing agencies, institutional framework for public housing delivery and management, community attitude and perception on public housing, as well as impact of public housing on the neighborhood.

With regards to approaches to the evaluation of housing programmes, Obeng-Odoom (2009) identified the Before and After evaluation, the With and Without evaluation, and Plan versus Outcome evaluation approaches. In the Before and After approach, evaluators look at the situation before the implementation of a programme.

And what the situation is after its implementation, while the With and Without approach examines the difference between the situation with and without the programme as the basis for assessing its impact on the target population. This means that this approach enquires on the counterfactual, that is, what the housing situation would be with or without the programme. The Plan versus Outcome Approach, which is also referred to as the Objectives Analysis, connotes evaluating a policy or programme by looking at whether it has achieved its objectives (Obeng-Odoom, 2009:77). This approach specifically looks at the objectives set for the programme and the extent to which such objectives have been achieved. The question of whether the housing programme has delivered what it said it would deliver in terms of product and process is central to the Plan versus Outcome Approach (Objectives Analysis). This implies that this approach examines a programme from two perspectives: the process and product. The

former focuses on implementation strategies, whereas the latter pays attention to the effects of final products on society. In sum, it could be concluded that the goal, objectives, and nature of research questions evaluation studies largely determine the dimensions and levels of, as well as the approaches to, the evaluation of housing programmes.

## PHILOSOPHICAL PERSPECTIVES TO PROGRAMME EVALUATION

Evaluation research has, over the years, followed four main philosophical perspectives. These are the positivist, realistic, constructivist, and naturalist perspectives. The positivist perspective, also known as the scientific method, is based on reliable and objective data, measurable experiments, tests, and statistical procedures. It derives its strength from the notion that a better understanding of human experience can be gained through experiments and observations (Chenery et al., 1987). Therefore, proponents argue that social research should follow the model of natural science by adopting a scientific mode of investigation in providing clear, unambiguous information on the causes of certain social or psychological phenomena. According to Stame (2004), the positivist perspective to evaluation draws basically on the method-based theory and focuses on developing a methodological framework for verifying the internal validity (causality) and external validity (generalization) of programmes. Evaluators with a positivist orientation advocate that evaluation research be focused on the generation of hypotheses, collection of quantitative data, and using the data to test hypotheses and also evolve theory as it is done in scientific experiments (Douthwaite et al., 2002). Positivist evaluators are known to hold a value-free stand without emphasis on issues related to the theoretical implications of social programmes. To this end, the positive philosophical perspective to evaluation of social programmes has been faulted as the scientific approach, as espoused by its followers, is thought to be inadequate in providing understanding on how people live, view the world around them, cope with it, and change it. As Chenery and others (1987) succinctly put it, a predetermined approach to evaluation often limits the information that is obtained in evaluation research.

In contrast, a realistic perspective to evaluation, which is an offshoot of theory-based evaluation, relies on relevant theoretical perspectives in designing evaluation research (Stame, 2004; Pedersen, 2008). Central to this perspective is the emphasis on the generation of a theory of causality and the use of a logic model to illustrate how programmes will lead to the desired outcomes. This is based on the idea that programmes do not make things change; rather, it is the people within the context of programmes that activate given mechanisms and desired changes (Pawson and Tilley, 1997). Consequently, the outcomes of programmes are considered to be direct consequences of how social programmes are implemented in a given context. This implies that realistic evaluators elaborate on how a programme could work in a given context and ask people who could know about it to provide evidence. Stame (2004) noted that in realistic evaluation, sociological characteristics of the environment are important, and thus, data is collected from a range of sources, including quantitative, qualitative, and documentary sources, to develop theories as the evaluation research progresses.

The naturalistic perspective to evaluation research evolved from two streams of thought, namely, responsive evaluation and naturalistic methodologies from qualitative research. One of the

most salient features of naturalistic evaluation is that programmes are seen as natural experiments, and as such, evaluation of such programmes should be responsive in presenting human experience and capturing the holistic impression of participants in the programme (Chenery et al., 1987). Rubin (1982) contrasted this perspective to conventional preordinate designs that utilize a priori concepts in the form of hypotheses tested in a controlled research environment. Viewed from the responsive evaluation perspective, naturalist evaluation is not pre-designed before it is carried out. It allows for the emergence of design and working hypotheses from the data collected in the field through open-ended research methods (Chenery et al., 1987). In this context, evaluation methods are viewed to be interactive, qualitative, and oriented toward uncovering and generating propositions based on natural settings and contexts. Unlike the positivist perspective, where instruments such as questionnaires and tests are often used, the naturalist evaluator is the data-gathering instrument and uses interviews and observation to gather qualitative data. Stame (2004:60) described this perspective on evaluation as one that considers the context in which programmes are enacted, and the different interests and views of stakeholders. Again, the theory about the programme's worth is generated from the data, rather than the data being sought to reflect or support the theory, as it is with the positivist approach to evaluation. Put succinctly, Rubin (1982: 61) noted that naturalistic evaluation provides opportunities for questions, issues, concerns, ideas, and feelings to emerge from the evaluation's audience while allowing investigators to study situations or programmes where variables are ambiguous, conditions are in flux, and changes can be responded to or incorporated as they occur.

On the other hand, the constructivist perspective on evaluation has its roots in various disciplines such as education, psychology, philosophy, history of science, and science education. According to Kushner (1996:189), constructivism emerged as a result of the general critique of science for failing to acknowledge that theories and realities are not just there waiting to be discovered or uncovered, but are constructed in the minds of individuals or the discussions of groups. John Dewey, Jean Piaget, Edmund Husserl, and Thomas Kuhn, whose works have an impact on constructivist thought today, stressed the need to explore ways in which people make sense of their experiences (Douthwaite et al., 2002), and thus, constructivism is considered to be a subjective approach to evaluation. Notably, the constructivist perspective to evaluation is based on a qualitative method, context-based and criterion-reference approach, with programme theory evolving as the data is collected (Douthwaite et al., 2002). Davies (2003) noted that the constructivist perspective to evaluation focuses on actual effects or outcomes of programmes without necessarily knowing what the intended goals are. Therefore, reliability and validity are considered not important because, as proponents have argued, the purpose of evaluation is not to measure programme outcomes in terms of statistical figures; rather, programme outcomes are individual and personal constructions. Thus, Morphew (2000) asserted that programme beneficiaries are merely interpreting their individual experience with programmes in the course of evaluating such programmes.

