THE EVALUATION OF HOUSING PROBLEM IN NIGERIA (A CASE STUDY OF OLUYOLE, IBADAN CITY, OYO STATE).

BY

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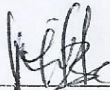
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CERTIFICATION

This is to certify that this project work is carried out by **OYETUNJI ABOSEDE FOLASHADE** with matriculation number **HND/23/ETM/FT/0143.** the project was read and approved as meeting the requirement of the Department of Estate Management And Valuation, Institution of Environmental Studies Kwara State Polytechnic Ilorin. Nigeria for the award of Higher National Diploma (HND) in ESTATE MANAGEMENT AND VALUATION.

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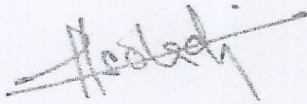*Project Supervisor*

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DEDICATION

This project is dedicated to Almighty God and my humble self that made it a reality through the grace of God and to my Parent Mr.& Mrs. Oyetunji for their financial and spiritual effort, may God Almighty in his infinite mercy reward them abundantly (Amen).

ACKNOWLEDGEMENT

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ABSTRACT

This study evaluates the housing challenges in Nigeria, focusing on Oluyole in Ibadan Cit, Oyo State. Rapid urbanization, population growth and inadequate infrastructure have exacerbated housing strategies, poor living conditions and informal settlements in the area. The research aims to identify key factors contributing to these housing problems in eluding economic constraints, government policies and urban planning deficiencies. Data will be collected through surveys, interviews and secondary sources to analyze the extent of housing inadequacies and their socio-economic impacts on residents. The findings will provide recommendation for sustainable housing solutions, improved policies and urban planning strategies to address the challenges. This study is vital for policymakers, urban planners and stakeholders seeking to improve housing conditions in Nigerian cities and promote equitable urban development.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Housing is a fundamental human need and a crucial determinant of quality of life, economic development, and social stability. In Nigeria, housing challenges have persisted for decades, particularly in urban areas, as a result of rapid urbanization, population growth, and inadequate planning. Ibadan, the capital of Oyo State, exemplifies these challenges due to its historical significance as one of the largest traditional cities in Africa and its rapid urban expansion.

Ibadan's housing problems are multifaceted, involving overcrowding, poor infrastructural facilities, slum development, and the high cost of construction. According to Ajanlekoko (2001), the housing deficit in Nigeria is a reflection of inadequate government intervention, rising poverty levels, and urban migration. This is compounded by the inability of urban housing policies to address the specific needs of low-income households (Akinmoladun & Oluwoye, 2007).

The situation in Ibadan is further exacerbated by insufficient land-use planning, informal housing developments, and limited access to affordable housing finance. Aderamo and Ayobolu (2010) noted that Ibadan's housing sector faces significant challenges, including deteriorating housing stock, poor waste management, and inadequate maintenance culture. Despite various governmental interventions, such as urban renewal projects and public-private partnerships, these efforts have often fallen short due to poor implementation, corruption, and lack of continuity in housing policies.

All over the world, it is a widely acknowledged fact that shelter is one of the most basic human needs. Suffice it to say that, in spite of its importance, it is one of the problems that has been given the least attention in both urban and rural areas of the country.

The genesis of housing problems in Nigeria dates back to the colonial government's failure to evolve and articulate a housing programme beyond the Government Reserved Areas (GRA).

The colonial era was a period of self-centeredness on the part of the colonial masters as far as social housing in Nigeria was concerned. Studies have shown that the colonial masters built empires for themselves in the so-called European quarters and Government Reserved Areas (GRA). This was necessitated partly by the colonial masters' quest for quiet residential areas and partly for their desire for class and executive life.

Housing is universally recognized as a critical component of sustainable development and social well-being. It serves not only as a basic necessity but also as an essential element of urban infrastructure that influences productivity, health, and socio-economic development. However, in Nigeria, housing challenges have reached a critical level, especially in urban centers like Ibadan, where population growth and urban migration have outpaced the available housing infrastructure.

