INSTITUTIONAL INCENTIVES FOR MOBILISING SOCIAL CAPITAL IN COMMUNITY-LED HOUSING IMPROVEMENTS: EVIDENCE FROM INFORMAL SETTLEMENTS IN KADUNA METROPOLIS, NIGERIA

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ABSTRACT

Globally, community-led approach has emerged as effective mechanism fostering active participation in informal housing improvement initiatives. Kaduna Metropolis, Nigeria, needs this approach to improve the deplorable informal housing condition and salvage state-led housing intervention failures. However, its application requires prudent mobilisation of social capital resources and identifying ideal institutional incentives. Thus, this study explores the institutional incentives for mobilising social capital in community-led housing improvement within the informal settlements of Kaduna Metropolis. We employed qualitative case study approach involving eleven key informant interviews drawn from community-based organisations, local government officials, traditional leaders, relevant state agencies and non-governmental organisation. Data were analysed using deductive thematic analysis with NVivo software, guided by collective action, sense of community and sustainable livelihood theories. Findings revealed that effective mobilisation of social capital requires combining institutional incentives, including but not limited to community education and sensitisation, government support programmes, youth empowerment, collaborative governance arrangements, transparent community leadership, inclusive participation mechanisms, and livelihood enhancement initiatives. The paper concludes that community-led housing improvement nourishes in institutional environments that actively fosters social capital growth. Thus, we recommend the integration of participatory governance, community-capacity building and livelihood support for poverty alleviation into urban housing policies to advance community-led informal improvements.

Keywords: Community Participation, Institutional Incentives, Housing Improvement, Informal Settlements

1. INTRODUCTION

Globally, community-led housing improvement has emerged as an effective participatory approach. It mobilises and deploys local resources to address the deplorable housing conditions of urban poor in informal settlements (Ebekozien, 2020). The challenges of improving inferior housing quality and addressing poor living environments have been major concern internationally for decades (Deng, 2017; Moore, 2019). Rapid urbanisation has exacerbated these challenges, leading to spontaneous growth of informal settlements across African cities and beyond (Mwamba, and Peng, 2020).

Two major approaches employed to overcome informal housing crisis include the more popular government-driven interventions and participatory approach. The latter was propagated via the United Nations' (UN) community-based housing enabling strategy, a paradigm shift aimed to salvage the failures of direct public housing provision. The community-based enabling strategy emphasises participatory community action, recognising the potentials of grassroot organisations to "help themselves" through settlement-wide collective action in housing improvement activities (Jenkins, Smith & Wang, 2007; Ebekozien, 2020).

In Nigeria, housing shortages continue to rise sharply, with national deficits estimated at approximately 20 million housing units. Also, Kaduna Metropolis particularly, has experienced rapid population growth resulting in housing deficit of 500,000 units and inadequate housing provision. In addition, 74% of the population live in abject poverty and deplorable housing condition (Adama, 2012; World Bank, 2023). Government-driven housing interventions have consistently failed to prioritise the housing needs of the urban poor. Consequently, they resort to self-help housing constructions haphazardly that proliferate the Metropolis. The informal settlements formed are characterised by illegal tenure, unsafe structures and poor infrastructural provision (Amado, 2018).

Housing scholars increasingly emphasised the potential of community-based institutions to improve informal housing condition through collective action (Adewale *et al.,* 2020). These institutions provide certain incentives anchored by community-based organisations (CBOs). Such organisations provide platform on which residents cooperate, negotiate, mobilise resources, and engage government, and other external actors. While global evidences reflect tremendous achievements of CBOs in mobilising social capital for informal housing improvement, Nigeria ranks among the lowest in community participation signifying underutilisation of community institutions in its cities like Kaduna Metropolis. Existing studies have examined housing deficits, policy failures and informal housing upgrading (Amado, 2018; Ebekozien, 2020; UN-Habitat, 2025), but there is yet a study that explores the institutional incentives for mobilising social capital to improve the deplorable housing condition of informal settlers in Kaduna Metropolis. Thus, this study aims to explore the institutional incentives required to mobilise social capital for community-led housing improvement in Kaduna Metropolis. By drawing on collective action theory, sense of community theory and sustainable livelihood theory the study seeks to discover the participatory pathways that ensures successful informal housing improvement in Kaduna Metropolis. The study's contribution to knowledge reflects that institutional incentives can reinvigorate existing social relationships into sustained collective capacity for housing improvement.

