

Research Article

HOUSING DEVELOPMENT POLICY AND SOCIO-ECONOMIC DEVELOPMENT IN AKWA IBOM STATE

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ABSTRACT

Housing policy is the government acting in its full extent, including laws and measures, that in a direct or indirect way challenges the housing of the citizens - thus housing Development Policy and Socio-economic Development in Akwa Ibom State: 2012 - 2024 become a necessary topic for discussion. Moreover, it is worth pointing out that the need for a clean home is very much important as, it is the heart of an individual for their survival and physical health, as it happens to be the same community that these people stay in contributes to the economic enhancement of the state. In contrast, poverty in two countries, institutional impediments, limited mechanism of finance management and absence of political will on the part of the government for the implementation of the policy ideal in the country have distorted the achievement of Nigerian housing goals in Akwa Ibom State. The aim of the study was to determine the extent of the land acquisition inequality in Akwa-Ibom State due to income disparity. In the course of the study, Welfare State theory was supposedly used as the most relevant there theory. Descriptive research design was adopted while data was sourced from documented sources that is secondary sources such as textbooks, journals, newspapers, and internet. This was followed by the application of content analysis technique in analyzing the collected data. Besides the impact of rising income inequality, the other issues pertaining to the failure of the implementation of in particular housing policy in Akwa Ibom State include: the inhibiting factor of administrative past and ineffective finance strategy on low-income groups within the said sector and the issue of policy standards and directives. As a result, there were resort driven recommendations that suggested that the state government of Akwa

Ibom ought to bridge the income inequality gap and augment the low income accommodation in favor of low income group for the promotion of the socio-economic wellness of the state.

Keywords: Housing Policy, Socio-economic Development, Income Inequality, Finance System and Welfare State

Background to the Study

Definitely one of the top 3 must-have amenities is shelter, something that comes after nourishment and clothing in order to ensure physical survival of the human individual. This important aspect of housing has a great effect on the health, productivity, attitude, happiness and overall development of a society. According to Abraham (2019), it is not possible to do justice to any argument that seeks to study the well-being, progression, and progression of any population without a critical examination of housing.

Vancouver, British Columbia, Canada hosted the United Nations conference on human settlements (Habitat 1) in June 1996 and International year of Shelter for the Homeless in 1987 highlighted the significance of housing. Illustrating the need to construct adequate and cheap housing for all societies and all time. This sentiment is also shared by the official policy of the United Nations organization (UNO, 1996) which recognizes the necessity and importance of housing vis-à-vis the protection, overall welfare, and health of individuals.

While bridges are considered very important by the people, the excessive expenditures in their construction or even their mere existence as well as other infrastructural deficits which have not been addressed appropriately since independence, such as bad roads, brings us back to the issue of lack of planning on the side of governance: damned if you do, and damned if you do not build the bridges. Housing issues were highlighted in Akwa Ibom State since 1987 when Akwa Ibom was created (Celestine & Fidelis, 2016). The issue is not confined to the state alone; it is a nationwide problem. The National housing Policy had set out objectives which were to ease and enhance delivery of housing by all levels of government, improve capacity of housing institutions to effectively meet the needs, target house investments which are need shaking rather than want satisfying and engage more of the private sector in the delivery of housing services (Frank, Isangedighi and Ebong, 2025).

Notwithstanding many notable achievements in this regard by officials of Nigeria at both state and national levels, by the state's private sector operators, even non governmental agents viz civil society groups and academic institutions, as well as interested members of the public, the low supply and the high prices of decent housing in Nigeria, especially in Akwa Ibom State, still exists due to an accelerated rate of population growth in the area and unbearable economic conditions resulting in rural-urban migration. The inability of many to access housing facilities is also attributed to exorbitant prices of land, cost of building materials, challenges related to the registration of land and deeds, and income disparities amongst the masses in Akwa Ibom State. The foregoing considerations underpin the motivation behind this particular research, to examine the housing policies of the Government of Akwa Ibom State and how it helped to advance their economy during the period of 2012 till 2023.