1.2   STATEMENT OF THE PROBLEM

The housing sector in Nigeria, particularly in urban areas like Ibadan, is characterized by significant challenges, including a persistent housing deficit, substandard living conditions, and inadequate infrastructure. Despite various government efforts and policies, the housing crisis continues to worsen due to rapid urbanization, population growth, and socio-economic constraints.

In Ibadan, the capital city of Oyo State, these challenges are particularly pronounced. The city has experienced unregulated urban expansion, leading to the proliferation of informal settlements and slums. Many residents live in overcrowded and poorly maintained housing units that lack basic amenities such as potable water, electricity, and waste disposal systems. Additionally, the rising cost of land and construction materials, coupled with limited access to affordable housing finance, has placed quality housing out of reach for many low- and middle-income earners.The failure of past housing interventions to address these challenges is partly due to inconsistencies in policy implementation, corruption, and the exclusion of local communities from the planning process. This has not only perpetuated the housing crisis but also contributed to broader socio-economic issues, including increased poverty, health risks, and social inequalities.

1.3   AIMS AND OBJECTIVES OF THE STUDY

The aim of this study is to evaluate housing problems in Nigeria, with a case study of Ibadan, Oyo State. The specific objectives are:

- To examine different types of properties in the study area.
- To assess the condition of properties in the case study.
- To appraise the facilities available within the area.
- To evaluate the impact of housing problems on residents.

1.4 RESEARCH QUESTIONS

The following research questions shall guide the investigation:

i. What is the impact of housing problems on the quality of life of residents in Oluyole, Ibadan, Oyo State?

ii. How effective are the existing housing policies and interventions in addressing housing challenges in Oluyole, Ibadan, Oyo State?

iii. What role does community participation play in housing development and the implementation of housing policies in Oluyole, Ibadan, Oyo State?

iv. What actionable recommendations can be proposed to improve housing conditions and mitigate future housing challenges in Oluyole, Ibadan, Oyo State?

1.5 SIGNIFICANCE OF THE STUDY

Housing is a fundamental aspect of human well-being, and addressing housing challenges is critical for sustainable urban development. This study, which evaluates housing problems in Ibadan, Oyo State, is significant as it provides a comprehensive understanding of the nature, causes, and impacts of housing issues in one of Nigeria's major urban centers. It holds importance for various stakeholders, including policymakers, urban planners, researchers, and local communities.

The study contributes to the body of knowledge by analyzing the socio-economic and infrastructural factors that underlie housing challenges in Ibadan. This is particularly relevant as urban areas in Nigeria continue to grapple with rapid population growth and unregulated expansion, leading to increased demand for housing. By identifying these factors, the study lays a foundation for better understanding the dynamics of housing crises in similar urban settings across the country.

The impacts of housing problems on residents' quality of life, such as overcrowding, poor sanitation, and lack of basic amenities, have far-reaching consequences for health, education, and economic productivity. Highlighting these impacts underscores the urgency of addressing the housing deficit to improve the living conditions of Ibadan's residents.

1.6   SCOPE OF THE STUDY

This study focuses on evaluating housing problems in Ibadan, Oyo State, Nigeria. Ibadan, being one of the largest cities in Nigeria, faces significant housing challenges due to rapid urbanization, population growth, and a lack of adequate urban planning. The scope of the study is concentrated on understanding the nature, causes, and impacts of housing issues in the city, as well as examining the effectiveness of existing housing policies and interventions.

The geographic scope is limited to Ibadan, with a focus on the areas that experience the most severe housing challenges. This includes neighborhoods with high levels of overcrowding, informal settlements, and deteriorating infrastructure. The study aims to provide a detailed examination of how housing conditions in these areas reflect broader issues in the city and the country as a whole.

The study explores the various factors that contribute to the housing problems in Ibadan, such as economic constraints, rapid urban expansion, high construction costs, and poor policy implementation. It also examines the socio-economic impacts of these problems, particularly on the health, safety, and livelihoods of the residents.

