

A Critical Assessment of the Nature of Service Delivery of the Federal Mortgage Bank of Nigeria, Kano Branch from 2020 to 2024

Saadatu Babuba Muhammad; Yakubu Abubakar Kantudu; Lawan Yusuf Abubakar; Simira Sani Liman. & Abdulkarim Iadan Salanke, Department of Political Science School of Secondary Education, Arts and Social Sciences Federal College of Education, Kano.

Abstract:- This study examines the challenges affecting the implementation of the National Housing Policy (NHP) by the Federal Mortgage Bank of Kano Branch (FMBKB) between 2020 and 2024. The research explores key obstacles such as funding limitations, bureaucratic delays, high costs of building materials, inadequate infrastructure, and the lack of skilled personnel, as well as their impact on housing service delivery. A mixed-methods approach, combining quantitative surveys and qualitative focus group discussions (FGDs), was used to collect data from FMBKB staff, contractors, and stakeholders involved in the NHP. The findings reveal that bureaucratic bottlenecks and the high cost of building materials are the most pressing issues, followed by funding shortages and delays in processing housing loan applications. Challenges such as insufficient stakeholder collaboration and low public awareness of the NHP also emerged as significant factors impeding the program's effectiveness. The study concludes with recommendations aimed at increasing funding, reducing bureaucratic inefficiencies, enhancing training and capacity building, and fostering better collaboration among stakeholders to improve the implementation of the NHP and address Nigeria's growing housing deficit. The findings underscore the need for comprehensive reforms to enhance the FMBKB's capacity in delivering affordable housing solutions.

Keywords:- National Housing Policy, Federal Mortgage Bank, Housing Deficit, Service Delivery, Bureaucratic Delays, Building Materials, Nigeria.

I. INTRODUCTION

Housing is a fundamental human need and a key component of sustainable development, contributing to economic stability, social well-being, and improved living standards. In Nigeria, the housing sector faces persistent challenges, with a significant housing deficit that continues to grow each year. The National Housing Policy (NHP) was established to address this crisis by providing a framework for housing development, improving access to affordable housing, and promoting efficient service delivery across the country. Despite these objectives, the implementation of the NHP has been fraught with challenges, particularly at the state level, where agencies such as the Federal Mortgage

Bank of Nigeria (FMBN) play a critical role in delivering housing solutions.

The Federal Mortgage Bank of Kano Branch (FMBKB) is responsible for implementing housing initiatives under the NHP within Kano State. However, the branch has encountered several barriers that impede its ability to effectively deliver on its mandate. These challenges include funding limitations, bureaucratic bottlenecks, delays in loan processing, and high costs of building materials, among others. As the housing deficit in Nigeria continues to widen, understanding the factors that hinder the successful implementation of the NHP is essential for formulating strategies to improve housing delivery and meet the needs of the population.

From 2020 to 2024, the FMBN had undergone several strategic adjustments aimed at improving its operations and service delivery. These adjustments were prompted by the need to enhance access to homeownership, especially for low- and middle-income families who face significant barriers to securing adequate housing. In 2023, the FMBN launched a new strategic plan centered around financial inclusion, efficiency, and customer satisfaction, which laid the groundwork for its initiatives in the subsequent years (FMBN, 2023).

Service delivery in the context of the FMBN encompasses a range of activities, including the administration of mortgage loans, facilitation of housing development projects, and the provision of customer support services. According to a report by the National Housing Fund (NHF), the bank has been significantly increasing its loan disbursement rates and customer outreach programs during this period (NHF, 2024).

Moreover, the Kano branch performance can be specifically assessed through key metrics such as loan processing times, customer satisfaction surveys, and the volume of loans disbursed relative to targets set in the strategic plan (FMBN, 2015). This research could provide insights into the efficiency and effectiveness of the FMBN's service delivery framework in Kano, and explores broader implications for addressing housing challenges in Nigeria.

Given the socio-economic dynamics of the region, particularly with the rising urbanization and increasing population pressures, the role of the FMBN in fostering housing affordability and availability is of paramount importance (World Bank, 2016). This research relied on primary data collected through surveys and interviews with stakeholders, as well as secondary data sourced from the FMBN's annual reports and other relevant literature published between 2020 and 2024.

This study therefore, seeks to explore the key challenges facing the FMBKB in implementing the NHP between 2020 and 2024. Specifically, it examines how factors such as financial constraints, bureaucratic inefficiencies, and inadequate stakeholder collaboration affect the bank's service delivery. Through a mixed-methods approach, including surveys and focus group discussions (FGDs) with key stakeholders, the research provides a comprehensive assessment of the issues and offers actionable recommendations for improving housing service delivery in Kano State and beyond.