Statement of the Problem

Housing has always been a core subject in the formulation of government policies at both levels which are the two, federal and state. This, as seen, has been portrayed in the several National Economic Plans from time to time in Kenya. This has not been helped by the rising number of people in the state, where the rate of growth is 3% per year. It follows that even if government has endeavored to allocate resources for housing provision through enactment of various statutes and policies, more often than not, such attempt has still been insufficient to meet the demand.

Ever since its establishment in 1987, Akwa Ibom State continues to grow marginally due to the steady rise in human population, however, without a causal lift in social amenities provisions namely houses. It was discovered that none of the rentals available in Akwa Ibom not which is called public and even in some extent private housing are less than 100% while those that are vacant are still new estates yet, they face many challenges, one of which is inability to secure adequate land caused by social stratification and red tape, high prices on land and other social and economic issues waves from the inception of this country to date. All this trouble will affect the housing estate entirely, notwithstanding with the consciousness put in place by all those in the housing sector that the housing need is under threat, such trend have given an aspect of people taking off in some area of our state.

Another constraining factor in the housing policy in Akwa Ibom State is the housing finance system. The low income earners are not well catered for due to the absence of appropriate forms of credit facilities for housing. This scenario is attributed to the present high levels of poverty that hinder saving and investment, low level of resource mobilization, under or non-payment of government salaries and the constraints of housing loan repayment terms. This is evident where a civil servant has worked for thirty-five (35) years just to retire with no house because of low salary, lack of effective stabilization policies, inefficient mortgage system etc. All these scenarios have made it quite difficult for the low-income population of Akwa Ibom State to access decent housing. Consequently, the analysis of government initiatives in housing policy of Akwa Ibom State is necessitated so as to create a conducive environment for assistance and further sustainable housing in the state.

Objectives of the Study

The main objective of this study is to examine the impact of housing development policy and socio-economic development in Akwa Ibom State between 2012 and 2023. Subsidiary objectives include:

- i. To find out whether there is a flow of land acquisition due to income inequality in Akwa Ibom State.
- ii. To examine the effect of institutional bottlenecks and housing finance system in Akwa Ibom State.

Conceptual Literature

Housing Policy

Housing Policies deals with a set of principles designed to configure actions or responses in specific built-up areas in order to provide dwelling to persons particularly lone individuals with appropriate shelter i.e. both, spatial and non-spatial: be it temporary accommodation such as organized buildings or residential buildings or public housing offered to the ministry clients who belong to age group, for instance children of certain age categories including toddlers and their families on Vacare. These policies are those, based on a number of specific conditions, implemented by the relevant authorities in the very sphere of housing, i.e., at the national, regional or local level. In legislation and practice, housing policy has been variously defined. This can be defined as the provision of housing resources with the intentional goal of modifying and moderating the housing market, which means it is an economic development policy. Any Faith in housing plan and its mix regarding sustainability, is unbelievable story only. As indicated by Ibimilua (2014) Atticism may be described in literary exploration as the effort towards realizing full rates of returns from resources which should suffice without engaging more in the waste of recovery and reuse of systems where people are walled off and housing delivered through social undertakings like lending, borrowing and refinancing, only to be regarded as activities for each household.

During the colonial period, the housing policy was readily agreed in the form of ‘allowance’ provided to the colony to enable it to provide housing for the indigenous staff of the multinational organizations and the administrative officials of the government. The housing policy of the 80s and 90s of the 20th century in Zimbabwe put more emphasis on building societies and mortgage and the like. In each of these, the rural areas were not given as much respect, leaving the quality issues present in such areas of the country not attended to at all whereas the quality of dwellings including the housing stock of urban areas was enhanced (Ibimilua and Ibitoye, 2015).

The 5-year period that covers 1979 to 1983 saw rapid enhancements in public housing. Actual building works of more of the ‘intended’ low-cost houses advanced with great enterprise while both State and Federal Governments set certain levels of their targets of the production of low-cost mass housing. The vision, the goal incentive at which this was done were also deeply ruffled with sharp corrupt practices as well as politicization of the scheme. The structures erected were also found to be very costly and therefore poor people’s housing needs were not served but a majority was constructed in the wrong locations at the time (Akeju, 2017).