From the discussion on the different philosophical perspectives to evaluation research presented above, it is clear that evaluation research is deeply rooted in ideological underpinnings, which show manifestation in the aim and objectives of a given research. Therefore, one can conclude that whichever philosophical

approach an evaluator may choose to adopt is a matter of personal ideological and philosophical orientation, bearing in mind the purpose of evaluation and background of evaluators.

### **AN ALTERNATIVE APPROACH TO EVALUATION OF PUBLIC HOUSING PROGRAMMES: INCORPORATING EVALUATION THEORIES AND CONCEPTUAL ISSUES INTO A COMPREHENSIVE RESEARCH PROCESS.**

Since this paper intends to develop and test an alternative approach to evaluating public housing programmes, it is important to view housing programmes as a social intervention programme. Evidence in the literature abounds with reference to the social nature of housing requirements. Hence, housing is most often referred to as a social good, and inadequate housing conditions are considered a major social problem. The implication of this is that public planned actions and activities aimed at addressing challenges of inadequate housing conditions are conceived as social intervention programmes, and are evaluated as such across several disciplines. Evidence in literature (Magutu, 1997; Arimah, 2000; Lall, 2002; Hanson et al., 2004; Apparicio and Seguin, 2006; Sengupta and Tipple, 2007; Marcano and Ruprah, 2008; Obeng-Odoom, 2009) suggests that there is no single theoretical or conceptual framework for evaluating public housing programmes. Rather, evaluators most often adopt approaches that are best suited to the context of the programme evaluated. Such approaches are based on disciplinary ideologies and concepts, the context of the programmes, as well as the purpose of the evaluation.

In recognition of the fact that housing is a multidisciplinary subject, this paper is of the view that evaluating public housing programmes in a fashion that crosses the boundaries of different disciplines could be of great benefit. This is based on the current paradigm shift, which recognizes the value and efficacy of adopting multidisciplinary and trans-disciplinary approaches to finding solutions to critical societal challenges. Therefore, the need for a broad-based framework that transcends the boundary of different disciplines and yet allows for the evaluation of public housing programmes in different contexts is the key issue this paper seeks to address.

From the review of literature, it was found that housing programmes can be evaluated by looking at the physical and spatial qualities of housing units and supporting services, locational appropriateness of housing in relation to public infrastructure, surrounding socio-economic environment, management and administration system, as well as the impact of housing on users and the surrounding neighborhood. This suggests that the key components of a housing programme are the operators of the programme, the housing provided, and the beneficiaries. Thus, an evaluation of a typical housing programme will examine issues related to housing providers and managers and the context in which they operate, housing attributes, socio-economic and demographic characteristics of end users, as well as their experience in the housing environment. Such evaluation is usually done within the context of established principles, theories, ideological orientations, and/ or concepts. It is based on this understanding that the proposed framework was developed by integrating the different components of public housing programmes with several relevant theories and philosophical perspectives derived from the different disciplines identified earlier. Specifically, this framework draws on the realistic approach to evaluation, objective-oriented evaluation theory, and theory-driven evaluation as well as relevant concepts.

The inclusion of these theories in the framework is based on a number of reasons. First is the fact that in realistic evaluation, sociological characteristics of the environment are very important, and data can be collected from a wide range of sources, including quantitative, qualitative, and documentary sources (Stame, 2004). Secondly, it allows for the use of a logic (framework) model in illustrating how programme objectives relate to desired output and outcomes. Thirdly, with emphasis on programme objectives and measurement of outcomes as espoused in object-oriented theory of evaluation, this framework provides an opportunity for the examination of programme goals and objectives in relation to the actual effects or outcomes. Finally, the inclusion of a theory-driven evaluation paradigm is beneficial in validating or rejecting underlying programme theory, and by so doing, the actual input and expected outcomes of the programme can be properly identified and assessed.

In addition to these theories, a number of key issues are also incorporated into this alternative framework. These are public housing activities, housing characteristics, and quality of life. Included in the framework are organizational capacity, characteristics of the target population and beneficiaries of housing programmes, and contextual factors affecting public housing activities and the quality of life of occupants of public housing. The brief explanation of each component of this framework is presented in the subsequent sections.

#### **Public Housing Activities in Nigeria:**

Public housing activities, as one of the key components of this framework, represent all organized methods used in providing housing and related services to the target population. It includes public housing policies, housing delivery strategies, housing programme objectives and theories, and institutional framework for the design and implementation of public housing programmes as well as management of public housing. These are collectively referred to as the input and process in this framework. Whereas programme objectives deal with the conception and design of public housing programmes with particular reference to the intent and purpose of such programmes, the programme theory relates to the underlying theories in the programmes. The underlying programme theories in this context are the impacts or changes public housing programmes are expected to bring on board in the community in general and to housing consumers in particular (outcomes). On the other hand, housing delivery strategies relate to activities, events, processes, or functions employed in the transformation of housing policies, programme objectives and theories, human and material resources (inputs) into housing units and services (outputs). These include different approaches used in realising programme objectives as well as the.