1.7   LIMITATIONS OF THE STUDY

- Housing Problem: Housing problems refer to the difficulties individuals or communities face in accessing suitable and adequate housing that meets basic needs in terms of space, safety, and affordability. This encompasses issues such as overcrowding, poor quality housing, and lack of access to essential amenities like water, sanitation, and electricity (UN-Habitat, 2007).

- Urbanization: Urbanization refers to the process by which an increasing percentage of a population moves from rural to urban areas, leading to the growth of cities. This shift is often driven by factors such as economic opportunities,

better access to services, and improved living conditions. In the context of Nigeria, rapid urbanization has exacerbated housing shortages, with cities like Ibadan experiencing uncontrolled growth and expansion (Olayiwola et al., 2006).

- Informal Settlements: Informal settlements, also known as slums or squatter settlements, are areas where housing is constructed without formal planning or regulation. These settlements often lack basic services such as water, electricity, and waste management, and the houses are typically built with substandard materials. In Ibadan, informal settlements are a significant part of the city's housing landscape, contributing to overcrowding and poor living conditions (Olotuah & Bobadoye, 2009).

- Housing Deficit: Housing deficit refers to the gap between the demand for housing and the available supply, often driven by population growth, urban migration, and inadequate housing development. In Nigeria, the national housing deficit has reached over 17 million units, and Ibadan, like other cities, faces a significant shortage of affordable housing options (National Bureau of Statistics, 2021).

- Slum Development: Slum development refers to the growth of informal settlements that lack proper infrastructure, such as sewage systems, roads, and reliable water sources, and are characterized by poor-quality housing. These areas often face issues of inadequate public services and social exclusion. In Ibadan, the expansion of slums is linked to rapid urbanization and a failure to provide affordable and adequate housing for low-income residents (Olotuah & Bobadoye, 2009).

- Housing Finance: Housing finance refers to the financial resources available to individuals and developers for the construction or purchase of housing. In Nigeria, access to affordable housing finance is a major challenge, particularly for low- and middle-income earners. The lack of accessible mortgage systems and high interest rates hinder many people from securing home loans, exacerbating the housing deficit (Oladimeji, 2010).

CHAPTER TWO

LITERATURE REVIEW

2.1   CONCEPTUAL REVIEW

The literature review provides an in-depth analysis of existing studies, theories, and findings relevant to housing problems in urban areas, with a specific focus on Oluyole, Ibadan, Oyo State. This chapter evaluates key concepts, frameworks, and empirical evidence to establish a solid foundation for understanding the scope and dynamics of housing challenges, as well as the effectiveness of interventions aimed at addressing them.

a.   Concept of Housing and Its Importance

Housing is a fundamental human need and a critical determinant of quality of life. According to the United Nations Human Settlements Programme (UN-Habitat, 2021), housing is more than just a physical structure; it encompasses access to basic services, environmental quality, and socio-economic stability. The availability of adequate housing is linked to better health, improved productivity, and overall social development (Agbola & Olatubara, 2020).

In Nigeria, housing shortages and poor living conditions remain significant challenges, especially in urban centers like Ibadan. Rapid urbanization, economic disparities, and inefficient housing policies have contributed to a widening housing deficit (Ajanlekoko, 2020). The housing crisis in Nigeria is reflected in overcrowding, inadequate infrastructure, and the proliferation of informal settlements (Akinmoladun & Oluwoye, 2021).

b.   Urbanization and Housing Challenges

Urbanization is one of the most significant drivers of housing demand in Nigeria. According to the United Nations (2021), Nigeria's urban population is expected to exceed 60% of the total population by 2050, placing immense pressure on housing infrastructure. Ibadan, as one of the largest and oldest urban centers in Africa, exemplifies the challenges posed by urbanization, including overcrowding, informal settlements, and inadequate infrastructure.