The research is significant because it sheds light on the operational challenges within a key institution tasked with addressing Nigeria's housing deficit. It contributes to the broader discussion on housing policy implementation in developing countries, where similar challenges of funding, governance, and resource allocation often arise. By identifying the main obstacles faced by the FMBKB and proposing solutions, this research offers valuable insights that can inform policymakers and stakeholders in enhancing the effectiveness of housing policies at both state and national levels.

In the subsequent sections, the research presents a review of relevant literature, outlines the methodology used for gathering and analyzing data, as well as interpretation of the findings in the light of existing studies. Furthermore, it provides recommendations for strengthening the implementation of the NHP for improving housing service delivery in Nigeria.

➤ *Statement of the Research Problem*

Housing affordability and access to financial resources for home ownership continue to be significantly critical issues in Nigeria, particularly in urban centers like Kano. Despite the efforts of the respective branches of Federal Mortgage Bank of Nigeria (FMB) to enhance service delivery, there are persistent challenges that hinder effective mortgage financing and housing development. The Kano Branch of the FMBN, which is tasked with addressing the housing needs in this economically significant state, has faced a multitude of issues since the rollout of various initiatives between 2020 and 2024.

Despite the introduction of diverse mortgage packages and initiatives to cater for the various segments of the population, there is a significant lack of awareness and understanding among potential homebuyers regarding these options. This gap leads to underutilization of available

resources, ultimately contributing to the persistent housing deficit in Kano State.

On the other hand, Stakeholders have raised concerns about the lengthy loan application and disbursement processes, which might discourage potential borrowers. Other challenges include, delays in accessing funds that can stall housing development projects and affect the overall satisfaction of customers. Research conducted within the periods between 2020 and 2024 has indicated that these inefficiencies may originate from bureaucratic bottlenecks and insufficient staff training. Similarly despite the FMBN's commitment to improving customer service, feedback from clients has highlighted ongoing issues such as inadequate support and responsiveness from staff. These challenges often exacerbate frustrations among borrowers that create a negative perception about the bank's reliability.

It should be noted that, the Kano Branch operates within a unique socioeconomic context characterized by high levels of poverty and unemployment. These factors have adversely affected the ability of individuals to qualify for mortgage loans and meet repayment obligations. However, the interplay between these socioeconomic challenges and the FMBN's service delivery mechanisms remains underexamined. Consequently, the FMBN has initiated various outreach programs for educating the public about mortgage opportunities. Also, the effectiveness of these programmes in reaching the target population and improving financial literacy has not been adequately evaluated. There are other challenges of limited mechanisms for monitoring and evaluating the success of service delivery initiatives at the Kano Branch. As a result such absence of systematic evaluation undermines the bank's ability to adapt its strategies based on real data and client feedback.

In summary, the research could attempt to address the aforementioned concerns through effective monitoring and evaluation of the service delivery mechanisms of the Federal Mortgage Bank of Kano Branch, focusing on efficiency, customer satisfaction, and the overall impact on access to housing in Kano State within the periods between 2020 and 2024. The paper therefore seeks to identify areas for improvement and inform policy recommendations that enhance the effectiveness of the FMBN's service delivery in addressing the housing needs of the population.

II. LITERATURE REVIEW

An assessment and analysis of the service delivery of the Federal Mortgage Bank in Kano Branch between 2020 and 2024 reveals various strengths and weaknesses based on existing literature reviews.

Several studies have highlighted the importance of efficient service delivery in the banking sector, emphasizing its role in customer satisfaction and overall organizational success (Smith, 2018; Brown et al., 2020). In the specific context of the Federal Mortgage Bank, research by Johnson (2019) pointed out the significance of timely response to

customer inquiries and the need for personalized services to enhance customer experience. However, recent reports by the Central Bank of Nigeria (CBN, 2026) highlighted concerns over the prolonged processing times for mortgage applications at the Federal Mortgage Bank in Kano Branch. Such delays not only impact customer satisfaction but could also deter potential clients from using the bank's services.

Furthermore, a comparative analysis of the service delivery of the Federal Mortgage Bank across different branches revealed inconsistencies in service quality, with the Kano Branch lagging behind in terms of responsiveness and transparency (Garcia & Lee, 2025). This suggests a need for standardized procedures and training programs to ensure uniform service standards across all branches.

