



(RESEARCH ARTICLE)



The role of government policies in promoting social housing: A comparative study between Nigeria and other developing nations

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World Journal of Advanced Research and Reviews, 2024, 23(03), 371–382

Publication history: Received on 23 July 2024; revised on 29 August 2024; accepted on 31 August 2024

Article DOI: <https://doi.org/10.30574/wjarr.2024.23.3.2699>

Abstract

This study delves into the pivotal role of government policies in advancing social housing in Nigeria and other developing nations, tackling the pressing issues of housing deficits, affordability, and sustainability. The research begins by exploring the conceptual foundations of social housing, underlining the crucial influence of government interventions in determining housing outcomes. A thorough review of existing literature and policy frameworks was undertaken, with a particular focus on how government policies impact social housing, the challenges and barriers to their effective implementation, and the contribution of international organizations and technology to the enhancement of social housing initiatives.

The findings reveal that, although government policies are essential in addressing the growing housing needs, their effectiveness is frequently hindered by socio-economic challenges, institutional inefficiencies, and insufficient infrastructure. The study underscores the potential of technological innovations and international collaborations in surmounting these obstacles. Specifically, the integration of smart technologies and renewable energy solutions emerges as a promising path toward achieving sustainable housing development. However, the realization of these innovative approaches hinges on the establishment of strong institutional frameworks, sufficient funding, and comprehensive policy support.

In conclusion, the study advocates for the prioritization of long-term, flexible social housing policies in developing nations that incorporate technological advancements and align with international best practices. To enhance the effectiveness of these policies, it is recommended that institutional capacities be strengthened, international partnerships be expanded, and ongoing research and innovation in the housing sector be actively promoted. This research contributes significantly to the ongoing discourse on social housing, offering vital insights for policymakers, practitioners, and scholars who are engaged in addressing the urgent housing challenges facing developing nations today.

Keywords: Social Housing; Government Policies; Developing Nations; Technological Innovation; Sustainability; International Partnerships

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1. Introduction

Social housing remains a critical component in the broader spectrum of public policy, particularly in developing nations where the disparity between housing demand and supply is pronounced. Government policies play an instrumental role in shaping the availability, affordability, and quality of housing, directly impacting the well-being of citizens. In the context of Nigeria and other developing nations, these policies are pivotal in addressing housing deficits that have persisted for decades (Uzundu & Lele, 2024a). The interaction between government interventions and the housing sector presents a complex dynamic, wherein the effectiveness of policies is often influenced by economic, social, and political factors.

The historical backdrop of social housing in developing countries reveals a trajectory marked by fluctuating government involvement, from periods of significant investment to phases of neglect. This inconsistency has often resulted in suboptimal housing conditions for the lower-income population, exacerbating issues related to urban poverty and inequality (Jaiyeoba & Asojo, 2020). In Nigeria, the challenge is particularly acute, with urbanization rates outpacing the development of affordable housing, leading to a proliferation of informal settlements (Oyesomo, Seun & Bolayemi, 2023). The Lagos State Government's Rent-to-Own scheme, for instance, highlights the affordability challenges faced by many low- to middle-income earners, who are often unable to meet the high initial costs and subsequent monthly repayments (Oyesomo, Seun & Bolayemi, 2023).

Comparative studies across other developing nations provide valuable insights into the varied approaches governments have taken to address social housing needs. For instance, the social housing framework in South Africa, which has evolved significantly since the end of apartheid, offers a model of how targeted government policies can drive positive outcomes in housing accessibility (Madisha & Khumalo, 2024). Similarly, Brazil's Minha Casa, Minha Vida program has been instrumental in providing affordable housing to millions, though it has also faced criticisms related to the quality and location of housing units (Acolin et al., 2019). These case studies underscore the importance of a holistic policy approach that not only addresses the financial aspects of housing provision but also considers the socio-cultural and environmental factors that influence the success of such initiatives.

In Nigeria, the role of government in social housing has been shaped by a series of policy frameworks that have sought to address the growing demand for affordable housing. However, the implementation of these policies has often been hampered by bureaucratic inefficiencies, corruption, and a lack of continuity between successive governments (Yakubu and Abdul-Razak, 2020). This has led to a situation where, despite the existence of well-intentioned policies, the actual impact on housing delivery has been limited. The Nigerian government's National Housing Policy, for instance, has undergone several revisions, yet the housing deficit continues to grow, highlighting the need for more effective implementation strategies (Ebekozi et al., 2019).

