

**EVALUATION OF EFFECTIVENESS OF HOUSING DELIVERY  
STRATEGIES IN ILORIN KWARA STATE**

**(A CASE STUDY OF MOUNTAIN VIEW HOUSING ESTATE)**

**BY**

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AND VALUATION**

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## CERTIFICATION

This is to certify that this research work conducted by **GIWA ABDULRAHMAN IBRAHIM** With Matric No **ND/23/ETM/FT/0071** has been read and approved as meeting the requirements of the Department of Estate Management and Valuation, Institute of Environment Studies, Kwara State Polytechnic Ilorin for the award of National Diploma (ND).



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## **DEDICATION**

This project is dedicated to the Almighty God for His guidance, strength, and protection throughout the course of this academic journey.

I also dedicate this work to my beloved parents, whose unwavering support, prayers, and encouragement have been a pillar of strength in our lives.

To my friends and family members, your love and motivation have been invaluable. Thank you for always believing in us.

## **ABSTRACT**

*The persistent challenge of inadequate housing in urban areas has necessitated the development and implementation of various housing delivery strategies in Nigeria. This study evaluates the effectiveness of housing delivery strategies in Ilorin, Kwara State, using Mountain View Housing Estate as a case study. The research aims to assess how well these strategies meet the housing needs of residents in terms of affordability, accessibility, quality, and sustainability. Data were collected through questionnaires, interviews, and direct observations from residents, estate managers, and relevant government agencies. The findings reveal that while the housing estate provides a relatively secure and organized residential environment, several issues persist, including high cost of acquisition, limited infrastructure, and inadequate government support. The study concludes that housing delivery strategies in Ilorin require more inclusive planning, better financing options, and stronger policy implementation to address the growing urban housing demand. Recommendations are offered to enhance the effectiveness of future housing initiatives in Kwara State and beyond.*

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## **CHAPTER ONE**

### **1.1 BACKGROUND TO THE STUDY**

Housing remains one of the fundamental necessities of life and an essential component of human existence. In both its physical and socio-economic dimensions, housing serves as more than just shelter; it represents a space of safety, identity, dignity, and personal development. In many urban centers of developing countries, especially Nigeria, the effective delivery of housing is increasingly becoming a complex socio-political and economic issue. As cities expand rapidly due to urban migration, population growth, and changing demographic structures, the pressure on existing housing systems becomes intense, often revealing the limitations of policy frameworks, infrastructural provisions, and delivery mechanisms.

In the Nigerian context, the challenge of providing adequate and affordable housing has persisted across different administrations and development plans. Although several policy instruments and institutional frameworks have been introduced, the practical realities on the ground still reflect a considerable shortfall in housing supply compared to the rising demand. According to the National Bureau of Statistics (2021), Nigeria faces an estimated housing deficit of over 20 million units, with annual demand for new housing estimated at over 1 million units. However, less than 200,000 units are produced annually, mostly through private sector efforts, creating a widening gap that leaves millions without adequate accommodation.

Ilorin, the capital of Kwara State, is a rapidly urbanizing city with a growing population, projected at over 1 million people. As more individuals and families migrate to the city for education, employment, and improved livelihoods, the demand for housing continues to soar. In response, both public and private sector players have undertaken various initiatives to meet this demand. Among such efforts is the development of planned housing estates such as the Mountain View Housing Estate, which was conceived as a modern residential enclave intended to provide decent, accessible, and affordable housing for middle-income earners.

Despite the aesthetic appeal and strategic objectives behind estates like Mountain View, numerous issues have emerged over time regarding their affordability, accessibility, adequacy of infrastructure, and sustainability. A large portion of the population still cannot afford these housing units. Moreover, there are growing concerns about whether the actual delivery of



housing in such estates aligns with the original policy intentions and socio-economic needs of the target population.

This research focuses on evaluating the effectiveness of housing delivery strategies in Ilorin, Kwara State, using the Mountain View Housing Estate as a case study. The goal is to understand whether the strategies employed in the delivery of housing in this estate have achieved the intended outcomes, and to what extent they have contributed to alleviating the housing challenges in the city. The research also investigates resident satisfaction, affordability, policy implementation, and the structural functionality of the estate in relation to urban sustainability.

## **1.2 Statement of the Problem**

Housing delivery in Ilorin faces numerous challenges, including poor planning, inadequate infrastructure, and limited access to affordable housing. Mountain View Housing Estate, despite being a planned residential community, struggles with issues such as inconsistent maintenance, uncoordinated delivery strategies, and resident dissatisfaction.