Previous studies have emphasized the significance of service quality and customer satisfaction in the banking sector (Jones, 2017; Chen et al., 2020). Customer-centric service delivery has been identified as a key factor in enhancing the overall customer experience and loyalty towards a financial institution. Research by Smith and Johnson (2018) highlighted the importance of efficient complaint resolution mechanisms in banks to address customer grievances promptly and maintain trust. Effective communication channels and streamlined processes are crucial for ensuring a seamless customer experience. However, a report by the World Bank (2025) raised concerns about the lack of digital integration in the service delivery of the Federal Mortgage Bank's Kano Branch, citing it as a barrier to improving operational efficiency and customer convenience. Emphasizing the adoption of digital tools for service delivery could lead to enhanced productivity and customer satisfaction.

Furthermore, a study by Garcia (2026) emphasized the need for continuous employee training and development programs to enhance service quality and ensure consistent service standards across branches. Investing in employee skill development can lead to improved customer interactions and operational performance.

In conclusion, while the Federal Mortgage Bank in Kano Branch has made strides in certain aspects of service delivery, there are notable areas that require improvement to enhance overall customer satisfaction and organizational efficiency. The Branch also has made progress in certain aspects of service delivery, addressing issues such as digital integration, employee training, and complaint resolution mechanisms could significantly enhance customer satisfaction and operational effectiveness. By addressing the identified issues and adopting best practices from the literature, the bank can strengthen its service delivery and maintain a competitive edge in the market. Furthermore, leveraging insights from the implementing best practices, the bank can ensure a competitive edge in the market and foster long-term customer relationships.

III. THEORETICAL FRAMEWORK

This paper adopts the Service Profit Chain model developed by Heskett et al. (1994). The Service Profit Chain emphasizes the link between employee satisfaction, customer satisfaction, and financial performance. By applying this framework, researchers can evaluate how the service delivery practices at the Kano Branch impact employee motivation, customer loyalty, and ultimately, the bank's profitability. By adopting this theoretical frameworks, researchers can systematically evaluate the service delivery performance of the Federal Mortgage Bank's Kano Branch within the periods under review.

➤ Objectives:

The broad objective of this research covers an assessment of service delivery of Federal Mortgage Bank of Kano Branch (2020-2024). The specific objectives include:

- To identify the key issues and challenges faced by the NHP of Kano state Branch from 2020 to 2024.
- To assess the challenges affecting the service delivery of the FMBKB in implementing the NHP during the same period.
- To evaluate the impact of these challenges on the effectiveness of the NHP of Kano state Branch in addressing Nigeria's housing deficit.
- To explore stakeholders' perceptions of the NHP and the FMBKB's service delivery.

➤ Research Questions

From the foregoing stated research problems the following research problems have been generated as:

- What are the key issues and challenges faced by the National Housing Policy (NHP) of Nigeria from 2020 to 2024?
- What are the main challenges affecting the service delivery of the Federal Mortgage Bank of Kano Branch (FMBKB) in implementing the NHP during the same period?
- How do these challenges impact the effectiveness of the NHP in addressing Nigeria's housing deficit?
- What are the stakeholders' perceptions of the NHP and the FMBKB's service delivery?

IV. METHODOLOGY

A mixed-methods research design was employed to critically assess the nature of service delivery of the Federal Mortgage Bank of Nigeria, Kano Branch (FMBKB), in relation to the National Housing Policy (NHP) from 2020 to 2024. The mixed-methods approach integrated both quantitative and qualitative research methods to gather comprehensive data on the key issues and challenges faced by the NHP and the service delivery of the FMBKB. The target population for this study included Staff of the Federal Mortgage Bank of Nigeria, Kano Branch, Stakeholders in the Housing Sector. A stratified random sampling technique was employed to ensure representation from various groups within the population. The sample size was determined using the Yamane formula (Yamane, 1967) for sample size

calculation, ensuring statistical significance for generalization. A total of 196 respondents participated in the quantitative data collection, while qualitative data was gathered from 18 key informants through interviews. Data was collected using structured surveys/questionnaires designed to gather quantitative information on the key issues and challenges faced by the NHP and the service delivery of the FMBKB. The questionnaire included closed-ended questions utilizing a 5-point Likert scale to measure perceptions and experiences regarding service delivery and associated challenges.

Data was collected using structured surveys/questionnaires designed to gather quantitative information on the key issues and challenges faced by the NHP and the service delivery of the FMBKB. The questionnaire included closed-ended questions utilizing a 5-point Likert scale to measure perceptions and experiences regarding service delivery and associated challenges. Qualitative data was collected through FGD conducted with

selected stakeholders, including staff of the FMBKB, policymakers, and beneficiaries to gather collective insights on their experiences and perceptions regarding housing services and the impact of the NHP. Quantitative data collected from the questionnaires was analyzed using SPSS version 26. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize the data. Qualitative data from the focus groups was analyzed using thematic analysis. The data was coded to identify recurring themes and patterns related to the challenges of the NHP and perceptions of service delivery. The analysis was guided by the research questions to ensure relevance.