Community-led housing improvement is increasingly recognised as an alternative approach that do not rely exclusively on government or market provision. It particularly features where low-income households possess limited access to formal housing opportunities (Shi & Ling, 2022). Community-based organisations can provide platforms through which residents mobilise local resources, cooperate in addressing shared problems and interact with government and non-governmental organisations (Xiong, *et al.,* 2021). Such arrangements are particularly relevant to informal settlements, where housing deficiencies extend beyond individual dwellings to infrastructure, tenure, environmental and social conditions. Previous study indicate that community-based approaches can strengthen cooperation and participation among poor households through the development of social capital (Mullins & Moore, 2018; Pham & Mukhopadhaya, 2021).

Social capital provides the rational foundation for informal housing improvement collective action. It encompasses relationships, trust, reciprocity, networks and shared norms that facilitates cooperation among individuals and groups (Putnam, 1995; Anderson, 2021). In community development, these relationships can enable residents to exchange information, mobilise resources and support one another in addressing common problems (Saleh, Dabo & Tanko, 2023). Evidence form Kaduna also indicate that social capital can strengthen actors' capacity for collective undertakings through social relationships and group activities (Adama, 2012). Thus, social capital may be regarded not merely as an existing community resource but as an institutional and relational resources that can be strengthened through appropriate interventions (Woolcock, 2000; Onuoha *et al.,*2026).

The existence of social relationships alone, however, does not guarantee collective action. Collective action theory emphasises the problem of coordinating individuals whose immediate interests may conflict with the achievement of shared goals (Ostrom, 1995). Institutional arrangements are therefore necessary to institute rules, governance structures and repeated interactions. These influence whether individuals cooperate, contribute resources and comply with collective decisions. From institutional perspective incentives may operate through rewards, reduced costs, access to knowledge and skills, recognition and rules that encourage desirable behaviours (Spiller & Tommasi, 2004; Ostrom & Ahn, 2003; Anderson, 2021).

This study is anchored on three complementary theoretical perspectives: collective action theory, sense of community theory and, sustainable livelihood theory.

1. Collective action theory: this draws on Ostrom's institutional perspective and provides the principal framework for understanding how governance arrangements, community attributes, resources and actors influence cooperation. These components are relevant to housing because firstly, housing is a common pool resource and secondly, collective improvement requires rules governing participation, resource mobilisation, responsibilities, monitoring and interaction among residents and other stakeholders (Ostrom, 1990; Wang *et al.*, 2023).
2. Sense of community: The theory complements the collective action perspective by explaining the psychological and relational conditions that encourage residents to identify with community and participate in its improvement. The feelings of belonging, inclusion, confidence and mutual support can influence participation. While exclusion and distrust may weaken collective engagement (McMillan & Chavis, 1986; Onyemenam, 2019).
3. Sustainable livelihood theory: This reflects the economic dimension of participation. It envisages that low-income households may possess the willingness to cooperate but lack the economic capacity to sustain participation when immediate livelihood pressures dominate their decisions. The sustainable livelihood

perspective therefore supports interventions involving skills development, employment, economic empowerment, and poverty alleviation as complementary incentives for collective housing improvement (Xiong, *et al.,* 2021).

2. METHOD

Research design
The study adopted a qualitative case study design to investigate the institutional incentives capable of mobilising social capital for community-led housing improvement in informal settlements in Kaduna Metropolis, Nigeria. The design was considered appropriate because the study sought to understand participants' experiences, perceptions and interpretations of the institutional condition that could stimulate collective actions rather than measure predetermined variables statistically (Creswell & Creswell, 2018; Yin, 2018).