The National Housing Policy of 2012

The National Housing Policy of 2012 was established in order to surpass the earlier Federal Housing Policies, especially those postulated in the 2006 edition. The primary objective of this new Policy is to initiate mass housing with a view to ensuring that all Nigerians, whether rich or poor, own houses. This means of enhancing the supply of houses in the country, targeted at the construction of a million houses in a year, which would add to the improvement of the state. The largest share of responsibility pertaining to the conception of growth in the housing sector, was given to the private sector and the government was looked

at largely as a desired regulator to provide sustainable conditions for the operations of the sector (FGN, 2012).

The Policy has also incorporated the advancement of social housing aimed at accommodating individuals with low income status via provision of cost ass friendly than luxury homes as well as availing money to individuals working within the informal sector, so as to have any Nigerian have access to some form of shelter. The Policy further included the task of fostering self employment via the construction of centers for skill acquisition in the various sub regions within the country. The Policy also accepted the necessity of infrastructure development, particularly in the remote areas analyzed, and it details Conservation, Protection and Urban renewal strategy with a system of establishing infrastructures applicable in the localities (Ataide, Ebong Ekom, 2025). It talks about disaster management as well, whereby even financial intermediaries will be absent, in the form of subcontractor contracts, and the category further refers to contractor financing, that's when contractors will function as developers and are expected to solicit funds, use them to build properties in conjunction with state/housing policies, and as overhead turn their concentration towards creation of jobs and incomes in the economy (Daniel and Hunt, 2014).

Economic Development

In the words of Udoh (2022), “for the most part, the word ‘development’ is usually invoked in an exclusive economic context. The reason being that the nature of economy in itself is a measure of the type of society. Additionally, it is expressed in the words of the author, “the society develops economically as the capabilities of coping with the environment of the people improve. Krueger (2016) does understood development as intended change and introduced by providing more modern or still-effective productive technologies that increase the labor, productivity, employment, income, and standard of living of the populace. Considering that, Udoh & Co. also noted in 2023 that economic development is an objective because it helps reduce rampant poverty in a state by assisting more people to gain employment, earn more income, improve the quality of goods and services, and use the most advanced means of production.

In development of economies, housing policies are indispensable. Hinging on one of the objectives of qualitative housing of any government, in the conquest of the coast of living standard of the people in Nigeria. “...Lip developers need to step up to the next level, especially by way of supporting housing the higher income earners, taking into consideration that the cost of living has skyrocketed and purchasing such units might be impossible in turn making unmarketable. (Udoh, et. al., 2023).

Housing Policy and Socio-economic Development in Akwa Ibom State

Housing, being a provider of shelter and improvement of the quality of life is generally connected to all the other areas of a society including its socio-economic aspects thus also contributing to the support of the income generating activities, the promotion of the productive sectors and the positioning of favorable conditions in support of the health, the environment and the education for the society. Housing is undeniably, one of the main

economic concerns of the present day. In general, assessing the total amount of growth and development including the quality of life that is provided to the population a nation is, it is housing that is viewed as the most important (Udoh and Essien, 2015).

The provision of sufficient, suitable habitable shelter is interdependent with sustainable development, creates job opportunities, drives growth of industries and enables small income groups into better prospects of their lives and ridding one of poverty. 'Housing for all' objective which is people oriented and insists on consistent effort to provide for the betterment in the life of citizens is being pursued by all governments. The absence of adequate housing is found to be one of the major agents of bolstering inequality, poverty, and stifling advancement of a majority of the at least a number of the government propelled welfare packages meant for adding value to the less salary earners welfare benefit (Udoh, 2016).