Studies by Ajanlekoko (2019) and Akinmoladun and Oluwoye (2021) reveal that housing deficits in Nigeria stem from weak institutional frameworks, insufficient financial systems, and rapid urban growth. Ibadan's housing stock is further compromised by its unregulated urban sprawl, which has led to the proliferation of informal housing that lacks access to basic services such as water, electricity, and sanitation (Aderamo & Ayobolu, 2018).

c. Housing Deficit and Overcrowding

Nigeria has a significant housing deficit, with an estimated shortage of over 20 million housing units (National Bureau of Statistics, 2020). This deficit has led to severe overcrowding, especially in urban areas where the demand for affordable housing far exceeds supply. In Ibadan, many residents live in slums and informal settlements due to a lack of affordable housing options (Aderamo & Ayobolu, 2019). Overcrowding poses serious health risks, including the spread of communicable diseases and poor living conditions.

d. Poor Infrastructure and Basic Services

A major housing challenge in Nigeria is inadequate infrastructure, including poor road networks, inadequate water supply, and unreliable electricity. Studies indicate that a significant percentage of urban residents lack access to potable water and proper waste disposal systems (Olotuah & Bobadoye, 2021). The absence of these basic services contributes to environmental degradation and reduces the overall quality of life.

e. High Cost of Housing and Land Acquisition

The high cost of land and building materials further exacerbates the housing crisis in Nigeria. The price of cement, roofing sheets, and other construction materials has risen significantly due to inflation and unstable economic conditions (Olayiwola, Adeleye, & Ogunshakin, 2017). Additionally, land acquisition processes are often complicated by bureaucratic bottlenecks, corruption, and land tenure issues, making it difficult for low- and middle-income earners to afford decent housing.

f. Urbanization and Informal Settlements

Rapid urbanization has outpaced the development of formal housing, leading to the growth of informal settlements. These unplanned areas are characterized by substandard

housing, poor sanitation, and insecure tenure (Ibem & Amole, 2019). In Ibadan, informal settlements have expanded due to rural-to-urban migration and the failure of urban planning authorities to provide affordable housing alternatives.

g. Policy Implementation and Governance Challenges

Despite numerous housing policies and programs, Nigeria continues to struggle with housing provision due to weak policy implementation and governance issues. Public housing schemes often suffer from corruption, mismanagement, and a lack of continuity between successive governments (Aribigbola, 2019). Policies that aim to address housing challenges are frequently abandoned or poorly executed, leading to minimal impact on housing conditions.

2.2 THEORETICAL REVIEW

Theoretical frameworks provide a structured lens for understanding and evaluating housing problems. This section explores four prominent theories relevant to the evaluation of housing issues in Nigeria: Maslow's Hierarchy of Needs, Systems Theory, Housing Supply and Demand Theory, and Sustainable Development Theory.

a. Maslow's Hierarchy of Needs

Maslow's Hierarchy of Needs, introduced by Abraham Maslow in 1943, places housing within the foundational level of physiological needs essential for human survival. Shelter, a fundamental element of housing, is crucial for protecting individuals from environmental hazards, ensuring privacy, and promoting well-being.

In Nigeria, the inability to meet this basic need is evident in the widespread housing deficit and substandard living conditions. Overcrowded homes, informal settlements, and slum developments reflect the failure to fulfill this foundational human requirement. The theory underscores the impact of inadequate housing on the quality of life, health, and productivity of individuals, particularly low-income households in urban areas like Ibadan.

This theory serves as a foundation for addressing housing challenges, emphasizing the need to prioritize the provision of affordable, safe, and habitable housing to enhance residents' well-being and socio-economic development.

b. Housing Supply and Demand Theory

Housing Supply and Demand Theory explains housing challenges through the lens of market dynamics. It posits that housing shortages occur when demand outpaces supply, often due to population growth, urbanization, and limited financial resources.

In Nigeria, the housing deficit is a classic case of imbalance between supply and demand. Rapid urban migration has increased housing demand in cities like Ibadan, while limited resources, high construction costs, and inadequate government intervention have constrained supply. Rising land prices and the lack of affordable housing finance further exacerbate the situation, pushing low-income earners into informal settlements and slums.