Participants and resources involved in public housing provisioning. Participants in this context represent the organisational framework for public housing provision. They comprise public and private organizations involved in public housing provisioning whose actions influence the input, process, output, and outcomes of public housing activities. In addition to examining the interactions among the participants in public housing, assessment of their capacity in public housing delivery is also crucial. In this regard, research literature (Lusthaus et al., 1995; Lusthaus et al., 2002) indicates that organizational performance in product and service delivery is influenced by organisational capacity and the external environment. Therefore,

organizational capacity describes the ability of organizations to successfully use their skills and resources to provide goods and services, and in this context, housing. It encompasses resources, knowledge, and processes used by organizations. In assessing this, capacity audit with emphasis on resources and management capacity, as well as organizational structures, is considered very important (Lusthaus et al., 2002; Wachira, 2009). Notably, the internal organizational (mediator or intervening) factors that influence organizational capacity, such as leadership style, human and material resources, finance, infrastructure, programme and service management, and housing project process management, are central in the assessment of organisational capacity.

#### **Housing Characteristics**

This component of the framework addresses the output of housing delivery strategies in public housing programmes. The characteristics of housing units, housing services and infrastructure, neighbourhood facilities, and socio-economic environment are the key components of housing considered. Basically, the assessment of residents' perception of the adequacy level of housing provided is important. Specific attention may be on parameters for measuring accessible, decent, safe, healthy, and affordable housing. This is important in examining the extent to which housing programmes can provide access to adequate housing, both in quantity and quality. Particularly, emphasis is on the extent to which housing provided has met the needs of the residents in terms of the adequacy of spaces, comfort, security, hygiene, and aesthetics, and provided opportunities for social and economic benefits, access to basic amenities, and proximity to public services and infrastructure.

#### **Quality of Life**

This represents the measure of outcome and impact of public housing programmes on the lives of beneficiaries. This is a key concept in this framework, and it assesses how housing provided in public housing programmes has influenced the quality of life of occupants of public housing. It focuses basically on residents' perception of residential satisfaction. This assessment is done at the socio-physical level of evaluation and examines occupants' perception of the level of satisfaction or happiness with the entire housing provided through housing programmes as a surrogate for measuring the quality of life of residents. Specifically, satisfaction with housing unit features, housing unit support services, neighbourhood facilities, socio-economic environment of public housing estates, and management and maintenance framework in public housing estates, as well as the level of satisfaction with life in public housing, are key parameters used in assessing the quality of life of residents in public housing.

In assessing the quality of life of residents, it is also important to examine the characteristics, attributes, and personalities of the target population and actual beneficiaries of public housing programmes. This is because adequate knowledge of the composition of both target groups and actual beneficiaries is important in assessing the outcome of housing programmes. To this end, basic characteristics of the target population and beneficiaries of housing programmes include gender, economic status, age, educational attainment, occupation, and marital status. Others are household sizes, type of tenure, and length of residency in the housing units.

## RESIDENTIAL HOUSING NEEDS IN NIGERIA

Daramola et. al. (2004) stated that one of the cities with the fastest population growth worldwide is Abuja. It was considered to be one of the most beautiful cities in the world in 1992, but things have changed since then. With 56 cities and 10.6% of the population living in cities in the 1950s, 11 Nigeria's rate of urbanization garnered interest from around the world. Urbanization rates accelerated from around 19.1% in 1961 to 24.5% in 1985. Today, the country has around 200 million people, 30% of whom reside in cities. This explains why these cities are so big. Abuja was intended for a population of roughly 3 million at complete development, but in 2004, that number was expected to be closer to 6 million. According to the National Rolling Plan (NRP), the nation requires between 500,000 and 600,000 housing units, with a room occupancy ratio of three to four. The city of Nigeria has had an incredible rise in population and size over the past few years, which has resulted in a serious dearth of basic requirements of life. An estimated 121,000 housing units were required between 1994 and 1998 to address the nation's urgent housing requirements. The number of Licensed Primary Mortgage Finance Institutions (LPMFI) expanded from 251 to 276 during 1993 and 1994 in order to facilitate the free movement of money. According to these projections, it dropped to 115 in 1998. Nevertheless, between 1995 and 1998, the federal government boosted its investment in housing from N776.7 to 4818.3 million. It was determined from the data above that Nigeria has awful housing needs. (2004) Daramola, Aina, Olufemi. However, around 30% of low-income individuals actively demand housing on the open market. 20% less on the income scale for those making under \$500 per month. Lagos in Nigeria experienced the greatest housing shortage. The capacity of the majority of individuals, not only those with modest incomes, to own land is extremely limited. The population is growing at an alarming rate, and job prospects are extremely scarce. (2004) Daramola, Aina, Olufemi. Before being given consideration for rental properties, prospective renters must wait more than a year on the waiting list. Additionally, because the rent is so high, workers often spend 40% of their rental income on rent. Only 5% of income groups actually achieve their aim of owning a home with their income and rent. Frequently, the down payment is due two years in advance for the apartment (Daramola et al, 2004).

## THE NEED FOR INTERVENTION BY THE GOVERNMENT IN THE LEASE OF GOVERNMENT PROPERTIES FOR RESIDENTIAL HOUSES IN NIGERIA

The FGN, through the Federal Mortgage Bank of Nigeria, has been in partnership with the National Housing Fund Scheme since 1992. This idea of the National Housing Fund Scheme is necessary to complement the efforts of the government. The National Housing Fund Scheme has provided developed packages over the years to make funds more accessible to contributors in order to own their houses. In the same vein, Cooperative Society provides property loans to its members at affordable prices in order to assist them in owning their houses. This further shows the importance of houses in the lives of individuals. Home Renovation Loan: In addition, the Home Renovation Loan is a package introduced by the National Housing Fund Scheme to assist contributors who might not qualify to access housing loans to benefit from it. It is a soft loan from one to 5 million Naira payable over a period of time through the beneficiaries' salaries. Home Renovation Loans play a key role, enabling personnel who hitherto

thought they might never benefit from the National Housing Fund Scheme due to some of its conditions to enjoy the benefit.

The loan acts as a bridge to bring all contributors on board to access loans from the scheme. According to Bakare (2011), the package, which was introduced in 2016, has so far benefited a lot of workers cutting across all categories. Housing Deficit and National Development. The provision of affordable housing for the majority of the population has remained a major challenge for many countries. Several housing intervention schemes have been proposed as a solution to the ever-increasing demand that far outstrips supply, resulting in an acute shortage.