Housing remains pivotal in attracting thousands of farmers, agricultural workers, artisans, and other urban and rural populace to Akwa Ibom State to enable them live and work profitably. That is utilizing various components of buildings in the construction of housing leads to the fact that housing becomes a great provoker of industrialization of the country / the region. As a result, the investments made by the Akwa Ibom State government in the construction of houses is expected to have other many derivative benefits such as enhancing the growth of the state, enhancing the creation of jobs and so on. For Akwa Ibomians the way of eliminating poverty and enhancing the quality of life fundamentally is in the provision of affordable housing. Thus, in order to ensure that it upholds its set objective of producing adequate urban housing, the government of Akwa Ibom State has to revise the national budget.

Akwa Ibom State Government Intervention on Housing Policy

The Akwa Ibom State Administration has not yet developed its housing policy as a draft statement but rather it has adopted the National Housing Policy which all countries are obligated to use. It targets housing for all in acceptable dignity in okay surrounding and at cheaper cost. The housing policy is therefore guided by the National Policy and such, in the framework of these policies, the blueprint of the Policy for Use for Akwa Ibom State, Property and Investment Company (APICOL) and Akwa Savings and Loans Limited had been established to address the housing issues of the State.

Thus, the government engagement in the construction and establishment of these social structures should not be taken to mean that the government is entirely responding to the housing needs of the low income earners, because that is not the government's central function according to Barlow at al. (2002). Preparations have been made for the construction of 2000 housing units for the relocates at the improved area. Together with the aforementioned arrangement monitoring of building processes, completion and allocation of land, construction of a town etc. Likewise this undertaking involves completion of existing part of that how with construction of new improving old facilities and creates additional 3-story, 100 apartments' building. Lagos is the former Federal Capital of Nigeria hosting over

21 million permanent residents. These and other estimates may be taken as approximate because the methodology of their counting and averaging differed significantly. State Social Security in Akwa Ibom State has launched economic protection programs. Federal High Court, Abuja, of Nigeria: On March 15, 1991, Mr. FJ Owessar, Executive Chairman of Shelter Programmes, submitted evidence to the Court of Appeal of Nigeria on behalf of IBAD Ltd. Mr. Owessar and the cost consultant prepared a suitably annotated plan of the buildings which were exposed on the site of the business. Through these establishment, various administration in the Akwa Ibom state government have demonstrated commitment to solving housing problems in the state either as a state government or through partnership with the federal government and private sectors to provide decent and affordable houses under the housing programmes for the citizens in the state. He said that by 1996, complete houses, flats, bungalows, states houses, and renovations of blocks of flats and cottages also completed construction. In greater Melbourne there are nearly 80,000 low-rise houses, while high-rise apartments comprise another 80,000 housings. Jaffrey, Virginia Beach, Nicholasville, Manitowoc, Dover, Orange park all have low-rise houses in excess of 30,000.

Table showing Housing Schemes in Akwa Ibom State from 2012 - 2024

S/N	HOUSING PROJECTS / SPONSORS	DESCRIPTION	NO. OF UNITS	Years	LOCATION
1	Family Life Enhancement Initiative (FLEI) (AKSG)	2 bedroom bungalow (furnished)	24	2012 - 2015	Across the 3 Senatorial Districts
2	25 Anniversary Estate (AKSG)	3 bedroom detach bungalow	150	2014	Uyo
3	Family Empowerment and Youth Re-orientation Path-initiative (FEYREP) (AKSG)	2 bedroom bungalow (furnished)	31	2017-2023	All the 31 LGs in the State
4	Grace Estate (Fed. Govt.)	Deluxe apartments	236	2024	Ibion Ibom & Ikono
5	Arise Compassionate Homes (AKSG)	2 bedroom bungalow (furnished with sola power) Still ongoing	31	2024	All the 31 LGAs in the State

Source: Akwa Ibom Property and Investment Company (APICO) (2024), Ministry of Lands and Housing, Akwa Ibom State (2024) and FEYREP (2023).

The above table delineates the endeavours undertaken by the Akwa Ibom State administration to make sure the residents of the state have access to inexpensive housing further supporting the low-wage, poor, and otherwise vulnerable population. However, despite numerous intentions and expenditures, the challenges of housing insufficiency structure in the state constantly had been registered, due to non-existence of institutional framework for policy implementation of housing. Thus, the following key findings were summarized, – the lack of institutional frameworks in housing guarantees the failure of the policies, the failure to effectively use available funds decreases the number of housing projects initiated and completed, the deliberate emphatic and openly political targeting hinders the plans.