The theory suggests that addressing housing problems requires balancing supply and demand through policies that promote affordable housing, reduce construction costs, and enhance access to housing finance.

c. Sustainable Development Theory

Sustainable Development Theory emphasizes the need for housing solutions that meet present needs without compromising future generations' ability to meet their own. This theory integrates social, economic, and environmental dimensions, advocating for housing development that is inclusive, resource-efficient, and environmentally friendly. The theory underscores the importance of incorporating sustainability into housing policies and practices. This includes the use of renewable materials, energy-efficient designs, and equitable access to housing for all socio-economic groups. By aligning housing strategies with sustainable development goals, Nigeria can address current housing challenges while ensuring long-term resilience.

2.3   EMPIRICAL REVIEW

Empirical studies provide a data-driven understanding of housing challenges in Nigeria. This section examines five key studies that highlight various aspects of the housing crisis, including the housing deficit, urbanization impacts, policy effectiveness, and the socio-economic implications of poor housing conditions.

a. Housing Deficit in Nigeria

Ajanlekoko (2015) conducted a comprehensive study on Nigeria's housing deficit, highlighting that the country faces an estimated shortfall of over 17 million housing units.

The research attributes this deficit to rapid urbanization, high construction costs, and inadequate government intervention. The study reveals that despite numerous housing policies, most efforts have failed due to poor implementation and corruption. Ajanlekoko advocates for increased public-private partnerships (PPPs) to bridge the gap in housing supply, especially for low-income groups.

b. Impact of Urbanization on Housing

A study by Akinmoladun and Oluwoye (2017) examined the effects of urbanization on housing in Nigeria, with a focus on cities like Lagos and Ibadan. Their findings indicate that unregulated urban expansion has led to overcrowding, slum development, and deteriorating living conditions. The research identifies weak urban planning and limited infrastructure as key factors exacerbating housing challenges. Akinmoladun and Oluwoye recommend revising urban planning policies to accommodate population growth and promote affordable housing development.

c. Effectiveness of Housing Policies

Olotuah and Bobadoye (2015) evaluated the effectiveness of public housing policies in addressing Nigeria's housing problems. Their study found that most government initiatives, such as the National Housing Policy of 1991, failed to achieve their goals due to inconsistent policy implementation, corruption, and the exclusion of local communities. The research highlights the need for inclusive and participatory approaches in housing development, ensuring that policies align with the needs of the urban poor.

d. Role of Informal Housing Sector

Ademiluyi and Raji (2018) investigated the role of the informal housing sector in meeting housing demand in Nigeria. Their research shows that informal settlements account for a significant portion of housing in urban areas, providing shelter for low-income earners who cannot afford formal housing. However, these settlements often lack basic infrastructure and are prone to environmental hazards. The study suggests integrating the informal housing sector into formal urban planning to improve living conditions and ensure sustainable development.

CHAPTER THREE
RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter provides a detailed explanation of the research methodology employed to evaluate housing problems in Oluyole, Ibadan, Oyo State, Nigeria. It outlines the research design, study area, population, sampling techniques, data collection methods, and the analytical procedures used to address the research objectives.

3.1 Research Design

The study on evaluating housing problems in Nigeria, with a case study of Oluyole, Ibadan city, employed a survey research method. This approach allowed for the collection of primary data. This design was chosen because it facilitates the collection of information from a representative sample of the population, enabling the researcher to describe existing conditions and explore relationships between variables. The mixed-methods approach was employed, integrating both quantitative and qualitative techniques to provide a comprehensive understanding of the issues. The combination of these approaches allowed for a more nuanced exploration of the housing challenges in Ibadan while offering actionable insights.