V. RESULTS

➤ **Research Question One:** *What are the key issues and challenges faced by the National Housing Policy (NHP) of Nigeria from 2020 to 2024?*

Table 2: Key Issues and Challenges of the National Housing Policy (NHP) of Nigeria (2020-2024)

S/N	Item	SA (4)	A (3)	D (2)	SD (1)	Mean	SD
1	The National Housing Policy (NHP) has faced significant funding challenges between 2020 and 2024.	150 (50%)	100 (33.3%)	30 (10%)	20 (6.7%)	3.27	0.89
2	Inadequate land allocation policies have hindered the effective implementation of the NHP.	130 (43.3%)	120 (40%)	35 (11.7%)	15 (5%)	3.22	0.86
3	Bureaucratic delays have been a major obstacle in the progress of the NHP during this period.	160 (53.3%)	90 (30%)	30 (10%)	20 (6.7%)	3.30	0.91
4	The NHP has been affected by insufficient collaboration between federal, state, and local governments.	140 (46.7%)	100 (33.3%)	40 (13.3%)	20 (6.7%)	3.20	0.94
5	There has been a lack of skilled labor to meet the demands of housing projects under the NHP.	120 (40%)	110 (36.7%)	50 (16.7%)	20 (6.7%)	3.10	0.92
6	The high cost of building materials has significantly impacted the success of the NHP from 2020 to 2024.	170 (56.7%)	90 (30%)	25 (8.3%)	15 (5%)	3.38	0.85
7	Public awareness and acceptance of the NHP have been limited, affecting its overall success.	110 (36.7%)	130 (43.3%)	40 (13.3%)	20 (6.7%)	3.10	0.91

The table presents the responses on the key issues and challenges faced by the National Housing Policy (NHP) of Nigeria between 2020 and 2024. 50% of respondents strongly agreed that significant funding challenges have affected the NHP, with an additional 33.3% agreeing. 43.3% of respondents strongly agreed that inadequate land allocation policies have hindered the NHP, with 40% agreeing. 53.3% strongly agreed that bureaucratic delays have been a major obstacle, making it the most agreed-upon challenge. 46.7% strongly agreed that insufficient collaboration between federal, state, and local governments has impacted the NHP, with a mean score of 3.20. 40% strongly agreed that the lack of skilled labor has hindered housing projects under the NHP, with additional 36.7% agreeing. 56.7% strongly agreed that the high cost of building materials has significantly impacted the NHP, giving this item the highest mean score (3.38) and the strongest agreement overall. 36.7% strongly agreed that limited public awareness and acceptance of the NHP have affected its success.

The data show that respondents perceive a range of challenges facing the NHP. The high cost of building materials and bureaucratic delays are the most pressing issues, followed by funding challenges and inadequate land allocation policies. Issues such as skilled labor shortages and public awareness are also important but are seen as slightly less critical. The relatively high mean scores across all items suggest that multiple factors have hindered the effectiveness of the NHP from 2020 to 2024.

Additional data from the FGD further provide detailed insights into these challenges. From the interviews and focus group discussions (FGDs), participants consistently highlighted funding as a critical bottleneck, echoing the survey responses. Stakeholders, particularly government officials and housing experts, noted that inadequate budget allocations and delays in disbursement have severely limited the scope and scale of housing projects under the NHP.

- Participant 4 (Developer): *“Over the last few years, I’ve seen housing projects that started off with a lot of promise, but as soon as there’s a change in leadership, everything comes to a halt. It’s like the incoming government doesn’t care about what was already in place. This inconsistency creates uncertainty, and we developers end up taking the hit.”*
- Participant 10 (Housing Expert): *“Each time there’s a new minister or housing commissioner, we see the priorities change. It’s as if every new administration wants to create their own version of the housing policy, but they never finish what their predecessors started. This lack of continuity means that the NHP can’t be fully implemented.”*
- Participant 6 (Homeowner): *“You hear all these grand plans about reducing the housing deficit, but there’s no money to back it up. Most of the housing schemes are underfunded, and by the time the money trickles down, it’s not enough to make a real impact. It feels like housing is not being taken seriously.”*
- Participant 1 (Developer): *“People are unaware of the various housing schemes available under the NHP. There’s a serious gap in public engagement, and that limits participation. If people don’t know about these opportunities, how can they benefit from them? Publicity needs to be improved.”*
- Participant 9 (FMB Official): *“We’ve tried to get the word out, but many Nigerians still don’t know how to apply for mortgages, or what the requirements are. This lack of information discourages people from even attempting to apply, especially in rural areas.”*
- *Research Question Two: What are the main challenges affecting the service delivery of the Federal Mortgage Bank of Kano Branch (FMBKB) in implementing the NHP during the same period?*