Buttressing the above, Gbajabiamila (2021) observed that Nigeria's housing deficit rate was alarming. The deficit is estimated to be between 17 and 20 million housing units. According to him, this number was increasing annually by 900,000 units. Gbajabiamila (2021) contends that the potential cost of overcoming the deficit was about six trillion naira (N6 trillion). "However, there are gaps in the relevant legislation that empower some real estate developers, while they capitalize on this opportunity to also operate with impunity, stealing away the dreams and billions of naira of hard-working Nigerians. "A lack of accountability and regulation in the dealings between these real estate developers and home buyers has caused untold hardship to many already struggling Nigerians, who desire to own their own houses. This has seriously affected national development. Literature abounds with overcrowding, poor and insufficient social amenities, unsatisfactory and unwholesome environmental conditions, and urban squalor due to housing deficit. In the same vein, the absence of open space, the development of land area leading to overcrowding of buildings, and inaccessibility within residential areas are manifestations of housing problems and housing needs. According to studies, the housing shortage has had a number of other effects on young people, including rising rents, a negative impact on family life, issues with intergenerational fairness, and an increased risk of homelessness (Ansah & Ametepey, 2014).

Contrary to the foregoing negative effects, mass Housing contributes to Infrastructural development and significantly to human development, poverty reduction, and national development. This is achieved through the provision of electricity and roads, associated with major housing projects. The mass housing scheme has assisted in the provision of access to remote areas through the construction of roads meant to serve its estates and to ease transportation for the host communities and estate tenants. In the same vein, the boreholes and mini water projects constructed also serve adjoining communities.

This attracts people to build houses outside the estates, making them homeowners and enhancing their wellbeing, as well as contributing to national development. In addition, the housing sector in Nigeria contributes about 0.38 percent to GDP compared to 30 and 70 percent in the USA and the UK, respectively (Ahmed, 2018). Many skilled and unskilled workforces, such as masons, painters, and carpenters, among others, dominate the housing sector. This portrays the economic potential inherent in mass housing for enhanced national development. The mass housing projects have been a major source of employment for both skilled and unskilled labor through direct government Support. The initiation of mass housing for the citizens is attributed to direct government support. The government demonstrated strong political will and got involved directly in developing housing schemes for

its citizens by setting up the Federal Housing Authority. Consequently, the schemes helped in providing sustainable mass housing for low-income earners in the country for enhanced national development. In the same vein, the provision of mortgage loans and grants that could be accessed helped in achieving sustainable progress in providing affordable homes for the citizens. The benefit of the loans helps them meet the criteria for mortgages by increasing their equity contribution towards acquiring a home. Therefore, easy access to mortgage loans and grants is an essential requirement for the development of mass housing schemes in order to enhance national development.

#### **ISSUES OF PRESIDENTIAL COMMITTEE ON FEDERAL GOVERNMENT LEASE OF PROPERTIES IN NIGERIA AND POLICY IMPLEMENTATION**

From the outset, there seems to be a problem with the acceptability of the policy of monetization on the basis of its proposed implementation. The Editorial (2003) observed that the President (Chief) Olusegun Obasanjo had, in his characteristic manner, ordered the monetization of public servants' benefits with effect from July 1, 2003, without input from the National Assembly. He had even gone ahead to recommend the measures to state governments in violation of the concept of separation of powers. The Editorial also observed that the President did not provide figures regarding how much would be saved each year and when the savings would start to accrue to the public purse. "Like everything the President does, it is a measure compelled by good intentions but which, because of lack of consensus, might create more problems than it solves" (Editorial, 2003).

Similarly, "attempts by the Senate to hide its dismay over the presidency's efforts to prosecute the monetization policy using the lawmakers as the guinea pigs gave way last week. The anger of the lawmakers at being deprived of over N800,000 in housing allowance was displayed when Senator Udoma Udo Udoma brought in a motion for the Upper House to investigate the monetization policy. Tried as he could, "Senate President Adolphus Wabara could not stop the senators from giving vent to their anger against the policy which greatly rubbed off on them" (Daniel, 2003). It has often been argued that Nigeria does not lack laudable objectives. The problem with Nigeria is in the area of implementation of its programmes.

There is skepticism that the implementation of the policy of monetization will not differ much from earlier policies that have failed in the process of implementation. In an interview with Okunrounu (2003), he expressed the view that if the country goes about monetization the way it goes about most government programmes, it will suffer serious setbacks. In Nigeria, programmes are announced before planning commences. At the stage of pronouncement, Nigeria should know how much the policy of monetization would cost. What would be its financial implication on the nation's budget annually for the next five years? Answers should be given as to how the policy would be sustained. The main components of the policy of monetization include benefits, which were hitherto provided by the government to entitled public officers at huge costs. Such benefits include residential accommodation, furniture, utility, domestic servants, motor vehicles, fuelling/maintenance of transport facilities, medical treatment, leave grant, meal subsidy, and entertainment. The crucial components of the policy of monetization that require immediate implementation are:

#### ***Residential Accommodation***

The highlights in relation to residential accommodation are as follows:-

- 100 per cent of annual basic salary to be paid unblock annually to enable the officers to rent houses of their choice.
- During the first year of the monetization policy, the residential accommodation allowance of officers, which is 100 per cent of annual basic salary, will be converted to rent for the quarters they occupy.
- Government residential houses across the country will be sold by public auction at the end of the first year of monetization after proper valuation.
- Public officers occupying such houses will be given the first option to purchase the houses, but at the price of the highest bidder.
- To ensure that government properties are properly maintained during the one year transition period, all residents will pay 10 per cent of their basic salary as service charge into a Trust Fund to be managed by a Board of Trustees made up of representatives of residents, facility managers appointed to manage each estate/group of property and the federal government.

#### ***Furniture Allowance***

The highlights in relation to furniture allowance are:-

- 300 per cent of annual basic salary to be paid once in every four years.
- The allowance will be paid annually at the rate of 74 per cent of annual basic salary.