3.2 STUDY AREA

The studies were conducted in Oluyole, Ibadan, the capital city of Oyo State, located in southwestern Nigeria. Ibadan is historically significant as one of the largest indigenous cities in Africa, serving as a commercial and administrative center. The city's rapid urbanization has resulted in substantial housing challenges, including overcrowding, informal settlements, poor infrastructure, and insufficient affordable housing. The study focused on neighborhoods within Ibadan that are characterized by severe housing problems, providing a representative sample of the housing crisis faced by urban residents.

3.3 TARGET POPULATION

The target population for this research included the residents of Ibadan across diverse socio-economic backgrounds. It encompassed individuals living in formal and informal settlements, urban planners, policymakers, and other stakeholders involved in

housing development. This diverse population was necessary to capture the multifaceted nature of housing challenges in the city, as well as the perspectives of both those directly affected by housing problems and those responsible for addressing them.

3.4 SAMPLING TECHNIQUE

The study employed a multi-stage sampling technique to ensure the selection of a representative sample. In the first stage, Ibadan was stratified into its five urban local government areas (LGAs): Ibadan North, Ibadan South-West, Ibadan South-East, Ibadan North-East, and Ibadan North-West. Within these LGAs, neighborhoods experiencing significant housing challenges were identified based on criteria such as overcrowding, infrastructure deficits, and prevalence of informal settlements. From these neighborhoods, a simple random sampling method was used to select respondents, ensuring fair representation from various socio-economic groups.

3.5 SAMPLE FRAME

The sample frame for this study consists of residents within Oluyole Local Government Area, Ibadan, Oyo State. It includes a cross-section of individuals such as tenants, landlords, homeowners, property developers, and relevant government officials. Communities within Oluyole, including Oluyole Estate, were selected to reflect diverse housing conditions. The study targeted different housing types—ranging from low-cost dwellings to medium-income residences. Demographic factors such as age, income level, and household size were considered to ensure broad representation. The sample frame was guided by data from the local government records to ensure proportional and representative sampling.

3.6 SAMPLE SIZE

The sample size for this study was determined using statistical sampling techniques to ensure representativeness and accuracy. Given the population size of Oluyole Local Government Area, an estimated sample of 50 respondents was selected. This size is considered adequate to capture diverse perspectives on housing issues across various neighborhoods. A stratified random sampling method was used to ensure inclusion from different wards and housing types—such as rented apartments, face-me-I-face-you buildings, and owner-occupied homes. The sample included both male and

female respondents across different age and income groups. Additionally, key informants such as community leaders and local government officials were interviewed. This sample size balances logistical feasibility with the need for comprehensive and reliable data collection.

3.7 DATA TYPE AND SOURCE

Data for the study were obtained through both primary and secondary sources. Primary data collection involved administering structured questionnaires, conducting semi-structured interviews, and performing field observations. The questionnaires were designed to gather quantitative data on housing conditions, challenges, and their impact on residents' quality of life. Semi-structured interviews with urban planners, policymakers, and community leaders provided qualitative insights into the effectiveness of housing policies and the role of stakeholders in addressing housing challenges. Field observations were conducted in selected neighborhoods to document the physical state of housing and infrastructure.

Secondary data were sourced from published academic journals, books, government reports, and relevant previous studies. These sources provided contextual and historical information to complement the primary data and support the analysis.

3.8 INSTRUMENT FOR DATA COLLECTION

The study utilized structured questionnaires comprising closed and open-ended questions to ensure comprehensive data collection. The questions were divided into sections covering housing conditions, socio-economic impacts, and policy evaluation. An interview guide was used during semi-structured interviews to explore specific themes, while a checklist facilitated systematic observation of housing conditions during field visits.

3.9 METHOD OF DATA ANALYSIS

The collected data were analyzed using both quantitative and qualitative methods. Quantitative data from questionnaires were coded and analyzed using the Statistical Package for Social Sciences (SPSS). Descriptive statistics, including frequencies, percentages, and mean values, were used to summarize the data, while inferential

statistics, such as chi-square tests, were applied to identify relationships between variables.