Theoretical Framework

The Welfare State Theory

The study is anchored on the theory of the welfare state. The concept of a Welfare State was first thought to appear in Germany, where German Chancellor Otto von Bismarck enforced laws to support government. This practice – meaning the obligation of a governmental body to redistribute wealth among society – has been named after the name of this national leader in the traditional philosophy of effective State activity. Germany's Unification in 1871 established the liberal monarchist political culture.

When explaining the meaning of a welfare state, we essentially portray a certain kind of state governance within the confines of the state social/institutional structure networks provided for the overall economic well-being of the population. Such development depends on principles of social justice, social opportunities, and active involvement of the population in the evaluation and satisfaction of basic needs of the most deprived groups a principle that is fundamental to social policy. A sociologist, T. H. Marshall (1950) Taught that the welfare state as far as modern state is concerned is a new kind of state where democracy and capitalism go hand in hand. This means they are more targeted towards provisions that protect against social security's such as healthcare, social insurance, inflation, job creation, and affordable and adequate housing, etc., rather than just focusing on the distribution of resources.

The term "welfare state" refers to a kind of ruling in which the central government takes main responsibility for helping and supporting the economic and social well-being of people. The common ground of safety net is the country, where the state or other institutional bodies take responsibility for protecting and advancing the economic and social well-being of the population. It is about possibilities first and foremost – opportunities without regard to the social background, a society in which one feels equal to others and shares the other's advantages and disadvantages. Under the course of welfare system, the government must provide certain services such as basic education, health and housing free or at low cost to its citizens. The effect of such social assistance schemes should make most services accessible at the point of need for all members in need. The most popular is the provision of free and compulsory education.

In this particular case, the theory of the welfare state and its critical arguments are relevant to the extent that the definition of a National Housing Policy by the Nigerian

government is an expression of social welfare aimed at countering the problems of housing inadequacy, poverty and joblessness present in every nook and cranny of the African nation as ligated in the theory. In the same scope with welfare theory, the National Housing Policy emphasizes the provision of adequate relative to society resources most especially affordable housing to the poor and less privileged within the state with a view to address housing problems and reduce poverty levels as well as enhance socio-economic conditions of the population. It is the policy of the government in the modern states, in which a lot of social work is conducted and have been developed by the government.

The aims of the welfare state are furthered across diverse fields in Akwa Ibom namely in shelter and related social welfare programs that in essence seek to redress the economic fortunes of the citizenry. Housing policies for example, aim to provide suitable and affordable accommodation to the poor people and the section of society, who are more at risk of having no adequate housing, to promote an idea of equity, public provision for those who cannot ensure their own progress for a good life, and to ameliorate the system. The focus of this housing policy is to ensure increased economic activity, which goes towards the development of the state's economy, if this scheme is designed and implemented well by government agencies and accounted for within the state population. It then emphasizes rather than point out the setbacks or workless zones why there is need for the theory to be applied to this particular issue.

Methodology

The research employed historical and descriptive design. The design dictates to collect such information from secondary sources like textbooks, journals, term papers, academic materials and most importantly the internet to the research topic. Data extracted and analyzed from documents incorporated in the research was done by content analysis this is known to be the method of research. These were structured in convergence with the research questions. The post analysis is solely based on researches or materials one can get from the library. It includes research reports, textbooks, journals and academic materials that are found to be relevant to the research study.

Discussion of Findings.

There have been multiple challenges as to why the people of Akwa Ibom State do not own land, and these challenges are particularly prevalent in the sub-class. The two main sub-classes referred to here are the upper and lower classes respectively. The research avers that land purchase is channeled by the social strata prevailing in the environment, i.e. the ability to buy land is largely reserved for the rich (web). Most times the haves would easily get land. However the have-not's; or the general public use less land and that only few do so without using any. It becomes immaterial whether land is valued comparably or what the inherited character of the economy's income per capita is, for people who are at the level of village within Akungba still see that they will never be able to have an acre to build on. Even any related risks associated with new buildings especially with the fresh labor bureaucrat workers. However, if anything is not erected because these are great buildings and these are very

expensive to make, then the issue becomes the rm of the ceilings which becomes an issue where the workers cannot afford to buy such great buildings.