#### ***Motor Vehicle Loan and Transport The highlights in relation to motor vehicle loan and vehicle are:-***

- Government will no longer provide chauffeur driven vehicles to entitled officers.
- 350 per cent of annual basic salary will be granted as motor vehicle loan.
- Loan will be recovered within 6 years at 4 per cent of interest.

#### ***Use of Government Vehicles The highlights in relation to the use of government vehicles are:-***

- No new vehicles will be purchased by any Ministry, Extra-Ministerial Department, Federal Government Agency or Parastatal.
- Each Ministry/Agency will be allowed a specific number of utility vehicles, including buses, for essential services.
- Where there is a need to purchase a new vehicle or vehicles by any Ministry, Extra Ministerial Department, Agency or Parastatal, a request will be made to Mr. President for approval.
- A committee will be set up to work out details for the disposal of the vehicles.
- Service-wide staff buses will be pooled under the management of the office of the Head of the Civil Service of the Federation to convey staff to and from office at an approved rate.

### ***Fuelling/Maintenance and Transport Allowance***

1. The highlights in 10 per cent of annual basic salary will be paid to public servants.
2. 30 percent of annual basic salary will be paid to political, public and judicial office holders as contained in the Act, 2002. Relation to this sub-section.

### ***Personal Assistant Allowance The highlight is:***

- 25 per cent of basic salary will be paid to entitled officers as listed in the certain Political, Public and Judicial Office Holders (Salaries and Allowances, etc.) Act, 2002. The above components of the policy of monetization require immediate implementation. In order to guard against its failure, government has to address and adequately tackle the following issues:
- Preparation of budget estimates and timely submission to the Budget Office.
- Budget consideration and approval by the National Assembly as item on national priority.
- Quick resolution of areas of disagreement between the legislators and the executive.
- signing of the Appropriation Act at least three months before the commencement of the government financial year.
- Compliance with the guidelines of the Appropriation and Supplementary Appropriation Acts.
- Timely release of funds to the relevant Ministries, Agencies, etc to meet financial obligations.
- Favorable treatment of the monetized benefits within the tax structure.
- Monthly rendition of financial reports in a standardized and uniform format by all Ministries, Agencies, etc. The success or otherwise of the implementation of the monetized benefits largely depends on the sufficiency of funds in the Appropriation Act. The first year of implementation of the policy of monetization could be considered as the year of the financial resources experiment. In the subsequent years, the lessons learnt in the first year will be used to tackle emerging problems associated with the implementation of the policy. It is important to note at this juncture that a lot of savings will result from the successful implementation of the policy in the Federal Public Service. These savings can be channeled to the provision of infrastructural facilities for the growth and development of the national economy.

### **HOUSING INTERVENTION SCHEMES IN NIGERIA**

The federal government of Nigeria in its attempt to solve the issue of Housing deficit has initiated some Housing program scheme among which are: Policy of Owner Occupier Housing Scheme, Provision of Loan Facilities to Acquire, Home Renovation Loan, Policy of Owner Occupier Housing Scheme: According to Ayapere (2005) the Federal Government of Nigeria under its popular monetization policy sold its properties through Federal Mortgage Bank of Nigeria to workers occupying them.

### **CHALLENGES AGAINST MASS HOUSING FOR NATIONAL DEVELOPMENT IN NIGERIA**

In spite of the benefits of Mass Housing programs to the citizens and the attendant contribution to National Development, the scheme is faced with the following challenges: Land Use Act

1978: The Land Use Act 1978 is the legal framework regulating land ownership and land allocation in Nigeria. The Act vested the power of land ownership, town planning, and building permits in the state governors. Oftentimes, the land allocated for mass housing by the government is far away from city centres, thereby negatively affecting the attractiveness of the property to prospective buyers. The mass housing estates also face some difficulties in acquiring title deeds for lands as well as perfecting Certificate of Occupancy for the individual beneficiaries, particularly land allocated by the state. The cost of land, particularly in highbrow states, could be as much as 20-30 per cent of the total cost of the project (Evurani, 2019).

The problems associated with land acquisition include government bureaucracy, difficulty in acquiring title deeds, compensation, and sentimental attachment to land from various communities. These problems have limited the operations of the scheme to about 15 states of the country, despite allocating lands in all 36 states, including the FCT (Handbook, 2017). The Land Use Act, therefore, constitutes a problem for the efficient delivery of mass housing in Nigeria, thus affecting national development. Cost of Infrastructure: Basic infrastructure and building materials are essential for effective mass housing projects. The cost of building materials and the location of the environment of the houses dictate the cost of the houses. The cost implication of providing quality infrastructure, therefore, affects the prices of houses and impacts the provision of mass housing for national development. Essential infrastructure, like access roads, electricity, and the provision of water, is vital to the provision of mass housing. These infrastructures affect the quality of the location and the cost of the houses. For example, the cost of providing infrastructure in Kurudu Estate, for instance, was estimated at N800 million for the provision of roads, culverts, electricity, and water (Evurani, 2019). The cost of providing quality infrastructure within the mass housing estate, therefore, affects the unit cost of houses and has an impact on the provision of mass housing for enhanced national development. Stringent Loan Conditions: Across the world, known sources of housing funds are from governments, private enterprises, mortgage banks, individual savings, and insurance. Zamfara Journal of Politics and Development | Dept. of Political Science | Vol. 3, Issue 1 No. 1 -7- However, in Nigeria, sources of loans for housing are mostly from the Federal Housing Authority (FHA), Federal Government Staff Housing Loan Board (FGSHLB), and Federal Mortgage Bank of Nigeria (FMBN).