From my field visits and preliminary assessments, it became evident that a comprehensive evaluation of the housing delivery strategies in this estate is necessary. Without such a study, it is difficult to identify practical solutions to improve housing delivery and address the challenges faced by developers and residents.

## **1.3 Aim and Objectives of the Study**

Aim to evaluate the effectiveness of housing delivery strategies in Mountain View Housing Estate, Ilorin, Kwara State.

Objectives.

1. To identify the types of property within the case study
2. To identify the existing housing delivery strategies employed in Mountain View Housing Estate.
3. To assess the effectiveness of these strategies in meeting the needs of residents.
4. To investigate the challenges hindering effective housing delivery in the estate.

## **1.4 Research Questions**

1. What are the housing delivery strategies currently in use at Mountain View Housing Estate?
2. How effective are these strategies in satisfying residents' housing needs?
3. What challenges are associated with housing delivery in the estate?
4. What recommendations can improve the efficiency of housing delivery strategies?

## **1.5 Justification of the Study**

As a student of Estate Management and Valuation, this research is essential to bridge the gap between theory and practice. Mountain View Housing Estate serves as a case study to highlight the real-world implications of housing delivery strategies in a developing city like Ilorin. This study will contribute to the existing body of knowledge, benefiting policymakers, estate developers, and residents alike.

The outcomes of this research will offer insights into how housing delivery systems can be optimized, ensuring sustainable development and improved living conditions in similar estates.

## **1.6 Significance of the Study**

This research is significant for several reasons:

- It provides a framework for evaluating housing delivery strategies in urban areas.
- Policymakers can use the findings to improve housing policies.
- Estate developers can gain insights into effective strategies and potential challenges.
- It enhances my academic and professional understanding of housing systems, aligning with my future career aspirations.

## **1.7 Scope of the Study.**

This study is limited to Mountain View Housing Estate in Ilorin, Kwara State. It focuses on evaluating housing delivery strategies, their effectiveness, and the challenges faced. The scope excludes unrelated factors such as commercial land use or environmental impact assessments.

## 1.8 STUDY AREA

Mountain View Housing Estate is located in Ilorin, the capital city of Kwara State. The estate is a planned residential community designed to accommodate middle- and high-income earners. The study area features modern housing units, basic infrastructure, and shared facilities. However, issues such as infrastructure decay, poor service delivery, and resident dissatisfaction have been reported, making it an ideal case for this research.



## 1.9 DEFINITION OF TERMS

1. Housing Delivery Strategies Methods and processes used to plan, design, and construct housing units for public or private use.
2. Effectiveness: The degree to which an intended outcome or goal is achieved.
3. Housing Estate: A planned residential area with infrastructure and shared amenities.

4. Sustainable Development: Development that meets present needs without compromising the ability of future generations to meet their own needs.

### **1.10 Limitations of the Study**

This study, titled “*Evaluation of Effectiveness of Housing Delivery Strategies in Ilorin, Kwara State (A Case Study of Mountain View Housing Estate)*,” is subject to certain limitations that may affect the generalizability and scope of the findings:

1. **Scope Restriction:**

The study is limited to Mountain View Housing Estate in Ilorin, Kwara State. As a result, the findings may not be fully representative of housing delivery strategies in other parts of Ilorin or Nigeria as a whole.

2. **Time Constraint:**

Due to limited time available for the research, in-depth data collection from a wider range of stakeholders such as government agencies, real estate developers, and a larger number of residents could not be fully achieved.

3. **Access to Information:**

Some relevant data and official documents regarding housing policies, funding, and planning strategies were not readily available or accessible due to bureaucratic bottlenecks or confidentiality restrictions.

4. **Respondent Bias:**

The study relies on responses from residents and key informants, which may be influenced by personal opinions, experiences, or reluctance to disclose negative views, potentially affecting the objectivity of the findings.

5. **Financial Limitation:**

The study was carried out with limited financial resources, which affected the ability to expand the geographical reach of the study and possibly employ advanced data analysis tools.

Despite these limitations, efforts were made to ensure the reliability and validity of the findings through careful data collection, analysis, and interpretation.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

Housing delivery is a multifaceted process that incorporates a variety of policy instruments, institutional frameworks, and socio-economic dynamics. As a basic human necessity, housing provides not only physical shelter but also plays a critical role in shaping individual and communal identities, socio-economic well-being, and the structure of urban settlements. In developing countries, the challenges of housing delivery are intensified by rapid urbanization, inadequate infrastructure, limited financial mechanisms, and weak governance systems. Nigeria, like many other Sub-Saharan African countries, is currently experiencing a critical housing deficit exacerbated by urban migration, population explosion, and poor policy implementation.

