Actions taken during implementation of housing projects could make or mar the project. The study examined actions taken during implementation of the World Bank Assisted Low Income Housing Project at Aba and Umuahia in Abia State of Nigeria. The author also looked at what could have been done and what should be done to avoid degeneration. It is an action research, which drew from author’s experience as the project field supervisor representing Federal Mortgage Bank of Nigeria. Observations show there were huge budget and schedule overruns and a mild quality overrun. Project could not achieve its goal in terms of replacability, provision of low-income housing to the beneficiary and provision of adequate infrastructure. Causes of failure were identified and recommendations made towards a similar project and for avoidance of urban degeneration.

Key words: Project implementation, project failure, cost control, quality control, schedule control, overruns, World Bank-assisted projects, low income housing project.

INTRODUCTION

Though project success depends, among other factors, on good planning, implementation process adopted could make or mar a project. Implementation requires a lot of control, and controlling involves periodic re-planning of uncompleted parts of the project based on current realities and revised expectations. Often, problems of implementation result from limited range and effectiveness of the policy instrument at the disposal of project manager and also from the difficulty of enlisting the active support of the project office staff. Projects, no matter the type and magnitude, must be well-planned and implemented in order to be accomplished successfully.

Housing projects are special and therefore require, among other things, careful implementation in order to succeed. Nigeria is facing a serious housing problem that requires special attention by all stakeholders. Speaking recently, the Minister of Lands, Housing and Urban Development, Mrs Akon Eyakenyi lamented that since establishing the Federal Housing Authority (FHA) and its subsidiary 40 years ago, as vehicle for bringing affordable housing programmes to the doorsteps of the less privileged and low-income earners, only 37,000 housing units have been built across the country. She emphasised the need to reduce the alarming housing deficit of 17 million. According to Egan, M. (2003), the need for housing is far more difficult to quantify and has deeper social significance.

Even, when a good plan is made for housing project, faculty implementation procedure can cause unsatisfactory project realisation. Certain aspects of the implementation of the World Bank Assisted Low Income Housing Project in Aba and Umuahia (Abia State of Nigeria) were not properly addressed, hence the obvious project failure noticeable for which remedial action needs to be taken in order to avoid further problems.

While the author of this article would identify what went wrong during the implementation of the project, it is pertinent to find answers to the following:

1. Was there a pre-implementation plan before implementation was undertaken?
2. Was there harmony in supervision processes?
   i. Were project management tools adopted in order to accomplish successful implementation?
   ii. Were there adequate monitoring and feedback actions
during implementation?
iii. Was time frame given during the planning stage adequate enough?
iv. Was adequate security provided at the site during implementation?

It is also important for the author to address what could be done during the implementation of such huge projects in future in order to avoid the same mistakes seen in the project in question. However, the author wishes to acknowledge the efforts made some years ago through the World Bank Assisted Low Income Housing Scheme in Aba and Umuahia towns of Abia State, which forms my case study.

**Case study: World Bank Assisted Low-Income Housing Project in Aba and Umuahia Urban Areas of Abia State**

The old Imo State project comprised Aba, Umuahia and Owerri urban areas. My study will only concentrate on implementation of the project in Aba and Umuahia urban areas, now in Abia State of Nigeria.

Some of the general objectives of the project were:

a. provision of urban infrastructure and serviced plots in each of the two towns;
b. upgrading of infrastructure in the flooded area of Ndiegoro layout in Aba through a process of urban renewal;
c. generation of employment opportunities by offering a fully serviced small-scale industrial layout in Aba and by providing managerial assistance, training programmes and access to credit schemes;
d. provision of social amenities – primary schools, vocational training centres, health clinics/centres and community viewing centres.