The loan conditions include a 3 - 6 per cent interest rate payable over a period of 30 years. The number of houses acquired through individual efforts outweighs those acquired through established housing estates built by either the government or private developers. Mass housing development agencies' activities are limited by the high interest rate charged by private and commercial banks, which in most cases is between 22 - 35 per cent, a limited payback period, and collateral of about 5 – 10 years. All these limitations continue to thwart achieving housing for all by the Year 2020 (Litikang, 2019). The combination of a high population that is below the poverty level and low incomes implies that about 85 per cent of Nigerians cannot afford a mortgage loan to buy the most basic home of about N5 million, even at concessionary interest rates (Akande, 2019). The commercial and mortgage banks have played a less vital role in the efforts of housing provision in the country. The reason is that banks do not grant the privilege for enduring lending, which housing projects

demand. Cumbersome Process of Acquiring Lands: The Land Use Act 1978 has not largely provided the intended uniform measures to standardize land ownership and facilitate its availability for development. According to Jinadu (2019), the NHP has so many loopholes, among which are a lack of supplementary legislation and a lengthy process for obtaining a Certificate of Occupancy (C-of-O) and a letter of consent. The inability of the Land Use Decree to clearly spell out the rights and powers of the FGN as trustees of land obviously hampers its effort to acquire suitable lands in the states. The inability of citizens to acquire choice lands on concession from inception has been the major setback of the scheme. The cumbersome process of acquiring land, therefore, constitutes a challenge in the provision of mass housing for enhanced national development in Nigeria.

**Lack of Transparency and Accountability:** The quest for transparency and accountability from operators of the housing program and the inability of the operation of the scheme to exercise transparency and accountability in its operation has resulted in the failure of the Housing Fund Schemes to meet the aspirations of the citizens. Lack of transparency and accountability encourages corruption, such as diversion of funds, selling of houses to non-contributors, and price inflation. These scandals involving government officials have attracted public attention and have done more damage to the overall credibility of this laudable government program. **Low Income:** The national minimum wage is now thirty thousand naira (N 30,000.00). However, by August 2021, most states had yet to implement the new policy. Ideally, the salary of a civil servant should be enough to plan to own a house, which is a physiological need based on the Need Theory of Maslow. Hence, the income of civil servants is a stimulus to the government towards the provision of affordable housing. The average income of civil servants poses a great challenge to the success of the housing scheme. The prices of houses offered by most government housing schemes are well beyond the target population. Affordable Housing Scheme most of the time ended up being bought by wealthy individuals in society. They, in turn, rent out to the same citizens who were supposed to be the beneficiaries, and thus, the aim of the scheme becomes defeated. The inability of the low-income earners to benefit from the mass housing scheme often causes the target beneficiaries not to trust government initiatives, and this has adversely affected the scheme. This often creates a situation whereby the government may be trying to address the housing needs of their personnel, but in reality, they are not, because basic income is not sufficient to afford them the opportunity to key into the scheme. Ironically, the cost of building a house in Nigeria is relatively higher while the average income level is relatively lower compared to the global average (Emma & Vida, 2013). This means even when there is a supply of housing units, the price tag, whether self-built or off-the-shelf purchase, is out of the reach of the majority of Nigerians; thus, making affordable housing still a mirage. Many Nigerians cannot afford the houses provided by the government, not to mention those built by private individuals and corporate bodies. Attempts to make housing relatively easy for low-income earners to own a house led to the establishment of the National Housing Fund (NHF), mainly to mobilize funds that will facilitate the provision of affordable housing for Nigerians (Aikeju, 2018). According to Fadamiro, Taiwo, & Ajayi (2004), despite all these efforts, many Nigerians do not have access to affordable housing. Up to the end of the first quarter of the 21st century, Slums are the only sources of abode for the common Nigerians. This is because in Nigeria, there are

teething problems associated with mass housing towards enhanced national development. **Ways Forward.** In spite of the problems bedeviling housing schemes in Nigeria, the idea of providing housing to Nigerians is essential in meeting the basic needs of the citizens. Thus, this paper offers some solutions to tackle the housing deficit in Nigeria, among which are: (a) **Family Homes Fund Limited:** The Family Homes Fund Limited is a partnership between the Nigerian Sovereign Investment Authority as founding shareholders and the Federal Ministry of Finance. It came into effect in 2018. The fund is designed to draw contributions from the state and federal government in order to cover the housing shortfall in 15 years. The fund is an ambitious housing-focused fund in Africa South of the Sahara.

The Family Homes Fund Limited set aside about N1 trillion by 2023 to assist millions of Nigerians in realizing the dream of owning a house (Anthony, 2019). Through partnership with great players in the housing sector, the fund plans to facilitate the supply of about 500,000 homes by 2023, thus enhancing national development. To be eligible for selection to work with Family Homes Fund Limited, partners will be either public or private sector operators, including cooperatives, with an impeccable track record of building homes. A partner must be able to show proof of financial prowess to meet project costs not covered by Family Homes Fund Limited financing, particularly pre-scale, pre-development, and statutory approval costs (Anthony, 2019). Qualified beneficiaries are able to lease a decent home for a monthly cost not exceeding 40 per cent of their family income, including an option right of refusal at any time. The implementation and execution of the fund could serve as a workable prospect to facilitate the provision of mass housing for national development. (b) **Developing the Nigeria Mortgage Refinance Company:** Nigeria Mortgage Refinance Company (NMRC) is a public-private sector-led initiative aimed at improving access to finance for Nigeria's housing market. Shareholders of the Nigeria Mortgage Refinance Company include the FGN, the Nigerian Sovereign Investment Agency (i.e., the Nigerian Sovereign Wealth Fund), development finance institutions (such as the IFC and Shelter Afrique), as well as various primary mortgage banks and commercial banks in Nigeria. The Nigeria Mortgage Refinance Company is essentially a refinancing institution that provides mortgage lending banks with increased access to liquidity and long-term funds. By deepening the available liquidity in the housing finance market, the Nigeria Mortgage Refinance Company helps to bridge the funding costs for residential mortgages in the country. Okonjo-Iweala (2014) asserted that the FGN negotiated a US\$300 million financing agreement with the International Development Association (IDA) on very concessionary terms. Of this sum, about US\$250 million was to be disbursed in installments to the Nigeria Mortgage Refinance Company as Tier 2 Capital, subject to the establishment of the Mortgage Guarantee Facility for lower-income borrowers, while US\$25 million will support the development and piloting of Housing Microfinance Products. (c) **Simplifying Land Titling Procedures:** Simplifying land titling is another issue to be addressed in the drive towards solving the housing deficit in Nigeria. Houses must be built on land, and people will invest in their homes only if they can be assured of security of tenure. Families also want assurance that their real estate investments will serve as a secure asset for themselves and their loved ones. Due to Nigeria's Federal structure, ownership rights for land are vested in the office of the Governors of various State Governments. And the