This offers a critical review of existing literature relevant to the study of housing delivery strategies. It aims to explore the conceptual, theoretical, and empirical underpinnings of housing development, with particular attention to the Nigerian context. The chapter begins by establishing a conceptual framework for understanding housing delivery, followed by an exploration of theoretical models and global best practices. It proceeds to evaluate existing housing policies, institutional interventions, community responses, and the roles of various stakeholders. Ultimately, the chapter aims to establish a knowledge base that will support the research's analytical dimensions and provide a foundation for interpreting the case study findings.

#### **2.2 Conceptual Framework**

The conceptual framework for evaluating housing delivery is constructed upon four central pillars: affordability, accessibility, adequacy, and sustainability. These dimensions represent the critical indicators by which the effectiveness of any housing strategy can be assessed.

Affordability refers to the ability of individuals or households to acquire housing without compromising their capacity to meet other basic needs. According to the United Nations-Habitat (2018), housing is considered affordable when its cost does not exceed 30% of the household's income.

Accessibility emphasizes the extent to which people especially vulnerable and marginalized groups can obtain housing units in terms of eligibility criteria, geographic location, and inclusiveness of the housing policy.

Adequacy entails the physical condition of housing, availability of basic infrastructure (e.g., potable water, sanitation, electricity), and compliance with safety, health, and structural standards.

Sustainability relates to the long-term viability of housing projects in terms of environmental impact, resource efficiency, resilience to natural disasters, and alignment with broader urban planning frameworks.

Housing delivery is not a static or isolated phenomenon but a systemic activity influenced by macroeconomic trends, political dynamics, institutional arrangements, and urban governance. This framework will guide the study's evaluation of housing delivery strategies in Mountain View Housing Estate.

## **2.3 Theoretical Perspectives on Housing Delivery**

The theoretical literature on housing delivery spans various disciplines including urban planning, economics, sociology, and public policy. Several theories are applicable to understanding the challenges and dynamics of housing provision, particularly in urbanizing societies.

### **2.3.1 Systems Theory**

Systems theory views housing delivery as a complex, interrelated system comprising inputs (resources, policies, stakeholders), processes (planning, financing, construction), and outputs (completed housing units, occupied dwellings). Any dysfunction in one component can compromise the entire system. For instance, a well-conceived housing policy can fail due to poor financial management or weak enforcement mechanisms.

### **2.3.2 Urban Political Economy Theory**

This theory highlights the role of political and economic forces in shaping housing delivery. It posits that housing policies often reflect the interests of political elites, corporate developers, and financial institutions rather than those of the urban poor. In Nigeria, this dynamic often results in

the marginalization of low-income earners from formal housing markets, while middle- and upper-income groups benefit disproportionately.

### **2.3.3 Neoliberal Planning Theory**

Under neoliberal urbanism, the state withdraws from direct housing provision and assumes a regulatory role, encouraging private sector-led development. While this approach promotes investment and innovation, critics argue that it often leads to exclusionary urban development where profit motives override social equity concerns.

### **2.3.4 Incrementalism Theory**

This theory advocates for gradual, people-driven housing development. It recognizes the limitations of large-scale state interventions and promotes community-based strategies where residents incrementally improve their living conditions over time. This is particularly relevant in contexts with limited financial resources.

These theoretical lenses will inform the analysis of Mountain View Housing Estate's delivery model, particularly regarding stakeholder roles, financial frameworks, and spatial planning considerations.

## **2.4 Housing Delivery Strategies in Nigeria**

Housing delivery strategies in Nigeria have evolved through several policy shifts, from colonial-era government housing schemes to post-independence national housing programs, and more recently, public-private partnerships.

### **2.4.1 Government-led Initiatives**

The federal and state governments have historically played a central role in housing provision through institutions like the Federal Mortgage Bank of Nigeria (FMBN) and the National Housing Fund (NHF). Despite their noble intentions, many of these initiatives have been plagued by inefficiency, corruption, and lack of continuity across political administrations.

### **2.4.2 Private Sector-led Development**

In recent years, private developers have taken on a more prominent role in housing delivery. Estates like Mountain View were conceptualized under this model, with government providing enabling environments (e.g., land, policy support) and private entities handling design, construction, and sales. However, the profit-driven nature of these ventures often limits affordability and inclusiveness.

#### **2.4.3 Cooperative and Community-based Approaches**

Housing cooperatives and community-based schemes have also emerged as alternative strategies, particularly for low-income groups. Though limited in scale, these approaches often deliver better satisfaction due to participatory planning and collective ownership models.

#### **2.5 Socio-Economic Impacts of Housing Delivery**

Housing is not only a physical structure but also a socio-economic platform that affects employment, health, education, and community stability. Inadequate housing often correlates with poverty, ill health, and social exclusion.