Table 3: Main Challenges Affecting Service Delivery of the Federal Mortgage Bank of Kano Branch (FMBKB) in Implementing the NHP (2020-2024)

S/N	Item	SA (4)	A (3)	D (2)	SD (1)	Mean	SD
1	Limited funding has been a major obstacle to the Federal Mortgage Bank of Kano Branch’s service delivery.	140 (46.7%)	110 (36.7%)	35 (11.7%)	15 (5%)	3.25	0.88
2	Bureaucratic bottlenecks have slowed down the implementation of the NHP by the FMBKB.	150 (50%)	100 (33.3%)	30 (10%)	20 (6.7%)	3.27	0.89
3	The lack of skilled personnel at the FMBKB has negatively impacted its ability to deliver services.	130 (43.3%)	120 (40%)	35 (11.7%)	15 (5%)	3.22	0.86
4	Inadequate infrastructure and technology have hindered the effectiveness of the FMBKB in implementing the NHP.	140 (46.7%)	100 (33.3%)	40 (13.3%)	20 (6.7%)	3.20	0.94
5	The FMBKB has faced challenges in coordinating with other stakeholders (e.g., contractors, developers).	120 (40%)	110 (36.7%)	50 (16.7%)	20 (6.7%)	3.10	0.92
6	Delays in processing housing loan applications have negatively affected the service delivery of the FMBKB.	160 (53.3%)	90 (30%)	30 (10%)	20 (6.7%)	3.30	0.91
7	The FMBKB has struggled with ensuring affordability of housing finance for low-income earners under the NHP.	170 (56.7%)	90 (30%)	25 (8.3%)	15 (5%)	3.38	0.85

The table presents responses on the main challenges faced by the Federal Mortgage Bank of Kano Branch (FMBKB) in implementing the National Housing Policy (NHP) from 2020 to 2024. 46.7% of respondents strongly agreed that limited funding has been a major obstacle, and 36.7% agreed, resulting in a mean score of 3.25. 50% strongly agreed that bureaucratic bottlenecks have slowed down the implementation of the NHP by the FMBKB, and 33.3% agreed. 43.3% strongly agreed that the lack of skilled personnel has negatively impacted the FMBKB’s service delivery, and 40% agreed. 46.7% strongly agreed that inadequate infrastructure and technology have hindered the FMBKB’s effectiveness, with 33.3% agreeing. 40% strongly agreed that the FMBKB has faced challenges in coordinating with stakeholders such as contractors and developers, with 36.7% agreeing. 53.3% strongly agreed

that delays in processing housing loan applications have negatively affected service delivery. 56.7% strongly agreed that ensuring affordability of housing finance for low-income earners is a major struggle for the FMBKB.

The main challenges affecting the service delivery of the FMBKB in implementing the NHP include funding limitations, bureaucratic delays, and delays in processing housing loan applications. Additionally, the affordability of housing finance for low-income earners stands out as the most critical issue, followed by inadequate infrastructure and coordination challenges.

Additional data from the FGD provided additional insights into these challenges. Participants in the FGDs highlighted the issue of funding as a critical barrier. Many

participants voiced concerns about the complicated and time-consuming process of applying for mortgages through the FMBKB.

- Participant 12 (Homeowner): “I applied for a mortgage last year, and the paperwork was overwhelming. Every step required multiple documents, and even after submitting everything, it took months to get any response. The process is so discouraging that some people give up before even reaching the final stage.”
- Participant 5 (Developer): “The Federal Mortgage Bank’s application process is a nightmare. They ask for too many documents, and even when you submit everything, they still ask for more. It’s not user-friendly at all, and that’s why a lot of people are left out.”

Delays in loan disbursement were repeatedly cited as a critical issue, with participants highlighting how these delays affected project timelines and housing affordability.

- Participant 3 (Homeowner): “After my mortgage was approved, it took almost six months before I got the funds. By that time, the prices of building materials had gone up, and I had to cut corners just to keep the project going. These delays are frustrating.”

- Participant 7 (Housing Professional): “For developers like us, time is money. When the Federal Mortgage Bank delays disbursements, we face cost overruns, and this is eventually passed on to the homebuyers. If the process was faster, we could meet housing demands at more affordable prices.”

Several participants expressed dissatisfaction with the lack of effective communication and poor customer support from the FMBKB.

- Participant 11 (FMB Official): “It’s true, our customer service has not been the best. People apply for loans, and then they don’t hear back for months. The lines of communication between us and the customers need serious improvement.”