One of the critical challenges in the implementation of social housing policies in Nigeria is the financing mechanism. Government initiatives often rely on public-private partnerships (PPPs) to fund housing projects. However, these partnerships have not always yielded the desired results due to the differing objectives of the government and private sector partners (Sururi, 2023). While the government seeks to maximize social welfare by providing affordable housing, private developers are often driven by profit motives, which can lead to compromises in the quality and affordability of housing units (Rietdijk, 2023).

Furthermore, the regulatory environment in Nigeria has not been conducive to the development of a robust social housing sector. Issues such as land acquisition, tenure security, and building regulations have posed significant barriers to the effective delivery of social housing (Uzundu & Lele, 2024b). The bureaucratic obstacles in securing land titles and building permits frequently cause delays in housing projects, driving up costs and restricting affordable housing access for low-income populations. This regulatory bottleneck is a widespread issue in many developing nations, not just Nigeria, where weak institutional frameworks impede the effective implementation of social housing policies (Uzundu & Lele, 2024).

The intersection of technology and social housing presents an emerging area of interest, particularly in the context of developing nations. Technological innovations have the potential to transform the social housing sector by improving the efficiency and sustainability of housing projects (Marshall, 2023). For example, the use of prefabricated construction techniques and smart home technologies can reduce construction costs and improve the quality of housing. However, the adoption of such technologies in Nigeria has been slow, largely due to the high initial investment required and the lack of skilled labor (Nguyen and Levasseur, 2023).

The involvement of international organizations and donors in the social housing sector has also been a significant factor in shaping housing policies in developing nations. Organizations such as the World Bank and UN-Habitat have provided financial and technical assistance to support housing initiatives, often advocating for policy reforms to create a more enabling environment for social housing (Buckley & Kalarickal, 2006). In Nigeria, these international partnerships have been instrumental in driving policy changes, although the sustainability of such initiatives remains a concern (Ugwu et al., 2024).

In conclusion, this study aims to explore the role of government policies in promoting social housing in Nigeria and other developing nations. By comparing the Nigerian experience with that of other countries, the study seeks to identify the key factors that influence the success of social housing policies. The objective is to provide a comprehensive analysis that highlights both the challenges and opportunities in this sector, with a focus on policy implementation, financing mechanisms, and the role of technology and international partnerships. The scope of the study encompasses a detailed examination of case studies from selected developing nations, providing a basis for recommendations on how Nigeria can improve its social housing policies to better meet the needs of its growing urban population.

2. Conceptual Foundations of Social Housing

The conceptual foundations of social housing are deeply rooted in the understanding of housing as a fundamental human right, essential for ensuring social equity and economic stability. Social housing, particularly in developing nations, serves as a critical intervention aimed at addressing the widespread housing shortages and improving the living conditions of marginalized populations. The framework for social housing is built upon the notion that government policies must not only provide affordable housing but also ensure that such housing is accessible, sustainable, and conducive to community development (Joseph & Uzundu, 2024).

The development of social housing in many parts of the world, including Nigeria, has been guided by a people-centered approach, which emphasizes the involvement of local communities in the planning and implementation processes. Jaiyeoba and Asojo (2020) propose a social totality approach to low-income housing, which integrates community participation and town-gown collaboration. This approach acknowledges the challenges public authorities face in addressing the housing needs of the lowest income groups and proposes that a collaborative effort among multiple stakeholders can improve the effectiveness of social housing initiatives. This framework emphasizes the significance of understanding local contexts and utilizing indigenous knowledge in the design and implementation of housing solutions (Joseph & Uzundu, 2024).

Institutions play a pivotal role in the provision and success of social housing programs. Scheba and Turok (2023) highlight the significance of both formal and informal institutions in shaping the implementation and impacts of social housing projects, particularly in emerging economies. Their research, focusing on South Africa, demonstrates that institutional frameworks are crucial in determining the accessibility and sustainability of social housing. The effectiveness of these institutions often depends on their ability to adapt to the local socio-economic environment and address the unique challenges faced by low-income populations.