In estates like Mountain View, the socio-economic impacts of housing strategies can be evaluated in terms of:

Employment generation through construction activities.

Improved access to schools, healthcare, and transport.

Enhanced property ownership and wealth accumulation.

Social integration or fragmentation, depending on inclusiveness.

However, if delivery strategies neglect affordability and participatory design, they may lead to gentrification, displacement, or social tension. The extent to which Mountain View promotes upward mobility or reproduces inequality is therefore of central interest to this study.



## **2.6 Institutional and Governance Approaches**

Effective housing delivery requires a synergy of institutions including government agencies, financial institutions, developers, civil society, and residents. Each plays a unique role in funding, regulation, service provision, and feedback mechanisms.

Key governance issues affecting housing in Nigeria include:

Poor coordination between federal, state, and local governments.

Inadequate regulatory oversight and monitoring.

Politicization of land allocation and housing programs.

Limited capacity for enforcement of planning regulations.

## **2.7 Empirical Case Studies and Global Best Practices**

International experiences provide comparative benchmarks for understanding effective housing delivery strategies. Countries like Singapore, Brazil, and South Africa have developed innovative approaches that blend public investment, private partnerships, and community engagement.

Singapore: Through the Housing Development Board (HDB), Singapore implemented state-subsidized, high-density housing units with robust maintenance and public amenities, creating one of the most successful public housing systems globally.

Brazil: The “Minha Casa Minha Vida” program utilized subsidies and partnerships to deliver millions of affordable homes, although not without issues of quality and location.

South Africa: Post-apartheid housing strategies focused on mass delivery of low-income units, though challenges remain with integration and infrastructure quality.

In the Nigerian context, estates such as Gwarinpa in Abuja and Lekki in Lagos offer insights into varying delivery models, but also highlight common pitfalls like cost escalation, elite capture, and planning deficiencies.

## **2.8 Literature Gap and Justification for Study**

While considerable literature exists on housing delivery in Nigeria, few studies focus on mid-sized cities like Ilorin, where urbanization patterns differ significantly from megacities. Moreover, existing research often lacks grounded case studies that evaluate the outcomes of specific housing projects from the residents' perspective.

This study fills that gap by offering a detailed, empirical assessment of Mountain View Housing Estate. It contributes to the literature by integrating qualitative and quantitative data, resident experiences, and institutional analysis to present a comprehensive view of housing delivery effectiveness.

This chapter has reviewed the conceptual, theoretical, and empirical dimensions of housing delivery, with a specific emphasis on affordability, accessibility, institutional arrangements, and governance frameworks. The Nigerian housing system is characterized by structural challenges that hinder effective delivery, but opportunities for innovation and reform exist. The literature establishes the need for context-specific evaluations, particularly in emerging urban centers like Ilorin. The subsequent chapters will apply these frameworks to assess the performance of Mountain View Housing Estate and generate actionable recommendations. generate actionable recommendations

## CHAPTER THREE

### 3.1 RESEARCH METHODOLOGY

Research methodology serves as the foundation of any scientific investigation. It encompasses the systematic, theoretical analysis of the methods applied to a field of study. This chapter outlines the approach used to examine the effectiveness of housing delivery strategies in Mountain View Housing Estate, Ilorin. It aims to provide a clear and detailed account of how the research was planned, implemented, and analyzed. The methodology encompasses the research design, the population and sampling techniques, data collection methods, tools of data collection, procedures for analysis, ethical considerations, and limitations of the study.

The dual aim of this study to capture both empirical data and nuanced human experiences necessitated a mixed-method approach. By integrating both quantitative and qualitative strategies, the study ensured a robust exploration of the complex socio-economic and policy dynamics affecting housing delivery in the estate.

### 3.2 RESEARCH DESIGN

This study adopted a **descriptive survey research design**, which is well-suited for studies aimed at capturing the current status of a phenomenon. The use of a **mixed-method approach**, incorporating both **quantitative and qualitative techniques**, enabled a holistic understanding of the research problem. Quantitative data provided measurable evidence on issues such as housing affordability, satisfaction with infrastructure, and demographic characteristics of residents. Qualitative insights, on the other hand, enriched the data with personal narratives and expert opinions that added depth to the numerical findings.

The study focused on obtaining reliable, firsthand information through the administration of structured questionnaires and conducting interviews. This combination made it possible to validate and cross-check responses, ultimately leading to a more credible and comprehensive outcome.

