

# Nigerian Urbanization and the Significance of Affordable Housing

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**How to cite this paper:** Adedeji, I. (2023). Nigerian Urbanization and the Significance of Affordable Housing. *Journal of Service Science and Management*, 16, 351-368. <https://doi.org/10.4236/jssm.2023.163020>

**Received:** April 12, 2023

**Accepted:** June 26, 2023

**Published:** June 29, 2023

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## Abstract

This article explores the significance of affordable housing in the context of Nigerian urbanization. With rapid urbanization taking place in Nigeria, the demand for housing has escalated, particularly among low- and middle-income families. However, the current supply of housing falls short of meeting this demand, leading to various challenges such as housing shortages, slum proliferation, and inadequate infrastructure. In this context, affordable housing plays a crucial role in addressing these challenges and promoting sustainable urban development. This article highlights the importance of affordable housing by discussing its benefits for individuals and communities, including improved quality of life, social cohesion, and economic opportunities. It also examines the obstacles hindering the provision of affordable housing, such as land availability, funding constraints, and regulatory frameworks. The article explores existing policies, interventions, and successful initiatives in Nigeria aimed at promoting affordable housing, as well as the role of the government, private sector, and civil society in addressing these challenges. By emphasizing the need for comprehensive and sustainable approaches, the article concludes with recommendations to improve and expand affordable housing initiatives in Nigerian cities, ultimately contributing to inclusive growth and enhanced urban development.

## Keywords

Housing Needs, Urbanization, Affordable Housing, Housing Policy, Nigeria

## 1. Introduction

Urbanization is a global phenomenon that is particularly prominent in developing countries like Nigeria. The rapid urbanization in Nigeria has led to numerous challenges, with one of the most pressing being the need for affordable

housing. As the population continues to grow and more people migrate from rural to urban areas in search of better opportunities, the demand for housing in Nigerian cities has skyrocketed (Mustapha, 2002). This article aims to explore the significance of affordable housing in addressing the challenges posed by urbanization in Nigeria.

Nigeria's urbanization is driven by factors such as population growth, rural-urban migration, and the concentration of economic activities in urban centers. The allure of better education, healthcare, and employment prospects draws individuals from rural areas to cities, resulting in overcrowded urban spaces and the strain on existing housing infrastructure (Ajanlekoko, 2002). As a consequence, housing shortages, inadequate infrastructure, and the proliferation of slums have become prevalent issues in Nigerian cities.

Affordable housing plays a crucial role in addressing these challenges and ensuring sustainable urban development. It refers to housing options that are reasonably priced and accessible to low- and middle-income individuals and families. The provision of affordable housing has several significant benefits. Firstly, it improves the quality of life for those who cannot afford high-cost housing options, offering them secure and decent living conditions. Additionally, affordable housing fosters social cohesion and community development by creating inclusive neighbourhoods where people from diverse backgrounds can reside. Moreover, it has the potential to stimulate economic growth by generating employment opportunities and reducing poverty levels.

However, the provision of affordable housing in Nigerian cities faces various obstacles. Limited land availability, insecure land tenure, and the high cost of construction materials and financing hinder the development of affordable housing projects. Additionally, bureaucratic processes and inefficient regulatory frameworks contribute to delays and complexities in housing delivery. Addressing these challenges requires a multi-stakeholder approach involving the government, private sector, and civil society.

This article will explore the existing policies and interventions aimed at promoting affordable housing in Nigeria, evaluating their effectiveness and impact. It will also highlight successful initiatives and strategies implemented both locally and internationally (Lawanson, 2020). By understanding the significance of affordable housing and identifying potential solutions, Nigeria can pave the way for sustainable urbanization that benefits all its citizens.

## **2. Nigerian Urbanization: A Growing Phenomenon**

Nigerian urbanization is experiencing a significant upswing, making it a growing phenomenon that has far-reaching implications for the country. With a population of over 200 million people, Nigeria is witnessing rapid urban growth as more individuals migrate from rural areas to cities in search of better opportunities (Kayode, 2001). This trend is fueled by factors such as population growth, industrialization, and economic prospects in urban centers. The pace of urbani-

zation has been so rapid that it has outpaced the ability of cities to accommodate the influx of people, resulting in numerous challenges. These challenges include housing shortages, inadequate infrastructure, congestion, and the proliferation of slums (Ali, 1996). As Nigerian cities continue to expand, addressing these challenges becomes paramount to ensure sustainable urban development and improve the quality of life for the growing urban population. **Figure 1** below illustrates a typical slum in Nigeria as a result unplanned urbanization.