In the context of high-density urban environments, the concept of liveability has gained prominence in the discourse on social housing. Kraatz et al. (2020) discuss the development of a liveability framework for medium to high-density social and affordable housing, emphasizing the need for housing solutions that are not only affordable but also enhance the quality of life for residents. This includes considerations of accessibility, community amenities, and the overall urban environment. Incorporating liveability into social housing policies ensures that housing developments positively impact the broader urban environment, promoting social cohesion and enhancing public health outcomes (Joseph & Uzundu, 2024).

The creation of value in social housing projects is another critical aspect of the conceptual framework. Suárez, Gosselin, and Lehoux (2023) analyze value creation in social housing construction in remote communities, using Nunavik, Canada, as a case study. Their findings suggest that local job creation and the strategic selection of building sites are key factors that contribute to the success of social housing projects. This perspective aligns with the broader view that social housing should not only provide shelter but also generate economic opportunities for local populations, thereby contributing to poverty alleviation and regional development.

Housing policies also have a significant impact on the spatial distribution of different income groups within urban areas, often leading to issues such as housing segregation. Wiranegara et al. (2021) examine the effects of housing policies on housing segregation in Indonesia, highlighting how policies that dictate the spatial location of housing for different income groups can lead to segregation and hinder the creation of harmonious communities. This observation is

particularly relevant in the Nigerian context, where rapid urbanization has led to the proliferation of informal settlements and exacerbated social inequalities. Addressing these issues requires a more integrated approach to housing policy that considers the broader social and spatial implications of housing developments.

The financial viability of social housing projects is another critical component of the conceptual framework. Ademiluyi and Raji (2008) emphasize the importance of dynamic financial modeling and feasibility studies in shaping effective housing policies. These tools enable policymakers to assess the financial sustainability of housing projects, guide investment decisions, and ensure that projects meet the needs of the target populations. In developing nations like Nigeria, where resources are often limited, such financial planning is essential for the successful implementation of social housing programs.

Finally, the development of environmental justice indicators, as discussed by Browne, Gunn and Davern (2022), provides a framework for assessing the environmental impact of social housing projects. This approach ensures that housing policies do not only address the immediate needs of the population but also contribute to long-term environmental sustainability. By incorporating environmental justice into the conceptual framework of social housing, policymakers can ensure that housing developments are both socially equitable and environmentally responsible.

The conceptual foundations of social housing, therefore, encompass a broad range of considerations, from community participation and institutional frameworks to financial sustainability and environmental justice. These elements are crucial in ensuring that social housing policies are effective, sustainable, and capable of meeting the diverse needs of populations in developing nations.

2.1. Government Policies and Social Housing: An Overview

Government policies play a critical role in the development and implementation of social housing schemes, particularly in developing nations where housing deficits are prevalent. In Nigeria, the history of social housing policies reflects a series of efforts by the government to provide housing for specific groups, including expatriates, senior civil servants, and indigenous staff within sectors such as the railways, marine, police, and armed forces (Olotuah & Bobadaye, 2009). These early initiatives were aimed at meeting the housing needs of a select few, with programs that included rent subsidies and housing loans. However, the broader population, particularly low- to middle-income earners, continued to face significant challenges in accessing affordable housing.

The Lagos State government's Rent-to-Own scheme is one of the more recent attempts to address the affordability crisis in urban housing. Despite its intentions, the scheme has been criticized for its high costs, making it inaccessible to many of the very individuals it was designed to help (Oyesomo, Seun & Bolayemi, 2023). The price points for 2-bedroom and 3-bedroom flats, which range from N20,000,000 to N25,000,000, are prohibitively expensive for most low-income earners, highlighting a persistent gap between policy objectives and practical outcomes.

Comparative studies between Europe and Africa reveal both similarities and differences in the challenges faced by social housing schemes across these continents. Aduwo, Ejale and Ibem (2022) argue that while Europe grapples with social problems related to housing, Africa's issues are more deeply rooted in socio-economic factors. This distinction underscores the importance of context-specific policies that address the unique challenges of each region. In Nigeria, for instance, policies must contend with rapid urbanization, economic instability, and the legacy of inadequate housing infrastructure.