### **3.2.1 PRIMARY DATA**

Primary data refers to original information collected specifically for the purposes of this research. It provides direct evidence concerning the research problem and is vital in assessing perceptions and realities regarding housing delivery in Mountain View Housing Estate.

**Methods used to gather primary data include:**

- **Structured Questionnaires:** Distributed to residents to gather standardized information on demographic characteristics, levels of satisfaction with housing conditions, service delivery, and affordability.
- **Interviews:** Conducted with stakeholders such as estate developers, housing officials, and long-term residents to gather expert opinions and contextual insights.
- **On-site Observations:** Used to directly assess the physical condition of the estate, including roads, drainage, lighting, and cleanliness.

These methods ensured that the data gathered were specific, reliable, and reflective of the current state of the housing estate.

### **3.2.2 SECONDARY DATA**

Secondary data comprises information that has already been gathered and published by other researchers or institutions. This study relied on secondary data to provide contextual and historical background necessary for comparative analysis and validation of primary data findings.

**Sources of secondary data included:**

- Government reports and publications from the Federal and Kwara State Ministries of Housing and Urban Development.
- Academic articles and journals relevant to housing policy and urban planning in Nigeria.
- Estate management records and project documentation.
- Online databases and statistical records from the National Bureau of Statistics (NBS).

These sources served to enrich the research context, support analysis, and justify findings based on established knowledge.

### 3.3 TARGET POPULATION

The target population of a study refers to the entire group of individuals or entities relevant to the research problem. In this study, the target population included:

- **Residents** of Mountain View Housing Estate (both homeowners and tenants)
- **Prospective homeowners** intending to purchase or rent in the estate
- **Housing developers** involved in the construction and delivery of housing units
- **Estate management personnel** responsible for service delivery and maintenance

These groups were chosen due to their direct involvement in or experience with the estate's housing delivery mechanisms. Their opinions, behaviors, and experiences were critical in evaluating the effectiveness of current strategies and identifying areas of improvement.

### 3.4 SAMPLE SIZE AND SAMPLING TECHNIQUE

A **stratified random sampling technique** was adopted to ensure fair representation across different demographic and socio-economic strata within the estate. The residents were divided into strata based on criteria such as housing type (e.g., duplexes, flats, bungalows), income levels, and tenure status (owners vs. renters). Random samples were then selected from each stratum to ensure representativeness.

The sample size was determined using **Yamane's (1967) formula** for finite populations:

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

Where:

- $n$  = sample size
- $N$  = total population (estimated at 30 households)
- $e$  = level of precision (0.30)

Substituting the values into the formula:

$$n = \frac{30}{1+30(0.30)^2} = \frac{30}{1+30(0.09)} = \frac{30}{1+2.7} = \frac{30}{3.7} \approx 8.11$$

Rounding up, **a minimum of 9 respondents** were selected, but the researcher administered **30 questionnaires** to ensure broader coverage and increase the reliability of findings.

### 3.6 METHOD OF DATA COLLECTION

Data collection was conducted through the **survey method**, specifically using **face-to-face interactions** for the administration of questionnaires. This approach allowed the researcher to clarify questions, probe for deeper responses, and ensure a higher response rate.

The key data collection tools included:

- **Structured Questionnaire:** Containing both closed and open-ended questions designed to collect detailed responses regarding personal experiences, housing satisfaction, affordability, and service delivery.
- **Interview Guide:** Semi-structured and used for engaging developers, estate managers, and policy officers to gain expert insights.
- **Observation Checklist:** Used to systematically assess environmental and infrastructural conditions such as drainage systems, electricity, waste management, and access roads.

All instruments were **pre-tested** in Harmony Estate, a housing community in Ilorin with similar characteristics, to ensure clarity, relevance, and reliability.

### 3.7 METHOD OF DATA ANALYSIS

The data collected were analyzed using both **descriptive and inferential statistical techniques**.

- **Descriptive statistics** included the use of frequency distributions, percentages, mean scores, and visual tools such as pie charts and bar graphs to summarize the respondents' demographic characteristics and key findings.

- **Inferential analysis** was conducted using **SPSS Version 25**, employing cross-tabulations and **Chi-square tests** to examine relationships between variables (e.g., income levels vs. housing satisfaction).
- **Qualitative data** from interviews were thematically analyzed to extract key themes and recurring insights that explained or supported the statistical findings.

This combination provided both breadth and depth in analyzing the data collected, allowing for meaningful interpretations and practical recommendations.

### 3.8 QUANTITATIVE ANALYSIS

Quantitative data from the questionnaires were coded and entered into **SPSS Version 25** for comprehensive statistical analysis.