delays in obtaining the so-called “Governor’s consent” for land titles create frustration and uncertainty for many housing developers and homeowners. The FGN has initiated a pilot scheme with some selected State Governments that were willing to fast-track their land approval procedures. The Governors committed their support to the Nigeria Mortgage Refinance Company initiative by providing the enabling environment for mortgage origination. Specifically, the FGN asked these State Governors to commit to simplifying property registration and to provide access to serviced plots of land for developers. Other measures put in place by the federal government are to implement a standardized mortgage foreclosure law and to assign dedicated officials to liaise with the Nigeria Mortgage Refinance Company on this initiative. Furthermore, simplifying land titling procedures holds another good solution for improving the activities of AHS in the provision of houses to civil servants. (d) Improve Income: This mass housing scheme cannot work if there is no improvement in the income of the people. This means that the Federal Government has to look into the existing salary structure and make all necessary reforms in this regard. (El-Rufai, 2011). Also, the Federal Government has to compel every organization that has workers to implement the minimum salary scale irrespective of the number of workers in that organization. The harmonization of the salary scale for all workers will enable private companies to be able to pay living wage salaries to workers. The lifetime income of an average Nigerian, discounted for expected inflation, should be able to provide a decent house for him. In this scheme, government subsidies to citizens should be in the form of the provision of housing estates and land for the private companies involved in the building of houses. (e) Review Applicable Regulations and Policies: Nigeria should fix its housing policies and regulatory framework, including those required for the effective operation of Real Estate Investment Trusts. Furthermore, to cater for the vast majority of Nigerians, the government should consider other forms of inexpensive housing ideas such as pallet homes, outbuildings, shipping containers, etc.

## THEORETICAL FRAMEWORK:

The Theoretical Perspectives in Programme Evaluation Generally, evaluation research is a multidisciplinary endeavour with a multiplicity of theoretical underpinnings. However, Scriven (2001) and Alkin (2004) have identified five main theoretical perspectives in programme evaluation. These are method-based theory, value-based theory, and use-based theory. Others are objective-oriented theory and theory-based perspective. Method-based theory, also known as method-driven evaluation theory, places emphasis on methodological approaches in the design and conduct of evaluation research (Alkin, 2004). Proponents are positivist evaluators who are of the view that research is the genesis of programme evaluation, and as such, the method of evaluation is of paramount importance. Method-driven theorists such as Thomas Cook and Robert Boruch have likened evaluation to conventional scientific research involving systematic application of rigorous randomized research design in measuring the extent of a social problem and assessing the implementation, relative efficiency, and cost effectiveness of social intervention programmes. They advocated for experimental and quasi-experimental designs in evaluation research. However, Stame (2004) noted that emphasis on field-relevant methods that closely resemble classical scientific experiments is responsible for the

inability of method-based evaluators to account for the actual input and expected outcome of social programmes.

Value-Based theory owes its origin to the works of Michael Scriven, who made a major contribution to the role of evaluator in value judgment (Alkin, 2004). This theory explicitly addresses the importance of placing value or making judgments on evaluation findings (Scriven, 2001). According to Michael Scriven, our society requires valuing, and it is the role of the evaluator to do this. He likened the role of evaluator to that of a producer of consumer reports, where the evaluator determines the appropriate criteria on which judgments are to be made on the product. Therefore, this theory argues that what differentiates evaluators from other researchers is that evaluators place value on their findings. Value-based theorists are not particular about the method used in evaluation; rather, their primary concern is making value judgments about the quality of objects, situations, or processes.

The notion that the importance of evaluation is in the decision-making process is considered to be the origin of use-based theory (Scriven, 2001). This theory posits that evaluation research is essential in assisting key programme stakeholders in the decision-making process. This implies that evaluation is aimed at providing continuous information to decision makers in ensuring that programmes continually improve their services. Key proponents such as Stufflebeam and Alkin suggested that evaluation be designed to assist decision makers and programme managers in allocating resources and providing timely and relevant information needed in decision making and the production of accountability records of programmes (Stufflebeam, 2001; Alkin, 2004). These theorists reject the idea that evaluators are value agents as proposed in the value-based theory, but rather contend that evaluation should be tailored to meet the needs of primary users in the management process and decision making. The strength of use-based theory lies in using findings of evaluation research to inform the decision-making process necessary to have a direct impact on programme and organizational efficiency. In contrast, the objective-oriented theory, also known as objective-referenced theory, places emphasis on programme objectives and outcomes. This implies that objective-oriented evaluation is focused on the specification of programme objectives and the measurement of outcomes. Proponents of this theory argue that the purpose of evaluation is to validate programme hypotheses by focusing on the intended goal, actual effects, or outcomes of social intervention programmes.

Closely related to objective-oriented theory is the theory-based evaluation. According to Sampson (2007), theory-based evaluation research originated from the idea that social intervention programmes are based on social science theories. Therefore, the basic tenet of this theory is that every programme should have underlying assumptions of how it is expected to lead to desired outcomes (Weiss, 1995; 1997). Davies (2003) noted that theory-driven evaluation involves analysis of logical or theoretical consequences of a policy or programme. This implies that the main purpose of evaluation is to validate or reject the underlying programme assumptions, and by so doing, explain the actual input and expected outcomes of social programmes (Pawson and Tilley, 1997). Theory-driven evaluation focuses mainly on exposing the theoretical or logical sequence by which a programme is expected to result in intended outcomes. Proponents reject the method-oriented approaches as espoused by method-based theorists and argue that methods for carrying out evaluation are naturally taken

care of if the underpinning programme theories are placed at the centre of evaluation design. In support of this view, Sampson (2007) asserted that in adopting a theory-based approach, a causal chain of explanation of reasons why and how a programme works can be established irrespective of the method used. This suggests that it is theory-driven.