### 2.1. Nigerian Urbanization's Driving Factors

People are moving to cities more easily because of a range of socioeconomic and environmental causes, enhancing the link between Nigeria's urbanization and migratory processes (Nyakana, Sengendo, & Lwasa, 2007). The primary factor is the growing development gap and inequality between rural and urban areas in terms of socioeconomic services and facilities such as education, health care, decent housing, employment opportunities, transportation and communication services, social stability, social conflict, and transportation systems and connectivity.

- **Pursuit of Knowledge and Education**

The extent and quality of education are two indirect factors that influence the rate of urbanization. Enrollment in basic education and post literacy in Nigeria as increased highly accordingly many reports demonstrating that Nigerians are becoming more conscious of the issue (Aribigbola, 2008). Individuals are becoming more aware as a result; as people seek and relocate to urban locations that can meet their dreams as rural inhabitants, the urge for modernization develops. Most modern characteristics are significantly lacking in rural communities; as a result, educated rural dwellers whose awareness has been raised by education are frequently drawn to urban centers via rural-urban migration, where modernity features are present and the educated rural dweller can realize his or her dreams and goals. The second scenario also applies to Nigeria's rural population, whose educational attainment is progressively increasing in step with the country's socioeconomic development. According to many reports, rural elementary schools outnumber urban primary schools (53.4%); urban secondary schools outnumber rural secondary schools (51.8%); and urban centres house more than 80 percent of Nigeria's postsecondary institutions. The latter trend reveals that educational institutions are disproportionately distributed in favour of urban centres. As a result of interstate and rural migration, candidates are increasingly relocating from rural to urban areas, resulting in national urbanization (Adedeji, Deveci, & Salman, 2022).

Furthermore, a lack of affordable housing to house rural migrants after they arrive in cities has resulted in the establishment of numerous illegal settlements and slums as an alternative to normal housing, a problem that can be solved by providing affordable housing. The desire for knowledge by numerous migrants from Nigeria's rural to urban areas is a major driving element of urbanization.



**Figure 1.** A child paddles a canoe at a section one of Nigeria slum community (Idowu, 2020).

- **The Search for Medical Attention**

Health has a significant impact on human well-being and development; thus, the saying “health is wealth”. As a result, those with the resources can afford to go any distance or to any location to receive high-quality health care that will keep them healthy. One of the factors contributing to the rising popularity of medical travel to cities is a dearth of excellent healthcare services in rural areas throughout most of Nigeria.

- **Employment Possibilities**

The growing number of people relocating from rural to urban areas in Nigeria in quest of jobs is partly due to a serious shortage of employment prospects in most developing countries rural areas. Attraction cities include Lagos, Kano, Kaduna, Port Harcourt, Enugu, and Sango Ota, which are all part of the country’s industrial hop. These cities have a plethora of job prospects. Furthermore, the development of states and local government units in Nigeria since its independence in 1960 has resulted in an increase in the number of metropolitan centres. The country currently has 36 states, a Federal Capital Territory, and 774 Local Government Areas (Mukiibi, 2008). The capitals and/or headquarters of these states and LGAs have evolved into urban administrative centres with socioeconomic services and job-creating enterprises.

- **Transportation and communication systems**

Transportation and/or connectivity considerably help the process and dynamics of migration and urbanisation. The migration process includes who moves where, when, how, and under what conditions. Existing social and transportation networks between people in different places have a considerable impact on these conditions. These networks are often formed through migration, but they can also be formed through institutional practises such as commercial relationships or religious orders, and, increasingly, through online links. Know-

ledge how major concepts in social science, such as agency and social capital, relate to mobility necessitates an understanding of the two-way, dynamic links that exist between migration and networks. The process is greatly influenced by the procedure, means of transportation, and/or communication between individuals and the site. The new globalisation forces that are reshaping economies all over the world serve as a model for the most recent migratory trends and the causes for them. Nigeria's transportation networks and/or connectivity play an important part in facilitating intermigration when individuals move from one place of habitation or locality (rural, urban, or state) to another. During the second half of the twentieth century, a variety of reasons, including the following, contributed to the high rate of urbanisation and the formation of cities in various parts of Nigeria: a rise in wheeled modes of transportation, particularly railroads and roads; a hierarchical division of the settlement into townships; the introduction of a monetized economy, resulting in cash crop production and mineral resource extraction; permanent geopolitical reorganisation, including the establishment of states and local governments in 1967, 1976, 1987, 1991, and 1996; and the industrialization process that occurred between 1960 and 1975. This procedure was founded on import substitution tactics as well as the consumer market for imported products and services (Awotona, 1990).