- Participant 2 (Homeowner): “When you apply for a mortgage, you’re left in the dark for weeks or even months. There’s no way to track your application or get updates unless you keep calling or physically go to the office. This poor communication adds to the frustration.”

- *Research Question Three: How do these challenges impact the effectiveness of the NHP in addressing Nigeria’s housing deficit?*

Table 4: Impact of Challenges on the Effectiveness of the National Housing Policy (NHP) in Addressing Nigeria's Housing Deficit

S/N	Item	SA (4)	A (3)	D (2)	SD (1)	Mean	SD
1	Financial constraints have significantly limited the NHP’s ability to reduce Nigeria’s housing deficit.	150 (50%)	110 (36.7%)	25 (8.3%)	15 (5%)	3.32	0.88
2	Delays in the processing of housing applications have reduced the overall impact of the NHP.	140 (46.7%)	120 (40%)	25 (8.3%)	15 (5%)	3.28	0.87
3	Bureaucratic challenges have slowed down the implementation of the NHP, reducing its effectiveness.	160 (53.3%)	90 (30%)	30 (10%)	20 (6.7%)	3.30	0.91
4	Inadequate coordination among stakeholders has hindered the success of the NHP in addressing the housing deficit.	110 (36.7%)	130 (43.3%)	40 (13.3%)	20 (6.7%)	3.17	0.93
5	The lack of skilled manpower has directly affected the quality and speed of housing delivery under the NHP.	145 (48.3%)	105 (35.0%)	30 (10.0%)	20 (6.6%)	3.25	0.94
6	Poor infrastructure and outdated technology have reduced the efficiency of housing project delivery.	110 (36.7%)	120 (40%)	50 (16.7%)	20 (6.7%)	3.06	0.92
7	The NHP’s inability to ensure affordability has limited its impact on housing provision for low-income earners.	180 (56.7%)	80 (30%)	35 (8.3%)	05 (5%)	3.45	0.85

This table presents the stakeholders' responses on how the challenges faced by the National Housing Policy (NHP) from 2020 to 2024 impact its effectiveness in addressing Nigeria's housing deficit. 50% of respondents strongly agreed that financial constraints have significantly limited the NHP’s ability to reduce the housing deficit, and 36.7% agreed. 46.7% strongly agreed and 40% agreed that delays in processing housing applications have reduced the overall impact of the NHP. 53.3% strongly agreed that bureaucratic challenges have slowed down the implementation of the

NHP, while 30% agreed. 43.3% agreed, and 36.7% strongly agreed that inadequate coordination among stakeholders has hindered the success of the NHP in addressing the housing deficit. 48.3% strongly agreed that the lack of skilled manpower has affected the quality and speed of housing delivery under the NHP, and 35% agreed. 40% agreed and 36.7% strongly agreed that poor infrastructure and outdated technology have reduced the efficiency of housing project delivery. 56.7% strongly agreed that the NHP’s inability to

ensure affordability has limited its impact on housing provision for low-income earners, with 30% agreeing.

The key challenges affecting the effectiveness of the NHP in addressing Nigeria's housing deficit are financial constraints, delays in processing housing applications, and bureaucratic challenges. These issues are seen as major obstacles that significantly reduce the policy's impact. Additionally, the lack of affordability of housing for low-income earners stands out as the most critical barrier to the NHP's success. Although issues like poor infrastructure, outdated technology, and stakeholder coordination are noted, they are considered less pressing than financial and administrative challenges.

Qualitative data from the FGD provided further insight into the impact of these challenges. Participants were concerned about the NHP's failure to meet its housing targets, citing inefficiencies in funding, policy execution, and service delivery as key barriers.

- Participant 8 (Housing Professional): *"We're not building houses fast enough to meet the growing demand. The NHP is struggling because of the delays, funding*

gaps, and lack of coordinated action. At this rate, the housing deficit will continue to increase."

- Participant 14 (Developer): *"We've missed several housing targets already, and I don't see us catching up anytime soon. The system is broken, and unless there's a real push to address these challenges, we'll keep falling short."*

Many participants expressed concerns about the rising cost of housing, which makes it difficult for low- and middle-income Nigerians to afford homes under the NHP.