The process involved:

- **Data cleaning** to ensure accuracy and consistency
- **Descriptive analysis** to summarize and present data in a readable format
- **Cross-tabulations** to explore the relationship between multiple variables
- **Chi-square tests** to determine the significance of associations between categorical variables

This quantitative approach enabled objective assessments of how various demographic factors (e.g., income, education, family size) influence housing satisfaction and perceived quality of service delivery.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### 4.1 Introduction

This chapter presents the analysis and interpretation of data collected from thirty (30) respondents of **Mountain View Housing Estate** in Ilorin, Kwara State. The purpose is to evaluate how effective the housing delivery strategies adopted in the estate have been, with a focus on affordability, delivery method, housing quality, and residents' satisfaction.

The responses obtained offer insight into residents' experiences and perceptions, helping to determine whether the delivery approach whether government-funded, private, or cooperative has met expectations in terms of housing needs, infrastructure provision, and sustainability. The findings will guide future recommendations for policy improvement in urban residential development.

#### 4.2 Data Presentation

**Table 1: Demographic Characteristics of Respondents**

Variable	Category	Frequency	Percentage (%)
<b>Gender</b>	Male	17	56.7
	Female	13	43.3
<b>Age</b>	18–24	2	6.7
	25–34	7	23.3
	35–44	12	40.0
	45–54	5	16.7
	55 and above	4	13.3
<b>Education</b>	Primary/Secondary	6	20.0



	OND/NCE	8	26.7
	HND/Bachelor's	11	36.7
	Master's and above	5	16.6
<b>Occupation</b>	Employed	13	43.3
	Self-employed	10	33.3
	Retired	4	13.3
	Student	3	10.0

**Table 2: How would you rate the overall quality of the housing provided?**

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Excellent	5	16.7
Good	9	30.0
Fair	10	33.3
Poor	6	20.0

**Table 3: Do you consider the housing affordable?**

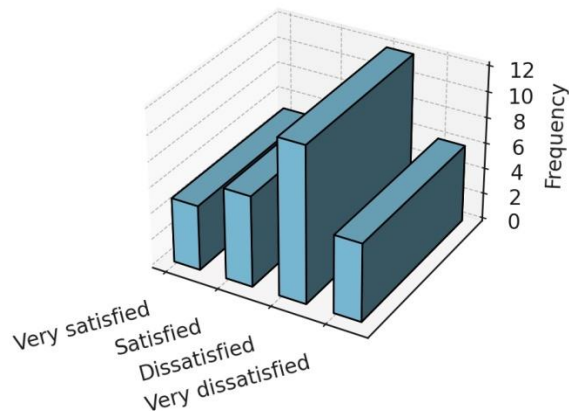
<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	11	36.7
No	19	63.3

**Table 4: Are you satisfied with infrastructure (roads, water, power)?**

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Very satisfied	5	16.7

Satisfied	7	23.3
Dissatisfied	12	40.0
Very dissatisfied	6	20.0

Infrastructure Satisfaction



**Table 5: Did you face any challenges during the housing acquisition process?**

Response	Frequency	Percentage (%)
Yes	21	70.0
No	9	30.0

**Table 6: If yes, what type of challenge?**

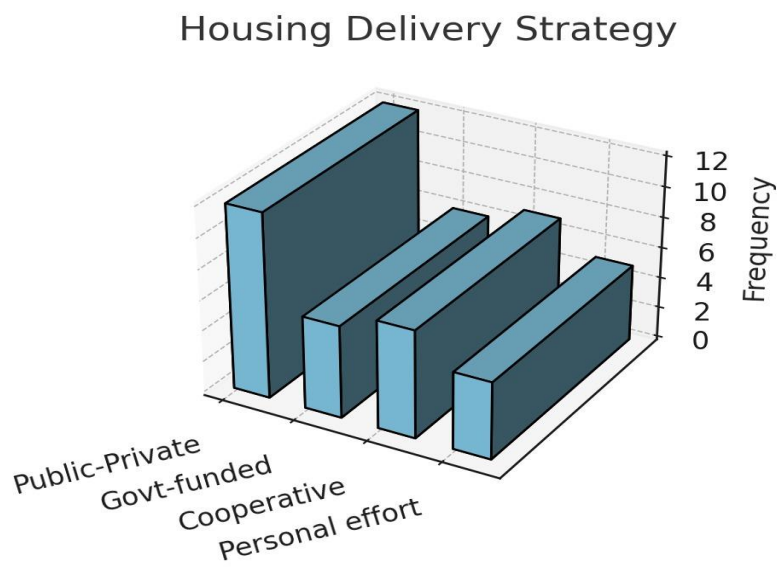
Challenge	Frequency	Percentage (%)
Delay in delivery	10	47.6
High cost	7	33.3
Documentation issues	4	19.1