- **The role of trade in the migration-urbanization nexus.**

Trade has emerged as a prominent driver in both local and international Nigerian migration. Trading, a type of self-employment and a survival strategy in the informal sector provides relief to the seemingly vast number of unemployed employees who are unable to find work in the formal economy. Commercial migrants have gradually emerged as a new type or form of migration in Nigeria. The vast needs of Nigeria's rising population in the bulk of its urban centres are the primary driving reason for this type of migration: Lagos, according to many studies is Nigeria's commercial capital, trade-based or commercial migration occurs in stages from rural to urban and urban to international or foreign destinations, according to academics who studied traders in four international markets: Alaba, Balogun, Computer Village Ikeja, and ASPMDA in the city of Lagos (Ibem, 2010). Commercial migration in Nigeria is dominated by the Ibo ethnic group, which hails from the country's south-eastern region; major urban hubs in Nigeria are among their trading destinations: Lagos, Abuja, Port Harcourt, Enugu, Kaduna, Kano, Calabar, and Jos are among the many additional cities. Using Lagos as a case study, the survey's business migration into the four examined marketplaces contributes significantly to Lagos' rising reputation as a megacity.

- **Conflict and war in society.**

Conflicts and violence continue to displace people all over the world, either into temporary refugee or displacement camps or into urban slums with inadequate access to high-quality reproductive health services. Almost half of Africa's countries are currently or have recently been involved in conflict. Forced migra-

tion caused by conflict harms emerging economies and the government's ability to save lives. According to many reports, the average time spent by refugees compelled to flee a conflict is 17 years (Jiboye, 2011). Because human mobility fosters migration and urbanization, the importance of social stability and peace in these processes cannot be overstated. When there is social conflict, war, or terrorism in any form, the free movement of people is restricted, if not completely halted, and may result in forced migration. Social unrest, terrorism, and war frequently interrupt development, which primarily leads to migration from rural to urban regions. Human mobility limits have an impact on urbanization in both positive and bad ways. Internally Displaced People (IDPs) regard urban areas as important "safe havens" when conflicts do not occur. These Internally Displaced People see urban areas as places where their safety is assured and where the state's infrastructure is regularly found. Internally Displaced People (IDPs) are drawn to urban areas as a result of rural-to-urban migration, which can lead to urbanization and a surge in urban population.

## **2.2. The Challenges Posed by Rapid Urbanization**

Rapid urbanization in Nigeria presents a range of challenges that need to be addressed to ensure sustainable and inclusive development. Among these challenges are:

1) Housing shortages: The rapid influx of people into urban areas has led to a severe shortage of affordable housing. The demand for housing far exceeds the available supply, resulting in overcrowded living conditions and informal settlements. Many urban residents, particularly low-income earners, struggle to find adequate and affordable housing options, leading to a housing crisis.

2) Inadequate infrastructure: The rapid pace of urbanization often overwhelms existing infrastructure systems, including transportation, water supply, sanitation, and energy. As cities expand, there is a strain on the capacity of infrastructure networks, leading to inadequate services and inefficiencies. The lack of adequate infrastructure hampers the overall quality of life in urban areas and hinders economic productivity.

3) Slum proliferation: Rapid urbanization has also contributed to the proliferation of slums and informal settlements in Nigerian cities. These areas are characterized by substandard housing, lack of access to basic services, and precarious living conditions. Slums pose significant challenges in terms of health, sanitation, security, and social exclusion. The growth of slums further exacerbates housing shortages and strains urban infrastructure.

4) Inequality and social exclusion: Urbanization has intensified social inequalities, with marginalized populations often facing limited access to housing, education, healthcare, and employment opportunities. The urban poor, including informal settlers and low-income earners, are particularly vulnerable to exclusion and face difficulties in accessing affordable housing options and basic services.



### 3. Methodology

The methodology employed for researching and analyzing the topic of Nigerian Urbanization and the Significance of Affordable Housing was a comprehensive literature review. This approach involved an in-depth exploration and evaluation of existing scholarly publications, research papers, reports, and relevant sources that addressed the subject matter.