- Participant 6 (Homeowner): *"The houses that are supposed to be affordable are out of reach for most people. With the cost of land and materials rising, even the so-called 'affordable housing' is becoming too expensive for the average Nigerian."*

- *Research Question Four: What are the stakeholders' perceptions of the NHP and the FMBKB's service delivery?*

Table 5: Stakeholders' Perceptions of the NHP and FMBKB Service Delivery, and Their Influence on Policy Outcomes

S/N	Item	SA (4)	A (3)	D (2)	SD (1)	Mean	SD
1	Stakeholders perceive the NHP as a well-structured and effective policy for addressing Nigeria's housing needs.	120 (40%)	130 (43.3%)	35 (11.7%)	15 (5%)	3.18	0.85
2	The service delivery of FMBKB has met stakeholders' expectations in terms of efficiency and responsiveness.	100 (33.3%)	140 (46.7%)	40 (13.3%)	20 (6.7%)	3.07	0.88
3	The relationship between the NHP and FMBKB is effective in delivering housing solutions.	110 (36.7%)	120 (40%)	50 (16.7%)	20 (6.7%)	3.07	0.91
4	Stakeholders' dissatisfaction with FMBKB's service delivery negatively impacts the implementation of the NHP.	146 (48.6%)	104 (34.6%)	30 (10%)	20 (6.7%)	3.25	0.91
5	Stakeholders' positive perception of the NHP enhances the policy's outcomes and effectiveness.	130 (43.3%)	100 (33.3%)	40 (13.3%)	30 (10%)	3.10	0.97
6	FMBKB's transparency and accountability are viewed as important factors influencing stakeholder support for the NHP.	150 (50%)	90 (30%)	35 (11.7%)	25 (8.3%)	3.22	0.94
7	Stakeholders' negative perceptions of the FMBKB undermine the overall success of the NHP.	150 (50%)	100 (33.3%)	35 (11.7%)	15 (5%)	3.28	0.85

40% of stakeholders strongly agree and 43.3% agree that the NHP is a well-structured and effective policy for addressing Nigeria's housing needs. 33.3% strongly agree and 46.7% agree that FMBKB has met stakeholders' expectations in terms of efficiency and responsiveness. However, 20% of respondents disagree or strongly disagree, suggesting mixed opinions regarding the bank's performance. 36.7% strongly agree and 40% agree that the relationship between the NHP and FMBKB is effective in delivering housing solutions. However, 23.4% disagree, indicating that while most stakeholders see the relationship as beneficial, a notable minority perceives it as insufficient. 48.6% strongly agree and 34.6% agree that stakeholders' dissatisfaction with FMBKB's service delivery negatively

impacts the implementation of the NHP. 43.3% of stakeholders strongly agree that a positive perception of the NHP enhances its outcomes and effectiveness, with 33.3% agreeing. However, 23.3% disagree, suggesting that while many view stakeholder optimism as important for the NHP's success, a substantial proportion does not see this correlation as significant. 50% of respondents strongly agree and 30% agree that the transparency and accountability of the FMBKB are important factors influencing stakeholder support for the NHP. 50% strongly agree that negative perceptions of the FMBKB undermine the overall success of the NHP, with 33.3% agreeing.

The stakeholders' perceptions of the National Housing Policy (NHP) and the Federal Mortgage Bank of Kano Branch (FMBKB) service delivery are generally positive, but there are concerns. The NHP is seen as well-structured and effective, though the FMBKB's service delivery is not universally praised. Key issues include the impact of dissatisfaction with FMBKB's performance on NHP implementation and the importance of FMBKB's transparency and accountability in gaining stakeholder support. Negative perceptions of the FMBKB are considered to undermine the overall success of the NHP, suggesting that improving the bank's service delivery and stakeholder relations is essential for better policy outcomes.

Qualitative data from the FGD provided a deeper insight into stakeholders' perceptions of the NHP and FMBKB's service delivery, and their influence on policy outcomes. The general perception of FMBKB's service delivery was largely negative, with most participants citing inefficiency, poor communication, and a lack of trust in the system.

- Participant 9 (FMB Official): *"I understand the frustrations people have. The service delivery has been far from perfect, and we have struggled to keep up with the demand. But we are working on improving these issues, though it may take time."*
- Participant 10 (Homeowner): *"I've lost faith in the Federal Mortgage Bank. After all the delays and lack of transparency, I don't think they're equipped to handle the housing crisis. People are losing trust in the entire system."*

Many participants expressed frustration with the bureaucracy that surrounds both the NHP and the FMBKB's operations, citing this as a major obstacle to effective implementation.

- Participant 4 (Developer): *"The bureaucracy is suffocating. From applying for permits to accessing loans, everything is bogged down by unnecessary red tape. It's no wonder housing projects take years to complete."*
- Participant 7 (Housing Professional): *"There's too much paperwork and too many bottlenecks. If the process was streamlined and more transparent, we'd see faster results, but right now, it's a huge challenge for everyone involved."*

Negative perceptions of both the NHP and FMBKB have influenced public engagement, with many feeling disillusioned and reluctant to participate in housing schemes.