Area of study
The study area is Kaduna Metropolis and was so chosen because of the prevalence of informal settlements with more than 40 settlements identified at both the inner-city and the outskirts. The continuing challenges associated with inadequate housing to households and coupled with poor infrastructural provision present issues of concern. The Metropolis comprises parts of Kaduna South, Kaduna North, Chukun and Igabi local government areas.

Data collection
Data was collected principally through in-depth interviews with purposively selected eleven (11) participants drawn from relevant stakeholder groups involved in an informal housing and community development. The participants interviewed have been identified as P1-P11, comprising community-based organisation leaders, state and local government actors, traditional/settlement leaders and other stakeholders. The interview approach enabled participants to explain existing and required institutional arrangements from their respective and experiences (Onwuegbuzie, Bustamante, & Nelson 2011).

Data analysis
The interview data was transcribed and analysed using NVivo 12. A descriptive-focused coding process was initially employed, through which significant statements from the interview transcripts were coded according to the meanings (Tobi, 2014; Yin, 2018). Similar statements were subsequently grouped into related codes. The wider study generated more than 500 codes, which were then subjected to deductive-transformation thematic analysis. By this, codes were categorised in accordance with study's theoretical framework. As such the themes generated were under principal themes, namely, collective action features, sense of community and sustainable livelihood mechanisms. The collective action theme was further examined through governance features, resource characteristics, actors and attributes of community.

Trustworthiness
The credibility of the qualitative findings was strengthened through procedures adopted in the wider study, including case study protocol and triangulation. The case study protocol helped maintain consistency in the data collection process, while triangulation of interview and observation evidence enhanced the credibility of the broader study (Lincoln & Guba, 1985; Petty *et al*., 2012). For this study emphasis was placed specifically on the interview evidence and thematic results relating to the objective of the study only.

3. RESULTS AND DISCUSSION

The research objectives sought to discover the institutional incentives capable of mobilising social capital to correct the informal housing issues in Kaduna Metropolis. The sub-themes discovered under the three predetermined theoretical themes: collective action features, sense of community and sustainable livelihood mechanism, are presented.

Collective action features
The findings under this theme indicate that informal settlement governance and attributes of community were particularly important in determining the institutional conditions for mobilising residents into collective action. This is reflected by the various institutional supports, some of which are existing while some are needed.

1. Education and sensitisation

This finding provides that education and sensitisation help informal settlements' residents understand their rights and responsibilities relating to their environment. It also enables them obtain information on government's urban planning and development programmes beforehand. The participant remarked:

P6: "….. the issue of education should also be paramount because if formal education is well ensured in slums, it will reduce or eliminate the major difference between slums and normal settlements."

P9: "Ask me why; it is because we are not fully sensitised….. that is why most of our government programs failed…. Now if you have a plan, maybe a long-term plan, you need to start sensitising the people for a long period of time."

P11: "Lack of information makes people to commence housing developments anyhow without the approval of appropriate planning and environmental authorities (KASUPDA and KEPA)…. National Orientation Agency (NOA)…. supposed to be sensitising and creating awareness…. but they are not effective."

2. Supportive governance

Findings under this subtheme reflect the importance of supporting informal settlement youths and attracting NGOs supports in the areas of health care, education, skill acquisition and empowerments. Existing CBOs in Kaduna Metropolis have energetic youths that need just financial and other forms of institutional supports to assume responsibility for their settlements. Also, some NGOs have made remarkable achievements in informal settlements in Kaduna Metropolis. Participants remarked:

P6: "Government can assist them (youths) with facility in the form of loans…. so that they can go into poultry, and some other businesses……. If the youth's energy is properly harnessed…. slums will become history and any other bad places of such kind."

P1: "They (NGOs) came to our Badarawa hospital and spent over ₦100 Million. People from as far as Mando settlement use to come to this hospital……. the facilities the hospital has, not all hospitals have it……."