The literature review aimed to gather a wide range of information, insights, and perspectives on Nigerian urbanization trends and the critical role of affordable housing in addressing housing challenges in urban areas. It involved searching academic databases, online libraries, and relevant websites to access credible and up-to-date literature on the topic.

The process included carefully reviewing and analyzing the identified literature, extracting key findings, themes, and concepts, and synthesizing the information to develop a comprehensive understanding of the subject. Various aspects were considered, such as the historical context of Nigerian urbanization, the socio-economic factors driving urban growth, the housing demand-supply dynamics, and the specific challenges and opportunities related to affordable housing provision in the country.

Through the literature review, significant patterns, gaps, and areas for further research were identified. The findings served as a foundation for understanding the current state of Nigerian urbanization, the importance of affordable housing as a policy priority, and the potential strategies and interventions that can promote inclusive and sustainable urban development.

It is important to note that the literature review methodology does not involve primary data collection or fieldwork. Instead, it relies on existing scholarly work and published sources. Therefore, while it provides valuable insights and a comprehensive overview of the topic, future research and empirical studies may be necessary to complement and validate the findings from the literature review.

### 4. Affordable Housing and Its Relevance in the Nigerian Context

Affordable housing holds significant relevance in the Nigerian context due to the challenges posed by rapid urbanization and the growing demand for housing. As urban centers continue to expand and attract a large influx of people, the availability of affordable housing becomes a pressing issue (Ikejiofor, 1999). Nigeria's population growth, rural-urban migration, and economic opportunities contribute to the increasing demand for housing, particularly among low- and middle-income families. Without affordable housing options, these individuals and families often face overcrowded living conditions, inadequate housing infrastructure, and the risk of being forced into informal settlements or slums.

Affordable housing plays a crucial role in addressing these challenges by providing safe, decent, and affordable homes for Nigerians. It improves the quality of life for low-income earners and creates opportunities for upward mobility.

Access to affordable housing enables families to allocate their limited financial resources towards other essential needs, such as education, healthcare, and savings. Moreover, it fosters social cohesion and community development by creating stable neighborhoods and enabling residents to establish roots and engage actively in local activities.

In addition to its social benefits, affordable housing also has significant economic implications. It serves as an engine for economic growth and poverty reduction by generating employment opportunities in the construction sector and related industries. Moreover, it boosts local economies through increased consumer spending, property value appreciation, and tax revenue. By prioritizing affordable housing, Nigeria can achieve inclusive and sustainable urban development, ensuring that the benefits of urbanization are accessible to all segments of society.

#### **4.1. The Significance of Affordable Housing in Nigeria**

Affordable housing offers numerous benefits specifically for Nigeria, addressing the unique challenges and contributing to the overall development of the country. Here are the key benefits of affordable housing for Nigeria:

- **Housing Accessibility:**

Affordable housing plays a vital role in ensuring that a larger portion of the Nigerian population has access to decent and affordable housing options. With Nigeria experiencing rapid urbanization and increasing demand for housing, the provision of affordable homes becomes crucial. By addressing the housing needs of low- and middle-income individuals and families, the government and other stakeholders can narrow the housing gap and prevent the proliferation of slums and informal settlements.

Affordable housing initiatives aim to make housing more accessible and affordable for those who are economically disadvantaged (Mukiibi, 2011). These initiatives involve constructing housing units or implementing programs that offer subsidies or favorable financing options to potential homeowners or renters. By implementing such measures, affordable housing programs help bridge the affordability gap and ensure that a significant portion of the population can find suitable housing options within their means.

In the context of Nigeria's urbanization, affordable housing is particularly significant. Urban areas are experiencing a surge in population due to rural-urban migration and natural population growth, resulting in increased pressure on the housing market. Without affordable housing options, individuals and families with limited financial resources may face challenges in finding adequate housing, leading to overcrowding, inadequate living conditions, and the emergence of slums.

By providing affordable housing options, stakeholders can promote inclusive urban development. Access to affordable housing not only addresses the basic human need for shelter but also contributes to the overall well-being and stability of individuals and families. It allows them to live in safe and dignified envi-



ronments, enhancing their quality of life and providing a foundation for social and economic progress.

Furthermore, the provision of affordable housing has wider societal benefits. It helps to reduce socio-economic disparities by ensuring that housing is not a privilege reserved for the affluent but a right accessible to all. By preventing the growth of slums and informal settlements, affordable housing initiatives contribute to improved public health, reduced crime rates, and enhanced social cohesion within communities.