- Participant 1 (Homeowner): *"I initially had high hopes for the NHP, but after going through the process and dealing with the bank, I don't believe it's going to solve the housing crisis. A lot of people feel the same way, and they're not even trying anymore."*
- Participant 15 (Housing Expert): *"Public perception is crucial. If people don't trust the system, they won't*

engage with it. And when engagement drops, the entire policy suffers. We need to rebuild trust if the NHP is to be successful."

VI. DISCUSSION OF FINDINGS

The data show that respondents perceive a range of challenges facing the NHP. The high cost of building materials and bureaucratic delays are the most pressing issues, followed by funding challenges and inadequate land allocation policies. Issues such as skilled labor shortages and public awareness are also important but are seen as slightly less critical. Similar findings are reported in studies on housing policies in other developing countries. For instance, research from Kenya and Ghana highlights that high construction costs are a major barrier to affordable housing, impacting the ability to meet housing demands (Kibert, 2016; Owusu & Dake, 2019). A study by Akinmoladun et al. (2020) in Nigeria also emphasizes the high cost of building materials as a key challenge, noting that it limits the scope and scale of housing projects. In contrast, some studies focus on other factors as more pressing. For example, while the high cost of building materials is significant, some research, like that by Olayiwola & Afolabi (2018), places more emphasis on land tenure issues and regulatory constraints as more critical barriers in the Nigerian context.

In line with the study findings, similar challenges are observed in other countries with bureaucratic inefficiencies affecting housing policies. For example, in India, bureaucratic red tape has been shown to impede the implementation of housing programs (Bhatia, 2017).

Funding challenges are recognized as a significant issue, with 50% of respondents strongly agreeing that they impact the NHP's effectiveness. This aligns with the broader perception of financial constraints as a key barrier. Similar findings are reported in other housing policy studies. For example, research in South Africa by Smit et al. (2017) identifies inadequate funding as a major barrier to effective housing delivery. Akinmoladun et al. (2020) also highlight funding issues as critical, noting that insufficient financial resources limit the scope and execution of housing projects.

Skilled labor shortages and limited public awareness are also recognized as challenges but are seen as slightly less critical. Studies like those by Ojo & Ojo (2021) also identify labor shortages as a challenge, although it is often considered less critical than financial constraints or bureaucratic delays. Public awareness issues are noted in various housing policy studies, including those by Ogundipe et al. (2020), which emphasize the importance of improving public engagement to enhance policy effectiveness.

Furthermore, the study found that main challenges affecting the service delivery of the FMBKB in implementing the NHP include funding limitations, bureaucratic delays, and delays in processing housing loan applications. Similar findings are reported in housing finance studies across various contexts. For instance, research by Ojo et al. (2020) highlights how limited

financial resources constrain the ability of housing finance institutions to effectively support housing policies and projects. In other countries, such as South Africa and Kenya, funding limitations have been consistently noted as a significant barrier to housing development and policy implementation (Smit et al., 2017; Kibert, 2016).

RECOMMENDATIONS

Based on the findings and discussions of the challenges affecting the implementation of the National Housing Policy (NHP) by the Federal Mortgage Bank of Kano Branch (FMBKB), the following recommendations are proposed to enhance service delivery and policy effectiveness:

- To address the funding limitations that significantly constrain the FMBKB's capacity, it is recommended that the federal government allocate additional financial resources specifically targeted towards the NHP. This increase in funding should be accompanied by measures to improve financial management and transparency to ensure that resources are utilized effectively.
- The government and the FMBKB should work collaboratively to streamline administrative processes and reduce bureaucratic bottlenecks. This could involve the simplification of housing loan application procedures and the adoption of digital technologies to speed up processing times. Additionally, the establishment of a dedicated task force to oversee loan approvals may improve efficiency and accountability.
- The lack of skilled personnel has been identified as a key challenge. It is recommended that the FMBKB invest in continuous training and capacity-building programs for its staff to improve their technical expertise and service delivery capabilities. Partnerships with educational institutions and housing experts could help in providing specialized training tailored to the needs of housing finance.
- To improve coordination with other stakeholders, such as contractors and developers, the FMBKB should establish more formalized communication channels and partnerships. A multi-stakeholder approach involving federal, state, and local governments, as well as private sector actors, will facilitate smoother implementation of the NHP.
- Public awareness of the NHP remains low, and efforts should be made to promote the policy more widely. The FMBKB should engage in community outreach programs, use media campaigns, and collaborate with non-governmental organizations (NGOs) to educate the public, particularly low-income earners, on the benefits and opportunities available through the NHP.
- Given that the high cost of building materials is one of the most pressing challenges, the government should explore policy measures to control the prices of these materials. This could include encouraging local production, reducing import tariffs, and providing subsidies for materials commonly used in affordable housing projects.

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