It was envisaged that Aba sites and services project would provide 3,650 plots (from acquired land area of 150 hectares), while Umuahia would provide 1,500 plots (from acquired 50 hectares of land). Out of the 3,650 plots at Aba, 153 plots would be allocated to high income groups, and in Umuahia Scheme, 203 plots (out of 1,500) would go to high income group. The Aba site is situated on both sides of an existing access road leading from Aba-Owerri Road to the Ariaria Market. Umuahia site is situated at the north-east of the extension area of the existing ‘Timber’ market. Access is provided by a planned link road between Aba Road and Ikot Ekpene Road. The north-western boundaries are delineated by Ramat Hospital (now Federal Medical Centre), Umuahia. It was intended that allottees would pay in full the cost of land and 75% of the cost of infrastructure. Various house plans were designed, ranging from 2-bedroom detached unit (for 10m x 20m plots), 3-bedroom detached unit (for 12m x 20m plots), 3-bedroom semi-detached unit (for 12m x 20m plots), while the 4-bedrooms were to be built on 15m x 20m plots. The schedule was for 3\(\frac{1}{2}\) years. Off-site infrastructure was to be completed in 1982 and on-site infrastructure in 1983. First house loan would be disbursed at the beginning of 1982. Initial cost of project was put at N44,770,000, which would cover Owerri, Aba and Umuahia, however.

The project could not takeoff until 1986, a delay (and of course, initial schedule overrun) of four years. By 1992, it was still running (a further schedule overrun of six years).

**LITERATURE REVIEW**

**Project implementation**

This is a phase in project life cycle which concerns itself with carrying out the details laid out in the implementation plan. According to Prentis (1989), a series of simultaneous interacting activities take place and such activities include:

i. Establishment of project implementation personnel;
ii. Disbursement of finance;
iii. Application of technology;
iv. Purchases of materials and equipment;
v. Appointment of contractors/subcontractors;
vi. Supervision, coordination and testing of civil works;
vii. Contact with public authorities to obtain of real approvals (not tentative).

According to Chitcara, K.K. (2012), inadequate time plan, inadequate resource plan, inadequate equipment supply plan, poor organisation and poor cost planning during implementation planning, would affect the real implementation. According to Kendall, G.I. and Rollins, S.C. (2003), for a project to be successful in implementing new strategy, an organisation must change the behaviour of people. Also according to the said authors, to implement projects effectively, project managers must be able to manage people to resolve conflicts, drive the correct behaviours and gain buy-in and commitment to implement changes quickly and correctly.

**Project control**

According to Hallin, A. and Gustavsson, T.K. (2012), control refers to functional control, time control and cost control. These controls can be regarded as a tool for enabling project activities and its resources to interact cost-efficiently.

According to Nworuh, G.E. and Nwachukwu, C.C. (2014), control is an essential follow up to a plan and the plan must be sufficiently detailed to make control feasible as it readily loses its usefulness if deviations from it
cannot be readily detected and corrected.

**Project cost control.**

Resource levelling can be used to minimise period-by-period variations in manpower, equipment and money expended. This can also be used to determine whether peak resources requirements can be reduced without increase in duration and cost. Cost control loop is yet another technique employed by managers to systematically monitor expenditure in time. Calculations are made using two extreme times—earliest and latest start times.

**Project quality control**

Quality can be looked at from three points of view. First is from the design perspective. Is quality in conformity with design? From the point of view of production process, one asks whether product has undergone the normal production process. For construction project, one could ask whether the rules were kept too. Did deck season enough before formwork was removed? The third is to find out through sampling, whether or not the completed product is achieving its anticipated performance. Quality control can be achieved through inspection control charts, acceptance sampling, lot-by-lot and continuous cube testing.

**Project schedule control**

According to Chandra, P. (2012), project control involves regular comparison of performance against targets, search for causes of variances and application of remedies. Schedule control is achieved through constant monitoring and adjustments on schedule earlier made during the implementation planning phase. Schedules drawn in a network diagram are constantly analysed to assess progress and where necessary take measures to meet up with time. This monitoring and analysis may result in crashing, sometime at an additional cost depending on whether it is more important to complete project on a given date or to complete at a given cost.

**Project performance**

One of the useful methods of measuring project performance is through the earned value technique. This considers each work increment as a budget, which represents its planned cost and perceived value in terms of the total project. As the work is accomplished, the actual costs incurred are compared to the budget or planned cost to determine whether more or less money has been spent than was planned for the work. Variances are analysed in order to determine the reasons for the deviations and corrective actions initiated where necessary. According to Khanna, R.B. (2011), cost variance indicates whether the work accomplished has cost more or less than was planned at any point over the project life. A negative variance indicates that things have gone wrong and should be corrected.

According to Patel, M.B. (2007), project performance can be tracked through Detailed Project Report (DPR) in order to get full description of work packages, time schedules and cost budgets. He goes on to say that in the control process, information on actual cost, time and quality would be compared with these estimates. Then comparisons would be made either at designated milestones or at specified time intervals.