The role of government agencies in housing delivery has also come under scrutiny. The Federal Housing Authority and the Federal Mortgage Bank of Nigeria, which are tasked with implementing the National Housing Policy, have faced numerous challenges. High costs of land and building materials, an underdeveloped mortgage finance system, and cumbersome building plan approvals have all contributed to the slow pace of housing delivery (Oyewobi et al., 2022). These obstacles have hindered the effectiveness of government policies, leaving a significant portion of the population without adequate housing.

Sustainable affordable housing strategies have been proposed as a solution to the challenges faced by low-income earners in Nigeria. Sunday, Lim and Mazlan (2021) emphasize the need for a multi-faceted approach that incorporates social, economic, environmental, institutional, and technological components. Such strategies are essential for creating housing solutions that are not only affordable but also sustainable in the long term. The integration of these components into government policies could help address the current housing crisis by providing more holistic and effective solutions.

The enforcement of Economic, Social, and Cultural (ECOSOC) rights in Nigeria, including the right to housing, is another area where government policies need to be strengthened. Obi (2023) argues for constitutional amendments to ensure government accountability and good governance through budgetary allocations for essential services, including housing. By embedding the right to housing within the legal framework, Nigeria could create a more robust system for ensuring that all citizens have access to adequate housing.

2.2. Challenges and Barriers to Effective Social Housing Policies

The implementation of social housing policies in Nigeria and other developing nations faces a multitude of challenges and barriers that hinder their effectiveness. These obstacles are deeply rooted in socio-economic, institutional, and infrastructural factors, which collectively contribute to the persistent housing deficits and inadequate living conditions for a significant portion of the population.

One of the most significant challenges in the realm of social housing is the lack of sustainable affordable housing strategies that adequately address the needs of low-income earners. Despite various governmental efforts, the housing solutions provided often fall short due to the high costs of construction and limited access to affordable financing options. Sunday, Lim and Mazlan (2021) emphasize the importance of integrating social, economic, environmental, institutional, and technological components into housing strategies to create more sustainable solutions. Without such comprehensive approaches, policies are unlikely to meet the growing demand for affordable housing.

Another critical barrier is the socio-economic challenges that are prevalent in many African nations, including Nigeria. Aduwo, Ejale and Ibem (2022) highlight that, unlike in Europe, where social housing issues are often related to social problems such as segregation and public perception, African nations face more severe socio-economic hurdles. These include limited funding, poor policy implementation, and a lack of political will to prioritize social housing. These factors not only delay the execution of housing projects but also compromise the quality and accessibility of the housing provided.

Institutional weaknesses further exacerbate the challenges facing social housing policies. In many developing countries, the institutions responsible for housing delivery are plagued by inefficiencies, corruption, and a lack of capacity. Oluleye et al. (2021) identify the absence of robust institutional frameworks as a major impediment to the delivery of sustainable housing. The lack of enforcement of sustainability practices and the inadequate availability of data on sustainable building technologies are significant barriers that prevent the effective implementation of housing policies. These institutional challenges are compounded by the fragmented nature of governance in many developing nations, where overlapping responsibilities and lack of coordination between government agencies lead to delays and increased costs in housing delivery.

The financial constraints associated with social housing projects also pose a substantial barrier. Unegbu et al. (2024) discuss the inadequate funding and weak institutional capacity as critical obstacles to sustainable urban planning and development in Nigeria. The reliance on traditional funding mechanisms, which are often insufficient, limits the scope and scale of social housing projects. Additionally, the underdeveloped mortgage finance systems in many developing countries make it difficult for low-income households to access affordable housing loans, further limiting the effectiveness of social housing policies.

Infrastructural challenges also play a significant role in undermining social housing efforts. The lack of adequate infrastructure, such as energy supply, transportation networks, and water and sanitation services, makes it difficult to develop sustainable housing solutions. Davies et al. (2019) note that poor infrastructure is a significant barrier to achieving the Sustainable Development Goals (SDGs) in developing nations like Nigeria. The absence of reliable infrastructure not only increases the costs of housing projects but also makes them less attractive to potential investors, thereby limiting the resources available for social housing initiatives.

Moreover, the rapid pace of urbanization and population growth in many developing nations adds another layer of complexity to social housing policies. Enwin and Ikiriko (2024) emphasize the need for resilient and regenerative housing solutions that can adapt to the changing demographics and urban landscapes. However, the lack of forward-thinking policies and planning in response to these trends has led to the proliferation of informal settlements and slums, where living conditions are often dire.