**Table 7: What strategy was used in delivering your housing unit?**

Strategy	Frequency	Percentage (%)
Public-Private Partnership	12	40.0
Government-funded	6	20.0
Cooperative	7	23.3
Personal effort	5	16.7

**Table 8: How effective do you consider the housing delivery strategy used?**

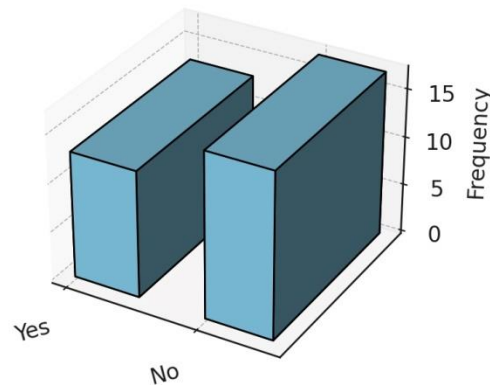
Response	Frequency	Percentage (%)
Very effective	6	20.0
Effective	9	30.0
Ineffective	10	33.3
Not sure	5	16.7



**Table 9: Would you recommend this estate to others?**

Response	Frequency	Percentage (%)
Yes	13	43.3
No	17	56.7

Would Recommend Estate?



#### **4.3 Discussion of Findings**

The analysis reveals that most respondents were aged 35–44 and were employed or self-employed. A substantial portion (63.3%) indicated that the housing was not affordable, while only 36.7% considered it affordable. Similarly, 60% rated the housing quality as fair or poor, suggesting that many residents have concerns with the physical standard of the buildings.

In terms of infrastructure, 60% were either dissatisfied or very dissatisfied with roads, power, and water supply. A significant 70% faced challenges during the housing acquisition process, particularly delays and high costs. Although Public-Private Partnership was the most common strategy (40%), only 50% of respondents considered their delivery strategy effective.

Importantly, a majority of residents (56.7%) would not recommend the estate to others, citing affordability and infrastructure issues as major concerns. These findings highlight key gaps in the housing delivery strategy and suggest the need for a more inclusive and resident-centered approach to housing development.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary of Findings**

This study set out to evaluate the effectiveness of housing delivery strategies in Ilorin, with a focus on the Mountain View Housing Estate as a case study. The research investigated various strategies adopted by housing developers, government agencies, and private investors to ensure efficient and sustainable housing provision in the area.

Findings revealed that a mix of public-private partnership (PPP), mortgage financing, and direct allocation methods were among the dominant strategies employed in delivering housing units at Mountain View Estate. However, the study observed that while these strategies have led to some success in providing relatively affordable and accessible housing, several challenges persist.

Key among the issues identified include:

- Limited access to long-term financing for potential homeowners due to stringent loan conditions.
- Bureaucratic delays in land allocation and title registration.
- Insufficient infrastructure such as road networks, water supply, and drainage systems in and around the estate.
- Rising cost of building materials, which affects affordability for middle- and low-income earners.

Despite these challenges, the study found that the Mountain View Housing Estate has contributed meaningfully to housing stock in Ilorin and demonstrated that a structured housing delivery system can achieve positive outcomes when effectively managed.

#### **5.2 Conclusion**

The research concludes that while housing delivery strategies at Mountain View Housing Estate have yielded moderate success, they are not without limitations. The strategies employed are somewhat effective but require better coordination, policy support, and infrastructural

development to achieve broader housing goals in Ilorin. A major takeaway is the need for sustained government commitment and private sector investment in ensuring that housing delivery is affordable, inclusive, and sustainable.

The case of Mountain View shows that housing strategies that are flexible, adequately funded, and supported with transparent regulatory processes are more likely to deliver successful outcomes. Therefore, improving existing policies and strengthening institutions involved in housing delivery is crucial to overcoming existing bottlenecks.

### **5.3 Recommendations**

Based on the findings of this study, the following recommendations are proposed to enhance the effectiveness of housing delivery strategies in Ilorin:

1. **Strengthen Public-Private Partnerships (PPP):** Government should deepen collaboration with private developers through policy incentives, tax reliefs, and flexible land policies to encourage more investment in housing.
2. **Improve Access to Housing Finance:** Financial institutions should be encouraged to provide more accessible mortgage plans with reduced interest rates and longer repayment periods to accommodate low- and middle-income earners.
3. **Streamline Land Administration:** Government should simplify and digitalize the process of land allocation and title registration to reduce delays and corruption.
4. **Upgrade Supporting Infrastructure:** Provision of roads, drainage, water, and electricity should be prioritized within and around housing estates to ensure livability and long-term sustainability.
5. **Subsidize Building Materials:** Government can partner with local manufacturers to reduce the cost of essential building materials, making housing construction more affordable.
6. **Monitoring and Evaluation:** Regular assessment of housing policies and delivery projects should be institutionalized to identify gaps and make informed improvements.