**METHODOLOGY**

This work is an action research based on the author’s personal participation in the implementation of the World Bank Assisted Housing Project for the low income earners at Aba and Umuahia towns. It is therefore based on the author’s personal participation as Federal Mortgage Bank surveyor at the time of the implementation. A drive round the two estates shows that they are built up but at extreme cost and schedule overruns with a bit of quality overrun. The estates are fast degenerating into slum and this should be checked. The author’s view is fully expressed under findings and recommendations.

**Outcome of the implementation of World Bank Assisted Housing Project at Umuahia and Aba**

**Areas of success**

The goal of the project was to provide accommodation and infrastructure to low-income group in Aba and Umuahia metropolis in efficient and replicable manner within budget, schedule and quality.

Implementation objectives included:

i. Acquisition of land;
ii. Provision of surveyed plots;
iii. Provision of improved infrastructure including remedial rechannelling of Ndiegorgo flood field of Aba;
iv. Provision of employment opportunities to artisans;
v. Institutional support to Federal Mortgage Bank of Nigeria, local governments and Project Implementation Unit;
vi. Improvement in rental and market values;
vii. Improvement in health and education of beneficiaries;
viii. Construction of housing units through equity and loans.

Taking the objectives one after the other, one could say that most of these were fulfilled towards achieving the goal but at extreme violations of schedule and budget and mild violation of quality. An initial budget estimate of
facilities and infrastructures were completed. According to World Bank Report (1994), community achievements at $85 million (World Bank Report, 1994). A drive round the Aba and Umahia estates confirms this. Core units have since been turned into full houses.

In Umahia site, 203 houses for the high-income group and 1,297 low-income houses have been completed and fully occupied by beneficiaries and purchasers alike. In Aba site, 500 plots were reallocated to landowners (who were troublemaking allottees), while 153 plots allotted to high-income group have been completed and occupied. The remaining 2,997 plots allotted to low-income group have been 95% built and occupied. Employment opportunities were created for artisans but this stopped after project shutdown. Project Implementation Unit and Federal Mortgage Bank gained unquantifiable experience in project preparation and supervision from World Bank. I am a beneficiary of such.

Project failure

Huge overruns were recorded in areas of budget and schedule, while mild overrun was witnessed in quality. An estimated budget of $44.7 million escalated to $85 million, even when project planning factored inflation into the budget. Project that was to be completed in 1988 ended effectively in 1998, a 10-year schedule overrun. Replacability of project was in paper. Many beneficiaries who took loan from Federal Mortgage Bank of Nigeria (FMBN) did not (and could not) repay. Loanable funds became scarce and project could not be extended to other states as planned. Infrastructures, in form of power and roads were provided but not adequately. As such, major roads in Aba and Umahia estates have been washed away and some are hardly motorable. Many beneficiaries sold off their plots (or houses), thus defeating the goal of providing housing for low-income group. Channels are always blocked, especially in Aba estate, while transformer shortage and lack of power are always an issue in the two estates. Planned and casual theft and robberies are regular news in the estates. Urban degeneration is already rearing its ugly head. Community and neighbourhood amenities have disappeared. Even some were relocated.

Causes of failure

From my participation in the project, these causes were personally identified by me during and after implementation.

i. Management rested on Project Implementation Unit (PIU) and Federal Mortgage Bank of Nigeria (FMBN). For such large housing project spanning Aba and Umahia towns, pure project management, rather than matrix, should have been applied. A situation where PIU staff were reporting to the project director and to their parent ministry could not have achieved much. Also PIU director was responsible to his permanent secretary, commissioner and also to the World Bank country staff. The FMBN surveyors (real project supervisors) were under the influence of branch managers, their head of department in the headquarters and even to Abuja parent ministry.

ii. Academic background in project management of participating staff was lacking. As such, project management tools like scheduling, resource levelling, crashing, etc. were not handily applied.

iii. Training meant for field staff was frequently taken by top ranking officers who come back to pass second-hand information to the people it was meant for.

iv. Project meetings also, were attended by top ranking officers, rather than field officers who understood the problems at site.

v. Wrong schedule planning became noticeable from the outset. A project that was to be completed in 1988 had not fully taken off by that year.