In conclusion, affordable housing initiatives are critical in Nigeria's context of rapid urbanization and increasing housing demand. By ensuring that a larger portion of the population has access to decent and affordable housing options, stakeholders can address the housing gap, prevent the growth of slums, and promote inclusive urban development (Mukiibi, 2011). Affordable housing plays a crucial role in improving the lives of individuals and families, fostering social stability, and contributing to the overall well-being of Nigerian society.

- **Social Stability:**

Affordable housing plays a crucial role in promoting social stability within Nigerian communities. When individuals and families have access to affordable homes, they experience greater stability and security, which leads to stronger social ties and community cohesion. Affordable housing ensures that individuals are not burdened by excessive housing costs, allowing them to invest in their families and communities. Stable housing conditions provide a sense of belonging and rootedness, fostering a shared commitment to the community's well-being.

By offering affordable housing options, communities in Nigeria can reduce social tensions and conflicts that often arise from housing insecurity. When people are unable to afford suitable housing, they may resort to living in overcrowded or substandard conditions, leading to increased stress, health risks, and conflicts. Affordable housing provides a safe and stable environment, reducing the strain on individuals and families and alleviating these sources of tension.

Moreover, affordable housing contributes to community cohesion by bringing together individuals from diverse socio-economic backgrounds. When different income groups reside within the same neighborhoods, it promotes social integration and understanding. Interactions between neighbors from varying backgrounds foster a sense of empathy, respect, and shared experiences. This inclusivity helps break down barriers and build stronger social bonds, creating a harmonious and inclusive society.

Furthermore, affordable housing facilitates the development of supportive networks and community services. As individuals and families settle into stable housing, they are more likely to engage in community activities, join local organizations, and participate in civic life. This increased community involvement strengthens social connections and enhances the overall social fabric of the neighborhood, leading to a more cohesive and resilient community.

In summary, affordable housing plays a vital role in promoting social stability within Nigerian communities. It provides individuals and families with stability, security, and a sense of belonging, leading to stronger social ties and community cohesion. By addressing housing insecurity, affordable housing contributes to a harmonious and inclusive society, reducing social tensions and conflicts (Aliyu & Amadu, 2017). It fosters social integration, supports the development of supportive networks, and enhances community involvement, ultimately creating stronger, more resilient communities in Nigeria.

- **Economic Growth and Job Creation:**

Affordable housing has significant economic implications for Nigeria, serving as a catalyst for economic growth and development. The construction and housing sectors experience a surge in activity and demand when affordable housing initiatives are prioritized. This increased demand creates a ripple effect throughout the economy, leading to job creation, income generation, and overall economic stimulation.

The construction sector benefits greatly from the focus on affordable housing. The need to build affordable homes creates a demand for construction materials, services, and labor. This stimulates local industries involved in the production and supply of building materials such as cement, steel, and bricks. Additionally, it generates employment opportunities for construction workers, engineers, architects, and other professionals in the construction industry. This influx of jobs not only improves individual livelihoods but also reduces unemployment rates, contributing to broader economic stability.

The economic benefits of affordable housing extend beyond the construction sector. When individuals and families have access to affordable housing, they can allocate a greater portion of their income toward other goods and services, leading to increased consumer spending. This, in turn, drives local businesses and stimulates economic activity in various sectors such as retail, hospitality, and transportation. The multiplier effect of affordable housing on the economy is significant, as the generated income and spending circulate throughout the local economy, creating a positive economic cycle.

Moreover, affordable housing initiatives attract investment and promote economic development in the regions where they are implemented. Investors are more likely to see opportunities in areas with stable and growing housing markets, leading to additional investments in infrastructure, commercial development, and public amenities. This further enhances economic opportunities and improves the overall socio-economic conditions of the communities.

In conclusion, affordable housing plays a vital role in stimulating economic growth in Nigeria. It generates demand for construction materials, services, and labor, resulting in job creation and income generation (Aribigbola, 2011). The positive multiplier effect extends to other sectors of the economy, promoting local businesses and increasing consumer spending. By prioritizing affordable housing, Nigeria can harness its economic potential, reduce unemployment rates, and enhance overall economic opportunities for its citizens.

- **Improved Living Conditions:**

Affordable housing plays a vital role in improving living conditions for Nigerians, especially those from low-income backgrounds. It goes beyond providing a roof over their heads by ensuring access to basic amenities that are essential for a healthy and dignified life.