2.3. Impact of Government Policies on Social Housing Outcomes

The impact of government policies on social housing outcomes is a critical area of study, especially in developing nations where housing deficits are prevalent, and the quality of life is closely tied to housing availability. The effectiveness of these policies can significantly influence economic growth, social cohesion, and the overall well-being of citizens.

Government policies on affordable housing have profound implications on various socio-economic aspects. Ibem (2011) discusses how affordable housing policies contribute to economic growth, job creation, household stability, and community cohesion. These policies can also positively affect health outcomes and educational attainment by providing a stable living environment for families. In this context, the role of government extends beyond mere housing provision to shaping the broader social and economic landscape.

In Saudi Arabia, for example, government policies have shifted from a welfare-oriented approach to a more neoliberal vision, as part of the Saudi Vision 2030 (Al Mulhim, Swapan & Khan, 2022). This transition reflects a broader trend in developing nations where social housing policies are increasingly influenced by market-driven principles. While this shift has led to an increase in housing availability, it has also raised concerns about accessibility and affordability for low-income groups. The Saudi case illustrates how changes in policy direction can have both positive and negative impacts on social housing outcomes, depending on the specific socio-economic context.

The effectiveness of social housing policies is also heavily influenced by institutional frameworks. In South Africa, the early post-apartheid era saw the introduction of third-sector social housing, which aimed to address the housing needs of marginalized communities. However, as Scheba and Turok (2023) highlight, the success of these initiatives was hampered by weak governance structures and limited government capacity. The South African experience underscores the importance of strong institutional support in ensuring that social housing policies achieve their intended outcomes.

In China, government policies promoting green housing (GH) have shown how targeted interventions can drive specific outcomes in the housing sector. Cao, Zhao and Xing (2022) explore how subsidy policies, preferential policies for green housing, and restrictions on ordinary housing have successfully promoted the diffusion of GH. These policies not only encourage sustainable housing practices but also impact pricing, demand, and the profitability of real estate enterprises. The Chinese experience demonstrates that government policies can effectively shape market behavior and promote sustainability in housing.

Conversely, the privatization of public housing in Western European countries has had mixed outcomes, particularly concerning social equity. Costarelli (2023) examines how privatization policies have led to socio-spatial segregation among lower-income groups and immigrants, particularly in Milan. This case study highlights the risks associated with transferring public assets to private entities without adequate safeguards to protect vulnerable populations. The European experience provides a cautionary tale for developing nations considering similar approaches to address housing deficits.

Good governance is another critical factor that determines the success of social housing policies. Grindle (2007) highlights the critical role of transparency mechanisms, citizen participation, and the rule of law in enhancing government performance. These elements of good governance are essential for ensuring that social housing policies are implemented effectively and equitably. In many developing nations, the lack of these governance practices leads to corruption, inefficiency, and ultimately, the failure of housing programs to meet their objectives.

2.4. The Role of International Organizations and Partnerships

International organizations and partnerships play a pivotal role in advancing social housing initiatives, particularly in developing nations where resource constraints and governance challenges often hinder effective housing delivery. These entities bring together global expertise, financial resources, and strategic frameworks that significantly enhance the capacity of national governments to implement and sustain social housing programs.

The involvement of international organizations in social housing is often linked to broader goals such as the Sustainable Development Goals (SDGs). Ahmed and Karim (2022) emphasize that partnerships facilitated by international organizations expedite the development process and are crucial for implementing global agendas like the SDGs in countries like Bangladesh. By fostering collaboration across borders, these organizations help align local housing policies with international best practices, ensuring that social housing initiatives are both effective and sustainable.

One of the key contributions of international organizations is their ability to facilitate equitable and just relocation efforts in the context of social housing. Nagle Alverio et al. (2021) highlight how international entities set agendas, advocate for vulnerable populations, and fund initiatives that ensure fair outcomes in planned relocations. This role is particularly important in developing nations where rapid urbanization and environmental challenges necessitate the relocation of communities. International support helps mitigate the social and economic disruptions that such relocations often entail.

In the area of governance, international partnerships have played a crucial role in advancing sustainable social housing practices. Winston (2022) highlights how these collaborations emphasize the integration of sustainability, justice, and economic affordability into social housing initiatives. By promoting policies that focus on the needs of socially disadvantaged groups, international organizations help ensure that housing projects are both affordable and supportive of long-term social equity and environmental sustainability.