Evaluation provides the researcher with ample opportunity to find a connection between the aim, objectives, process, and outcome of social programmes. Again, in contrast to user-oriented evaluation theory, findings of theory-based evaluation are not targeted at any particular set of stakeholders and purpose; rather, the findings are for the benefit of all stakeholders. This, among other reasons, may explain why theory-based evaluation is increasingly becoming very attractive among academics and researchers in more recent times.

## RESEARCH METHODOLOGY

The framework was tested by translating each of its components into measurable variables with survey instruments, including questionnaires, interviews, and observation schedules as data gathering instruments. The public housing programme in Ogun State, southwest Nigeria, was selected for testing the validity of this framework, and four housing delivery strategies, namely, core housing, build and sell, public-private partnership (PPP), and shell stage strategies, were investigated. The field work was conducted between December 2009 and February 2010, and the two key aspects of the research were a survey of public agency operators of public housing programmes and housing units provided by them between May 2003 and December 2010. The public housing agencies investigated were the Ogun State Ministry of Housing (MOH), Ogun State Housing Corporation (OSHC), Ogun State Property and Investment Corporation (OPIC), and Gateway City Development Company Limited (GCDCL). For the purpose of data collection, two sets of questionnaires were prepared for the capacity audit of the four aforementioned public housing agencies and residents of housing units in selected public housing estates. Questions in the questionnaires were categorized and arranged according to the components of the framework. In the survey of public housing agencies, staff members involved in the design and implementation of the organisations' housing projects were the target population. This category of staff was identified by the human resource departments of the four organisations, and 25 members of staff were randomly selected for the administration of a questionnaire in each of the four organisations. In all, a total of 100, representing about 18.48% of the staff strength of the four agencies, were sampled. The staff were asked to rate the capacity of the organizations to deliver adequate housing on a five-point Likert scale of 1=Very Inadequate, 2= Inadequate, 3= Fair, 4= Adequate, and 5= Very adequate, while 0= Non-response/ Undecided. The assessment was based on management and resource capacity, and 20 capacity attributes (variables) were used. A total of 90 valid questionnaires, representing 90% of the questionnaires distributed, were retrieved from the survey of the organisations. Similarly, four management staff members of the position of head of departments and above were purposely selected from each of the agencies for the oral interviews. Questions asked were on organisational characteristics, housing delivery strategies used by the agencies and others, as outlined in the interview guide used for the interviews. The interviews were conducted and recorded manually by the researcher.

## CONCLUSION

This paper has made an attempt at developing and testing an alternative framework for the comprehensive evaluation of public housing programmes in Nigeria. It is evident from the result that a new direction is emerging where no one theory or discipline would have the upper hand in developing an approach to evaluating public housing programmes. This is based on the evidence presented in this paper, indicating that this alternative approach draws heavily on a new paradigm of research that crosses the boundaries of different disciplines in which housing-related issues are studied. Although this framework represents a structured method for investigating public housing programmes, it is based on a critical understanding of the context of social intervention programmes. In essence, planning and architectural, economic, socio-cultural, and political issues are all incorporated into this framework for a comprehensive inquiry into public housing programmes.

From the result of the validity test of the theoretical and conceptual framework, it can be seen that, as a research tool, this framework has some merits. First, it incorporates different theoretical, philosophical, and conceptual perspectives into the investigatory process, and thus, links all aspects of research, including problem statement, aim, objectives, literature review, methodology, data collection, and analysis, as well as the interpretation of findings. Secondly, the framework lends itself to the use of both quantitative and qualitative research strategies as well as multiple data gathering instruments. Thirdly, the framework allows for the investigation of the input, process, output, and outcome as well as the relationships between the various components of public housing programmes. Where multiple housing delivery strategies are used in a programme, it can assist in assessing and comparing the outcomes of the different strategies. Finally, in view of the fact that housing is a multidisciplinary subject, the framework developed here can be used by researchers in different disciplines and contexts. This suggests that it is an open, flexible, and adaptable framework capable of addressing the limitations of a single theory in evaluating the complex issues related to public housing provisioning. Based on the foregoing, it can be concluded that this approach underscores the value of how multidisciplinary thinking in the built environment is vital, and thus can be considered as having value.

## RECOMMENDATIONS

The paper makes the following recommendations:

- The government should constitute a Presidential Monitoring and Strategy Committee to collate, evaluate, review and submit monthly progress report on the level of achievement or otherwise of the objectives of monetization. ,
- I here should be continuous education and enlightenment on the benefits of monetisation to public officers and the entire citizens through workshops, seminars, conferences, print and electronic media.
- Government should make adequate appropriations for the timely and regular payment of salaries and monetized benefits.
- There should be sanctions and discipline for non-compliance to make for effective strategy and monitoring

of the policy of monetisation. These sanctions and discipline should be applied consistently no matter whose ox is gored.

***This study recommends among others that:***

- The Federal government should liaise with the Federal Ministry of Works and Housing to review the Land Use Act 1978
- There should be formulation and implementations of people-oriented policies for the construction of affordable mass housing units annually for national development.
- The government should ensure the provision of quality infrastructure within the housing estates to make them attractive to the citizens.
- Stakeholders and Mortgage banks should advocate for the removal of stringent conditions for the citizens to access housing loans and simplify the processes for the acquisitions of the houses. The above conditions when addressed will assist government in meeting its obligation to the citizens in the provision of affordable housing. This will translate to meeting the basic needs of the citizens and improvement in the overall national development.

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