To reinforce the above mentioned argument, it should be mentioned that the issue of land acquisitions is a very pointed one, even in developed countries, like Nigeria, e.g. and that it is actually one of the constraints to residing in their own country. (It is important to mention in this context that) improvement in the pay of civil servants will further reduce the gap between the wealthy and the poor and assist in extending mechanisms of support for the distressed especially when it comes to the challenge of land for dwelling. With direct reference to the focus of sub-objectives of the second aim of the thesis, it is a claim that the issue of thus seeking a land title deed from the State of Akwa Ibom is impossible. It is an argument that the resources of the Public service entity were priced in such a manner that they discouraged contributors of limiting economic capacity more especially low average earners. As such, there are these and other pointing out norms that render it feasible to build houses of prayer without permission in the city, without its boundaries.

More importantly, the study reveals that, the section of the given government vote, which is credit to the Ministry of Housing in the implementation of housing projects has exceedingly been low in Akwa Ibom State. In fact, it gets worse with the stringent rules on financial institutions where the residents have limited access to loans either for new constructions or even a tithes if most of the urban people opted for rental houses- this is due to the high interest rates charge. On this very issue, Abiodun (2015) argues that it is a black spot confined to professional practice not to have embryonic land registry in Nigeria. It will hence enable the government to select the best skills and methods available in other countries in order to help the poor in particular the low her income earners.

Summary and Conclusion

The goals of the Nigerian housing policy which is enshrined in the constitution of Akwa Ibom State in order to provide housing for all at a reasonable price has been almost entirely missed for most part. “Original Nigerian Housing Development Programs” of the various kinds focused almost exclusively on high-end housing and services with total neglect for the masses. This were so because about 80% is peasants who are unable to live on any of the said programmes, nor can copes with high cost of meager housing. It is also noted to be confronted by other challenges such as further and further increasing cost of construction and housing materials particularly building materials, homelessness, very deficient housing delivery systems, bureaucratic red-tapism in plan approval and issuance of Certificates of Occupancy, programme management as well as its revision.

With an inefficient housing finance system, the country lacks the necessary tools and resources, and owing to inadequate expertise on policy content, and the absence of experienced oncoming leadership, Nigeria faces an issue of lack of key policies on literally every subject. Thirdly, this problem continues to attract attention as housing demand increases with every passing day, providing more opportunities for policy formulation and implementation as more vibrant non-profit projects are initiated. Lastly, several housing

programs can be best implemented in Akwa Ibom State. Thus, when it comes to Akwa Ibom, a housing policy should respect the beneficiaries of the housing; the community of practice fundamentally pursues the cause of housing right and puts the efforts of the government to shame.

Recommendations

The primary goal of the housing policy is to manage the housing problems. Therefore, there is a need for effective management of the policy to achieve the set targets. When conclusions were made, recommendations were also made as the policy was re-designed based on the findings:

- i. Akwa Ibom State government should buy land, acquire sufficient land and offer it to low-income groups at a fair price. The government has to learn how to fill the income, opportunities, and the business ladder. Near-spacing of people means people will not need higher wages because the government will provide job opportunities and create handspacking business environment and circuits for growing such businesses. For such people, accessing houses is still a challenge due to lack of funds needed.
- ii. The government of Akwa Ibom State ought to erect measures aimed at abolishing delays and high cost involving acquisition of land title and building permits. Because residents who are poor value such delays also costs of getting such legal as well as building permits should be minimized to an extent those in the lowest income bracket are able to get them. On the other hand, there is a necessity in every state for an allocation for the existence of housing financial scheme for all classes of civil servants and low income persons who are not able to save money building up their own house.

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