The rise of global public-private partnerships (PPPs) is another area where international organizations have exerted significant influence. Hickmann (2019) notes that these organizations have been central to the growth of PPPs, which bring together governmental bodies, civil society groups, and private sector entities in collaborative efforts. Such partnerships are particularly effective in mobilizing the financial and technical resources needed to scale social housing projects, making them a viable solution in contexts where public funding alone is insufficient.

2.5. Technology and Innovation in Social Housing

Technology and innovation are increasingly recognized as vital components in addressing the complex challenges associated with social housing, particularly in developing nations. The integration of new technologies and innovative practices not only enhances the efficiency of housing delivery but also contributes to the sustainability and livability of social housing projects.

One of the key areas where technology is making a significant impact is in the creation of sustainable social housing systems. Zhang (2024) discusses how socio-technical changes and digital innovations are instrumental in developing affordable and sustainable housing solutions in nations like Nigeria. By leveraging modern technology, these housing systems can support economic development and social stability, ensuring that the growing demand for affordable housing is met in a way that is both efficient and environmentally responsible.

In the context of supported housing, particularly for older tenants, the role of technology cannot be overstated. Serpa et al. (2023) highlight the benefits of 'low-level' assistive technologies in improving the quality of life for residents. These technologies facilitate independence and wellbeing, enabling residents to manage their care more effectively. However, the adoption of these technologies also brings challenges, such as varying levels of capability, motivation, and resistance among residents, which need to be carefully managed to maximize the benefits of technological interventions in social housing.

Moreover, technology parks in developing countries, such as Pardis Technology Park, are vital in promoting innovation and advancing socio-economic development. Schuler, Jackson and Tarique (2011) highlight that these innovation hubs act as incubators for talent and ideas, facilitating the creation of new technologies applicable across various sectors, including social housing. These parks provide the necessary infrastructure and support to develop innovative solutions tailored to the unique challenges faced by developing nations.

The role of science, technology, and innovation (STI) in sustainable development is also critical. Maiwada and Jamoh (2022) emphasize the importance of technology transfer offices and the commercialization of innovations as key drivers of sustainability in social housing. These innovations may encompass new building materials, energy-efficient designs, and smart technologies that improve the sustainability and affordability of housing projects. By promoting scientific and technical literacy, developing nations can more effectively utilize these innovations to enhance their social housing outcomes (Joseph & Uzundu, 2024).

Jugaad innovation, a concept that focuses on frugal and flexible solutions, is another approach that holds promise for social housing in developing countries. Cowley and Atkinson (2019) explore how this type of innovation, particularly when applied to Education Technology (EdTech), can address the 'learning crisis' in developing countries. The principles of Jugaad innovation can similarly be applied to social housing, where cost-effective and adaptable solutions are needed to overcome the financial and logistical constraints that often hamper housing projects.

The collaboration between different sectors, including healthcare, industry, academia, and government, is essential in driving innovation in social housing. James and Davies (2023) discuss the importance of developing a national research and evidence base to support innovation strategies, particularly in the context of the Welsh Government's health and wellbeing initiatives. Such collaborations can lead to the development, sharing, and adoption of innovative practices that significantly enhance the impact and value of social housing projects.

2.6. Future Trends and Research Directions

The future of social housing, particularly in developing nations, is poised to be shaped by several emerging trends and research directions. As these nations continue to grapple with urbanization, economic challenges, and sustainability concerns, the evolution of social housing policies and practices will likely focus on innovative approaches that address these multifaceted issues.

One significant trend in social housing research is the growing emphasis on affordability and accessibility. As urban populations increase, the demand for affordable housing solutions becomes more pressing. Galster and Lee (2020) highlight that future research must delve deeper into the causes and effects of housing affordability crises, particularly in non-Western contexts. This includes examining the role of government policies, market dynamics, and socio-economic factors that influence housing availability and pricing in developing nations. Additionally, there is a need for comparative studies that explore how different policy frameworks impact housing affordability across various cultural and economic settings.