3. Security

The findings under this subtheme reflects the view that government need to provide wider security in informal settlements in Kaduna city. The participants said:

P10: "You see number one requirement is security. If the government can provide the security to all communities, people will be ok."

P7: "People for instance want to go to farm but there is insecurity. Who will be there to secure them? Is the government ready to provide security?"

4. Stakeholder collaboration

Findings here indicates that partnership with government, CBOs and NGOs is essential for bridging gaps between state resources and community needs. Participants remarked:

P6: "Government need to work on these problems (housing problems) by establishing good bodies, either NGOs that will work with them to make sure such bad housing conditions are being improved so that their lives would be better tomorrow."

P1: "They (CBOs) should be doing all these works (housing provision) in collaboration with the local traditional leadership of the settlements."

5. Accountable CBO leadership

Under this, the finding emphasised the trust in leaders is a determinant of successful mobilisation of social capital for informal housing improvements. Respondents remarked:

P1: "Those that are keeping such generated funds they really safeguard them. Evidently, whenever the need arises for money, they provide…. Every year as I told you we have end of the year report."

P2: "The little resources that members contributed we manage it such that every kobo should be accounted for….. The money has been spent in such a way that everybody will be convinced that the last kobo collected was spent in the right way."

Sense of community

This theme shows that confidence, inclusiveness and mutual supports are important for translating social relationships into collective action.

1. Government responsiveness

The findings here emphasised the need for government to build informal settlers' confidence through inclusion and responsive service provision. Participants remarked:

P5: "To me once people are able to feel involved and feel among, they will do away with all their negative feelings. People always want their confidence to be boasted…. They have those negative feelings because they feel the government is not there for them."
P6: "So, government need to be spending towards improving the living condition of people…. In essence, government need to do more in carrying people along. This will make government to achieve the principle of inclusivity in governance."

2. Infrastructure and social services provision

This finding reflects the need for government's support towards security, social services and infrastructural provisions. One of the participants remarked:
P3: "…… government has responsibility to provide security and social services…. infrastructure, protections to settlements from attacks by criminal elements and other evil doers. These provisions give encouragement to people that government is there for them."

2. Mutual assistance

This finding indicates that existing CBO practices has been able to generate confidence through mutual assistance. A participant stated:
P1: "Anytime our CBO member is faced with an issue whether good or bad other member rallied their support around him. This act would make him to feel that his membership is not for nothing…. member having brilliant child but weak financially……. have the organisation shouldering all his school expenses."

Sustainable livelihood mechanism

Under this, findings revealed the link of housing improvement with income-generating activities, noting that livelihood supports increase household commitments. Certain subthemes were further identified.

1. Job creation

This finding stressed the importance of employment and economic empowerment to strengthen informal residents' capacity to participate in housing improvement. Participants stated:
P5: "If you wish to solve such problems of informal housing you need to do two things. One, job creation. This is part of urban development. You need to find means of increasing people's affordability and earning powers."
P6: "If government want to build roads or want to build water system in informal community…… let the community members do it together with them (get employed) …… participate in the developments, they will become empowered."

2. Social support

This finding reveals that government policies have recognised that poverty alleviation measures are essential to prevent economic setbacks that hinder cooperation.
P3: "With the issue of poverty, the government has already established some agencies to provide social supports for the poor……. with programs that will alleviate poverty in the state."
P9: "There is another program…… anchored by KATCHMA that helped the common man in Kaduna city…. even poor state worker can get access to medical care…. helping the worker to go to any hospital of his choice."
The whole findings provide evidence that suggests institutional incentives should consequently extend beyond financial assistance to encompass information disseminate and sensitisation, accountable governance, security provision, inclusive participation, youth empowerment, employment opportunities and social supports. The findings further suggest that social capital mobilisation in informal settlement in institutionally enabled rather than automatic.