Clean water, sanitation facilities, and electricity are fundamental requirements for human well-being. However, many individuals living in inadequate or informal housing lack access to these basic services. Affordable housing initiatives prioritize the provision of these amenities, ensuring that residents have access to clean and safe water, proper sanitation facilities, and reliable electricity. This significantly improves their living conditions and enhances their overall quality of life.

Access to clean water is crucial for maintaining good health and preventing waterborne diseases. Affordable housing projects often integrate water supply systems that provide safe and potable water to residents. This eliminates the need for individuals to rely on unsafe sources or spend considerable time and effort in accessing clean water, which can have detrimental effects on their health and productivity.

Sanitation facilities are equally important for maintaining hygiene and preventing the spread of diseases. Affordable housing initiatives include the provision of proper sanitation facilities, such as toilets and bathing areas, which significantly improve sanitation standards. This helps reduce the risk of waterborne and sanitation-related illnesses, improving the overall health and well-being of residents (Caragliu, Del Bo, & Nijkamp, 2011).

Access to electricity is essential for various aspects of daily life, including lighting, cooking, heating, and powering electronic devices. Affordable housing projects prioritize the provision of reliable and affordable electricity connections, ensuring that residents have access to essential energy services. This not only enhances their living conditions but also enables them to engage in productive activities, study, and pursue economic opportunities.

By addressing the housing needs of vulnerable populations, particularly those from low-income backgrounds, affordable housing initiatives play a crucial role in lifting individuals and families out of poverty. Inadequate housing conditions, such as overcrowding, lack of basic amenities, and insecure tenure, perpetuate the cycle of poverty. Affordable housing provides a stable and secure living environment, enabling individuals to focus on improving their socio-economic status. With access to affordable housing, individuals can allocate their limited financial resources towards other essential needs, such as education, healthcare, and savings, thus breaking free from the constraints of inadequate living conditions.

- **Urban Development and Planned Communities:**

Affordable housing is indeed vital for sustainable urban development in Nigeria. With the rapid pace of urbanization, there is a growing need to address the housing challenges and ensure the efficient use of resources. By providing af-

fordable housing options within well-planned communities, the strain on urban sprawl and informal settlements can be alleviated.

One of the key benefits of affordable housing in sustainable urban development is the reduction of urban sprawl. When affordable housing is available in well-planned communities, it encourages the concentration of housing in designated areas. This approach helps prevent the uncontrolled expansion of cities into undeveloped or agricultural lands on the outskirts. By avoiding urban sprawl, valuable natural resources are preserved, and the ecological balance is maintained.

Moreover, affordable housing within well-planned communities allows for better utilization of existing infrastructure and services. When housing is concentrated, it becomes more feasible to provide essential amenities such as water, sanitation, transportation, and electricity. This efficient use of infrastructure reduces the strain on resources, lowers maintenance costs, and ensures that services are accessible to a larger number of residents.

Sustainable urban development also relies on resilient cities that can withstand environmental and socio-economic challenges. Affordable housing within planned communities can enhance resilience by incorporating sustainable design principles. This includes energy-efficient buildings, green spaces, and the integration of climate change adaptation measures. By promoting environmentally conscious practices and resilient infrastructure, affordable housing contributes to the long-term viability and adaptability of urban areas.

Additionally, sustainable urban development encompasses social cohesion and inclusivity. Affordable housing enables people from diverse socio-economic backgrounds to live in close proximity, fostering social integration and interaction. This mix of residents can lead to more inclusive and cohesive communities, where individuals from different walks of life can learn from one another and participate in the collective development of their neighbourhoods (Adedeji, Deveci, & Salman, 2023). In conclusion, affordable housing plays a crucial role in sustainable urban development in Nigeria. By providing affordable housing options within well-planned communities, the pressure on urban sprawl and informal settlements is reduced. This leads to better utilization of existing infrastructure and services, creating more sustainable and resilient cities. Furthermore, affordable housing contributes to social cohesion and inclusivity, promoting a sense of belonging and community engagement. Prioritizing affordable housing is essential for building a sustainable future for Nigerian cities.

- **Inclusive Economic Opportunities:**

Affordable housing plays a vital role in promoting inclusive economic opportunities by addressing the spatial mismatch between housing and employment centers. By providing affordable housing options closer to economic hubs, low- and middle-income individuals can significantly reduce their commuting time and transportation costs. This proximity enables them to actively participate in economic activities and take advantage of employment opportunities that may have been previously inaccessible due to distance or affordability constraints.