vi. Land owners especially in Aba were at war with beneficiaries. It took reallocation of 500 plots to appease them.

vii. Implementation mistakes were evident due to non-continuity of participating officers, especially from FMBN. Officers were transferred to other branches as a routine and often did not mind their role in the project implementation.

viii. Some beneficiaries caused their problems themselves. Instead of sticking to instructions on construction of core unit, they went ahead to carry the whole unit at a go, thus abandoning the project at non-habitable stages.

ix. There were obvious mistakes in designs by some participating consultants which resulted in shortage of plots on ground. For example, land surveyors parcellation plan could show 1,000 plots on paper, while the town planners would show 1,200. It could have been better if these designs are streamlined before PIU commenced plot allocation process.

x. Tardiness of many agencies. Speed, enthusiasm and commitment of some participating agencies fell short of project requirements. For example, Imo State Ministry of Lands, Survey and Urban Planning, which was responsible for preparation of title documents, was always lagging behind in issuance of such documents. So also was it in issuing consent to mortgage to beneficiaries. The FMBN initially was sticking to strict banking bureaucracy and could not approve even up to 1,000 loans in a year. At that rate, disbursement alone would have lasted 8½ years. Many were even disqualified for inability to afford the loan. Only a third of their income accounted in calculation of affordability. The author’s suggestion that one-third of personal income and seven-tenth of rental income accruable to the property

$44.1 million for Owerri, Aba and Umuahia sites was achieved at $85 million (World Bank Report, 1994). According to World Bank Report (1994), community facilities and infrastructures were completed. Ndiegboro flood rechannellisation was achieved and perennial flood checked. Utilisation of serviced plots has been 95% achieved. A drive round the Aba and Umahia estates confirms this. Core units have since been turned into full houses.

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should be the basis was later adopted. This improved the loan approval and disbursement remarkably. The PIU also contributed to this problem. Most of their staff were seconded from their parent ministry, thus operating a mechanistic line organisational approach. They came with the ministry attitude of slow treatment of files.

xi. Adequate security was not provided at site and as such theft of materials was rampant.

RECOMMENDATIONS

Project implementation has since been completed but the identification of problems above should help in implementation of future housing projects in Nigeria.

i. Project implementation of such magnitude should be done with a pure project management function, not even a matrix is recommended.

ii. Project office should have a qualified project manager with academic and industry experience.

iii. Different functions by different organisations should be brought under the leadership of project manager, independent of parent institution.

iv. Issuance of enabling documents should be done in the project office, not in ministries. vi. This was done in case of approvals of building plans (and it was fast). Why not extend it to approvals of title documents, including consent to mortgage.

vi. Project staff should not be transferred out until project shutdown.

vii. Regular meetings and trainings should be for project staff, not for bosses outside the project office. Should there be any need for such transfer, a staff should understudy him for at least six months before he moves.

viii. Compensation should be paid to land owners whose land was acquired even before beneficiaries take possession.

ix. Loan affordability of beneficiaries should, from the outset, be hinged on both personal income and on income from the property.

Actions needed to prevent further degeneration in the estates

i. Regular re-planning or re-evaluation should be carried out based on flaws or changes discovered by the implementation team.

ii. Management of the estate should not be left in the hands of World Bank Project Implementation Unit. The entire estate should be under the supervision of the ministerial departments responsible for other urban layouts. For example, Town Planning Department should be checking plan amendments and illegal structure additions. Also, estate management firms should be brought in to manage the entire estate.

iii. Estate management firms should be retained to mange estates.

iv. Infrastructural improvements should take place. Roads, drainages, power and water supply should be improved upon or completed where abandoned.

v. Good mass transit system should be encouraged.

vi. Security should be improved through neighbourhood watch and law enforcement agents participation.

vii. Strategic plan should be put in place on the major regeneration issues to be tackled in the next five years by urban planning department.

viii. Community spaces should be recovered where they had been allocated to individuals and be used for the purpose intended in the plan.

SUMMARY

A project succeeds when among other things, good implementation procedure takes place. While implementation process had some flaws, some of the problems arose from bad pre-investment analysis and implementation planning stage. Since project shutdown has been taken, the above recommendations only serve for future purposes and for avoidance of urban degeneration.

REFERENCES