Collective action theory, which emphasises the importance of rules, governance arrangement and incentives in overcoming cooperation barriers explains how incentives like education and livelihood supports reduce cooperation dilemmas (Ostrom, 1995; Wang *et al.*, 2023). In Kaduna Metropolis, information, institutional supports, security and stakeholder collaboration provide the condition within which existing community relationships can be converted into purposeful collective action. The finding shows residents lack adequate information about town planning requirements particularly demonstrates that institutional knowledge is itself a resource for collective housing improvement.

Sense of community is reflected in the emphasis on transparent leadership and inclusive participation. In Kaduna Metropolis CBOs already generate trust through mutual assistance but participants expected government to reinforce the confidence through infrastructure, security and social services provisions. Also, they expect meaningful involvement of informal residents in development decisions. This has buttressed the theory's assertion that people are more likely to participate when the perceive themselves as recognised members of, and contributors to the development process (Onyemenam, 2019).

The sustainable livelihood mechanism underscores the necessity of integrating poverty alleviation measures thereby add important economic dimension to collective action explanation. In Kaduna Metropolis, participants have demonstrated that poverty, unemployment and limited affordability can constrain the capacity of residents to participate actively in community housing improvement. The proposition made by participant that skilled residents be employed in local infrastructure projects is a significant one because it combines income generation, skills development, empowerment and participation (Xiong *et al.*, 2021).

Overall, the Kaduna Metropolis evidence has demonstrated that the three theoretical perspectives are complimentary. Collective action theory provides the institutional architecture; Sense of community theory provides the confidence and belonging; and Sustainable livelihood theory provides the economic capacity for sustained participation. Their combination provides an important proposition that institutional incentives should enable, include and economically empower informal settlers rather than merely call upon them to participate.

4. CONCLUSION

This study concludes that institutional incentives play a crucial role in mobilising social capital for community-led housing improvement in informal settlements in Kaduna Metropolis. The findings reveal that effective community participation extends beyond mere involvement in housing initiatives and requires a combination of community education, government support, youth empowerment, collaborative governance, accountable leadership, inclusive decision-making, and livelihood improvement. These institutional incentives are essential for strengthening trust, fostering collective action, overcoming cooperation challenges, and sustaining community engagement in housing improvement programmes. Furthermore, the study highlights that social capital development depends not only on the willingness of residents to participate but also on the institutional conditions that enable meaningful and sustained collaboration.

The study further establishes that neither top-down nor bottom-up institutional approaches are independently sufficient to achieve sustainable community-led housing improvement. Instead, hybrid institutional arrangements that integrate government agencies, non-governmental organisations (NGOs), and community-based organisations (CBOs) provide more effective mechanisms for combining grassroots legitimacy with institutional resources and technical support. Accordingly, the study recommends that the Kaduna State Government institutionalise participatory governance frameworks that enable communities to co-design, implement, and monitor housing improvement initiatives. NGOs and CBOs should strengthen community education, promote transparent and accountable leadership, and facilitate collaboration between residents and government institutions. Particular attention should also be given to ensuring the meaningful participation of women, tenants, youths, and other marginalised groups to enhance inclusiveness, collective ownership, and institutional trust.

To ensure long-term sustainability, the Kaduna State Government, in collaboration with NGOs and CBOs, should integrate community-led housing improvement programmes with poverty alleviation strategies, livelihood development, and economic empowerment initiatives. Priority should be given to youth skills development in construction, project management, and entrepreneurship, alongside access to microfinance and income-generating opportunities for vulnerable households. Furthermore, formal mechanisms for institutional coordination, resource mobilisation, accountability, and community representation should be established to sustain collaborative governance arrangements. By simultaneously strengthening social capital, promoting inclusive institutional partnerships, and improving household economic resilience, community-led housing improvement initiatives can become more participatory, effective, and sustainable. These findings provide practical implications for urban development policies seeking to improve housing conditions and strengthen community resilience in informal settlements across Kaduna Metropolis and other urban areas facing similar challenges.

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