When individuals have affordable housing near their workplaces, they can allocate more time and energy to productive pursuits instead of spending hours commuting. This increased productivity benefits both employees and employers, as individuals have more time for work, skill development, and entrepreneurship. Reduced commuting time also improves work-life balance, leading to higher job satisfaction and overall well-being.

Furthermore, affordable housing in proximity to economic centers can enhance labor market efficiency. It enables employers to attract and retain a diverse and talented workforce from different socio-economic backgrounds, promoting diversity and inclusion in the workplace. This diversity brings a range of skills, perspectives, and experiences, contributing to innovation and productivity within businesses and industries (Gilbertson, Green, Ormandy, & Thomson, 2008).

Affordable housing's impact on inclusive economic opportunities extends beyond individual employees. It creates a multiplier effect by supporting local businesses and economies. When individuals live near their workplaces, they are more likely to patronize local businesses, boosting their sales and growth. This increased local spending stimulates economic activity and creates employment opportunities within the community.

By promoting inclusive economic opportunities, affordable housing helps bridge the socio-economic divide and reduces income inequality. It enables low- and middle-income individuals to access employment, education, and other economic resources that were previously out of reach. Ultimately, this leads to more equitable and sustainable economic development, where individuals from all backgrounds can participate and contribute to the prosperity of their communities.

- **Government Revenue and Planning:**

Affordable housing not only benefits individuals and communities but also contributes to government revenue and fosters efficient urban planning. The availability of affordable housing leads to increased property ownership, resulting in higher property tax revenue for the government (Adedeji, Deveci, Salman, & Abiola, 2023). Additionally, fees and charges associated with property registration and transactions generate additional income.

The government can reinvest these revenues into social infrastructure and public services, such as healthcare, education, transportation, and utilities. This reinvestment improves the overall living conditions and quality of life for residents, creating a positive cycle of development and well-being.

Moreover, the provision of affordable housing allows for better urban planning and land use management. By strategically placing affordable housing units in well-connected areas and mixed-use developments, urban sprawl can be mitigated, and resources can be used more efficiently (Jiboye, 2009). This approach promotes sustainable development, reduces the strain on infrastructure, and enhances the overall functionality of urban areas.

Efficient urban planning, made possible through affordable housing initiatives, enables the government to optimize the use of available land and resources. It helps create compact and well-designed communities that provide essential amenities and services within reach of residents, reducing travel distances and associated congestion. This, in turn, enhances the overall livability of the city and promotes a more sustainable and resilient urban environment.

In conclusion, affordable housing contributes to government revenue through property taxes and related charges, allowing for reinvestment in social infrastructure and public services. Furthermore, it facilitates better urban planning and land use management, leading to the efficient use of resources and improved urban development. By recognizing the significance of affordable housing, governments can generate revenue while fostering sustainable, inclusive, and well-planned cities for the benefit of the entire community.

#### **4.2. The Factors Hindering the Provision of Affordable Housing in Nigeria**

The provision of affordable housing in Nigeria faces several challenges that hinder its effective implementation. These factors include:

**1) Land Availability and Tenure Security:** Adequate availability of suitable land at affordable prices is essential for affordable housing projects. However, land scarcity and high costs pose significant challenges. Limited access to land suitable for housing development, coupled with complex land tenure systems and issues of land documentation and ownership disputes, impede the efficient allocation of land for affordable housing initiatives.

**2) Funding and Financing Constraints:** Adequate funding is crucial for the successful implementation of affordable housing projects. However, limited access to financing options and the high cost of construction materials pose significant challenges. The lack of long-term, affordable financing mechanisms for both developers and potential homeowners hinders the scaling up of affordable housing initiatives.

**3) Inefficient Regulatory Frameworks and Bureaucratic Processes:** Cumbersome administrative procedures, lengthy approval processes, and a lack of coordination among relevant government agencies contribute to delays and inefficiencies in affordable housing projects. The absence of streamlined regulations and clear guidelines for affordable housing development and incentives limits the ability of developers and stakeholders to navigate the process effectively.

**4) Infrastructure Deficits:** The provision of affordable housing requires the availability of basic infrastructure such as water, sanitation, electricity, and road networks. However, inadequate infrastructure in many areas of Nigeria poses challenges to the development and sustainability of affordable housing projects. The cost of providing or upgrading infrastructure can further strain the affordability of housing initiatives.