By implementing these recommendations, housing delivery in Ilorin and Mountain View Estate in particular can be significantly improved, contributing to the overall development of urban housing in Kwara State.

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## **APPENDIX**

### **QUESTIONNAIRE**

#### **KWARA STATE POLYTECHNIC, ILORIN INSTITUTE OF ENVIRONMENTAL STUDIES DEPARTMENT OF ESTATE MANAGEMENT**

Dear Sir/Madam,

We are students of the above-named institution conducting an academic research on the topic:  
**“Evaluation of Effectiveness of Housing Delivery Strategies in Ilorin, Kwara State (Case Study of Mountain View Housing Estate)”**.

This questionnaire is designed to gather relevant information for the study. Your responses will be treated with strict confidentiality and used solely for academic purposes.

Thank you for your cooperation.

### **SECTION A**

#### **PERSONAL DATA**

1. What is your gender?  
a. Male ( )   b. Female ( )   c. Prefer not to say ( )

2. What is your age group?
  - a. 18–24 ( )   b. 25–34 ( )   c. 35–44 ( )   d. 45–54 ( )   e. 55 and above ( )
3. What is your occupation?
  - a. Civil Servant ( )   b. Self-employed ( )   c. Retired ( )   d. Unemployed ( )   e. Other (please specify) \_\_\_\_\_
4. What is your level of education?
  - a. No formal education ( )   b. Primary/Secondary ( )   c. Diploma/NCE ( )   d. HND/B.Sc ( )   e. Postgraduate ( )
5. How long have you been living in Mountain View Housing Estate?
  - a. Less than 1 year ( )   b. 1–3 years ( )   c. 4–6 years ( )   d. 7–10 years ( )   e. Over 10 years ( )
6. What type of residence do you live in?
  - a. Bungalow ( )   b. Duplex ( )   c. Flat ( )   d. Self-contained apartment ( )   e. Others (specify) \_\_\_\_\_
7. What is your monthly income range?
  - a. Below ₦50,000 ( )   b. ₦50,000–~~₦100,000~~ ( )   c. ~~₦101,000–₦200,000~~ ( )   d. Above ₦200,000 ( )
8. Are you a property owner or tenant in the estate?
  - a. Owner ( )   b. Tenant ( )
9. What is your marital status?
  - a. Single ( )   b. Married ( )   c. Divorced/Separated ( )   d. Widowed ( )
10. How did you acquire your residence?
  - a. Bought from a private developer ( )   b. Government allocation ( )   c. Inherited ( )   d. Rented ( )

## SECTION B

### EVALUATION OF HOUSING DELIVERY STRATEGIES

11. Are you satisfied with the general housing delivery system in the estate?
  - a. Yes ( )   b. No ( )   c. Not sure ( )

12. Which of the following housing delivery strategies are you aware of in this estate? (Select all that apply)
- a. Public-Private Partnership ( )   b. Direct Government Allocation ( )   c. Mortgage Financing ( )   d. Private Developer Sale ( )   e. Others (specify) \_\_\_\_\_
13. How affordable do you consider the houses in this estate?
- a. Very affordable ( )   b. Fairly affordable ( )   c. Not affordable ( )   d. Not sure ( )
14. What challenges did you face in acquiring your housing unit?
- a. Financial constraints ( )   b. Delays in allocation ( )   c. Lack of documentation ( )   d. Others (specify) \_\_\_\_\_
15. In your opinion, is the infrastructure in the estate adequate (roads, drainage, electricity, water)?
- a. Yes ( )   b. No ( )   c. Somewhat adequate ( )
16. Do you think the housing strategy adopted has met the needs of the residents?
- a. Yes ( )   b. No ( )   c. Not sure ( )
17. What improvements would you suggest in future housing delivery projects?
- a. Better financing options ( )   b. Improved infrastructure ( )   c. Transparent allocation process ( )   d. Others (specify) \_\_\_\_\_
18. Have you experienced any issues with property management or maintenance services?
- a. Yes ( )   b. No ( )   c. Not applicable ( )
19. Do you believe the estate has contributed to reducing the housing deficit in Ilorin?
- a. Yes ( )   b. No ( )   c. Not sure ( )
20. Would you recommend this housing estate as a model for future residential developments?
- a. Yes ( )   b. No ( )   c. Not sure ( )