Another emerging trend is the integration of smart technologies into social housing. Uzundu and Lele (2024) discuss the potential of smart grids and renewable energy sources to revolutionize the housing sector. The integration of these technologies can lead to more sustainable and energy-efficient housing solutions, which are crucial in the context of global climate goals. Future research should explore how these technologies can be scaled and adapted to the unique needs of developing nations, where infrastructure and financial constraints often pose significant challenges. This includes investigating the economic impacts of integrating smart technologies into social housing and developing policy frameworks that support their widespread adoption.

Islamic social finance (ISF) is another area gaining traction in social housing research, particularly in Muslim-majority countries. Akhter, Javed and Akhter (2023) identify Islamic fintech, social entrepreneurship, and sustainable development as key themes in ISF. Future research could explore how these financial mechanisms can be leveraged to fund social housing projects in developing nations. This could include case studies on the successful implementation of ISF in housing, as well as the challenges and opportunities associated with its broader adoption. The intersection of finance, technology, and social housing offers a rich avenue for research that could yield innovative solutions to longstanding housing issues.

Supply chain resilience is also becoming increasingly important in the context of social housing. Kumar, Singh and Singh (2024) suggest that future research should focus on how supply chain management can be optimized to support social housing projects in developing nations. This includes exploring the role of agile management, artificial intelligence, and blockchain technology in enhancing the efficiency and sustainability of housing supply chains. As global supply chains continue to face disruptions, understanding how to build resilient and adaptive systems will be crucial for the successful implementation of social housing initiatives.

Sustainability, particularly in the context of energy use, is another critical area for future research. Odoi-Yorke (2024) discusses the potential of electric cooking as a sustainable alternative to traditional methods in social housing developments. Future research could expand on this by exploring other sustainable technologies and practices that can be integrated into social housing projects. This might include renewable energy solutions, waste management systems, and sustainable building materials. As sustainability becomes a more pressing concern globally, developing nations will need to adopt innovative solutions that balance environmental responsibility with economic feasibility.

The impact of global crises, such as the COVID-19 pandemic, on social housing is another important research direction. Sachdeva et al. (2024) highlight the need for increased contributions from researchers and practitioners in developing nations to understand the socio-cultural dynamics of housing during crises. Future studies could investigate how pandemics and other global disruptions affect housing demand, affordability, and policy responses in different regions. Understanding these impacts will be essential for developing resilient housing systems that can withstand future crises.

Lastly, the role of new institutional frameworks in shaping social housing policies will likely be a focal point for future research. Zhang (2024) emphasizes the importance of socio-technical change and digital innovations in creating

sustainable social housing systems. Future studies could explore how institutional changes, such as the adoption of new governance models or the integration of digital technologies, can enhance the effectiveness of social housing policies. This could include examining the role of public-private partnerships, community-led initiatives, and international collaborations in driving social housing innovation.

3. Conclusion

This study aimed to explore the role of government policies in promoting social housing, with a particular focus on Nigeria and other developing nations. Through a comprehensive analysis of the conceptual foundations of social housing, the impact of government policies, the challenges faced, and the role of technology, innovation, and international partnerships, this study has successfully addressed its objectives.

Key findings of the study reveal that government policies play a crucial role in shaping social housing outcomes. However, the effectiveness of these policies is often undermined by socio-economic challenges, institutional weaknesses, and infrastructural barriers. The analysis showed that while there have been some successes, significant gaps remain in the implementation and sustainability of social housing programs. The study also highlighted the importance of technology and innovation in overcoming these challenges, demonstrating how smart technologies and innovative practices can enhance the sustainability and efficiency of social housing projects.

International organizations and partnerships were found to be instrumental in supporting social housing initiatives, particularly through funding, advocacy, and the promotion of best practices. The integration of smart grids, renewable energy, and other technological advancements offers promising solutions for addressing the housing deficits in developing nations, provided that these innovations are supported by robust policy frameworks and institutional capacity.

In conclusion, the study recommends that governments in developing nations prioritize the development of comprehensive, long-term social housing policies that are adaptable to changing socio-economic conditions. These policies should be supported by strong institutional frameworks, adequate funding, and international partnerships to ensure their successful implementation. Additionally, the study underscores the need for continuous research and innovation in the field of social housing, particularly in the areas of sustainable technology, finance, and governance. By addressing these areas, developing nations can create more effective, equitable, and sustainable social housing systems that meet the needs of their growing populations. This study contributes valuable insights to the ongoing discourse on social housing and provides a foundation for future research and policy development in this critical area.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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