**5) Lack of Data and Planning:** Insufficient data on housing needs, demographics, and urban growth patterns hinder effective planning for affordable housing. Without accurate information, it becomes challenging to target resources and develop appropriate strategies to address the housing demand in specific areas. The absence of comprehensive urban planning frameworks often leads to uncoordinated and ad-hoc housing developments.

**6) Limited Private Sector Participation:** The involvement of the private sector is crucial for the success of affordable housing initiatives. However, the reluctance of private developers to engage in affordable housing projects is often due to perceived financial risks, low-profit margins, and uncertainties related to policy and market conditions. The lack of incentives and support for private sector involvement restricts the scale and pace of affordable housing delivery (Mabogunje, 2007).

### 4.3. Policies and Interventions for Promoting Affordable Housing in Nigeria

Policies and interventions aimed at promoting affordable housing in Nigeria are crucial in addressing the housing challenges faced by the growing urban population. Several measures can be implemented to encourage the development and availability of affordable housing options. Some key policies and interventions include:

1) **Government Initiatives and Programs:** The government can play a pivotal role in promoting affordable housing through various initiatives. This includes the formulation and implementation of supportive policies, such as land-use regulations, zoning ordinances, and building codes that incentivize the construction of affordable housing. Governments can also provide subsidies or tax incentives to developers and financial institutions that engage in affordable housing projects. Additionally, the government can establish housing funds or agencies dedicated to facilitating the financing, construction, and management of affordable housing developments.

2) **Public-Private Partnerships (PPPs):** Collaboration between the government and private sector entities can be effective in addressing the affordability gap. PPPs can leverage the expertise and resources of both sectors to develop affordable housing projects. This can involve joint ventures, where the government provides land or financial support, and private developers bring in their expertise and resources. PPPs can also facilitate access to financing, streamline regulatory processes, and ensure the provision of affordable housing with the active involvement of private entities.

3) **Innovative Financing Models:** Exploring innovative financing models can help overcome the financial barriers associated with affordable housing development. This includes microfinance schemes tailored to housing needs, where low-income individuals and households can access loans or credit to purchase or build affordable homes. Other models may involve community land trusts, where land is held collectively and made available for affordable housing devel-

opment. Additionally, the introduction of rent-to-own or shared-equity models can enable low-income individuals to gradually acquire homeownership while keeping their housing costs affordable.

4) Regulatory Reforms and Streamlined Processes: Governments can work towards simplifying regulatory frameworks and streamlining bureaucratic processes to reduce the time and cost involved in developing affordable housing. This includes expediting land acquisition procedures, ensuring transparent and efficient building permit processes, and facilitating access to utilities and infrastructure for affordable housing developments. Simplifying these processes can encourage private sector participation and expedite the delivery of affordable housing units.

5) Capacity Building and Skill Development: Investing in capacity building and skill development within the construction industry can contribute to the availability of affordable housing. This involves training and empowering local builders, artisans, and construction workers to enhance their skills and knowledge of cost-effective construction techniques. By developing a skilled workforce, the cost of construction can be reduced, making affordable housing more attainable.

## 5. Conclusion

In conclusion, Nigerian urbanization is a rapidly growing phenomenon that brings both opportunities and challenges. The significance of affordable housing in this context cannot be overstated. With increasing population growth, rural-urban migration, and economic opportunities, the demand for housing in Nigerian cities is soaring, particularly among low- and middle-income families. Affordable housing plays a crucial role in addressing the challenges posed by rapid urbanization.

By providing safe, decent, and affordable homes, affordable housing improves the quality of life for individuals and families. It fosters social cohesion, community development, and stability within neighborhoods. Additionally, affordable housing has positive economic implications, generating employment opportunities and contributing to local economies. It is a catalyst for inclusive growth and poverty reduction.

However, the provision of affordable housing in Nigeria faces various challenges, including land availability, funding constraints, and regulatory hurdles. Addressing these challenges requires a multi-faceted approach involving the government, private sector, and civil society. Efforts must be made to develop efficient policies, innovative financing models, and strategic partnerships to ensure the availability of affordable housing for all.

By prioritizing affordable housing and implementing comprehensive and sustainable approaches, Nigeria can unlock the potential benefits of urbanization. Inclusive growth, improved living conditions, and enhanced urban development can be achieved, creating thriving cities where all residents have access to safe,

decent, and affordable housing. It is imperative to recognize the significance of affordable housing in the Nigerian context and work towards its realization to ensure a prosperous and equitable future for all Nigerians.

### Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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