Qualitative data obtained from interviews and observations were analyzed thematically. Thematic analysis involved identifying recurring themes, patterns, and insights that helped explain the quantitative findings and provided a deeper understanding of the housing challenges in Ibadan.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 DATA PRESENTATION AND ANALYSIS

This section of the research work will take us through the presentation, analysis, and interpretation of data collected from the respondents in accordance with the research questions raised for the study on evaluating housing problems in Nigeria. The study focuses on a comparative analysis of housing problems in Oluyole, Ibadan, Oyo State, Nigeria.Table 4.1: **Analysis of Demographic Data**

Demographic Variables	Frequency	Percentages
Gender		
Male	38	76%
Female	12	24%
Age of Respondents		
Under 20 years	6	12%
20–29 years	10	20%
30–39 years	12	24%
40 years above	22	44%
Marital Status		
Single	14	28%
Married	28	56%
Divorced	8	16%
Qualification		
Employed	11	22%
Unemployed	21	42%
Self-Employed	18	36%

Source: Field Survey (2025) From the table above, based on the variable gender, male respondents are 38 (76%), while female respondents are 12 (24%). Regarding age, 6 respondents (12%) are under 20 years, 10 respondents (20%) fall within the 20–29 years

range, 12 respondents (24%) are within the 30–39 years range, and 22 respondents (44%) are 40 years and above. In terms of marital status, 14 respondents (28%) are single, 28 respondents (56%) are married, while 8 respondents (16%) are divorced. For employment status, 11 respondents (22%) are employed, 21 respondents (42%) are unemployed, and 18 respondents (36%) are self-employed.The demographic analysis indicates that housing problems in Nigeria predominantly affect middle-aged, married, and unemployed individuals. These patterns highlight the need for targeted housing policies that address affordability, employment, and family housing needs for improved living conditions.

Table 4.2: Impact of Housing Problems on Residents' Quality of Life

Statement	SA	A	UN	D	SD
Poor housing conditions negatively affect my physical health.	23 (46%)	13 (26%)	3 (6%)	7 (14%)	4 (8%)
Overcrowding in my home affects my mental well-being.	28 (56%)	14 (28%)	1 (2%)	5 (10%)	2 (4%)
Lack of access to clean water and sanitation affects my daily life.	38 (76%)	8 (16%)	1 (2%)	2 (4%)	1 (2%)
Inadequate housing has limited my access to education or job opportunities.	21 (42%)	15 (30%)	3 (6%)	6 (12%)	5 (10%)
Housing problems have caused stress or family conflict in my household.	19 (38%)	15 (30%)	3 (6%)	8 (16%)	5 (10%)

Source: Field Survey (2025)

Note: SA = Strongly Agree, A = Agree, UN = Undecided, D = Disagree, SD = Strongly Disagree.

From the table above, based on the statement that poor housing conditions negatively affect physical health, 23 respondents (46%) strongly agreed, while 13 respondents (26%) agreed. However, 3 respondents (6%) were undecided, 7 respondents (14%) disagreed, and 4 respondents (8%) strongly disagreed.

Regarding the statement that overcrowding in the home affects mental well-being, 28 respondents (56%) strongly agreed and 14 respondents (28%) agreed. Additionally, 1

respondent (2%) was undecided, while 5 respondents (10%) disagreed, and 2 respondents (4%) strongly disagreed.

For the statement that lack of access to clean water and sanitation affects daily life, 38 respondents (76%) strongly agreed and 8 respondents (16%) agreed. Meanwhile, 1 respondent (2%) was undecided, 2 respondents (4%) disagreed, and 1 respondent (2%) strongly disagreed.

Concerning the view that inadequate housing has limited access to education or job opportunities, 21 respondents (42%) strongly agreed and 15 respondents (30%) agreed. In contrast, 3 respondents (6%) were undecided, 6 respondents (12%) disagreed, and 5 respondents (10%) strongly disagreed.

Finally, on the statement that housing problems have caused stress or family conflict, 19 respondents (38%) strongly agreed and 15 respondents (30%) agreed. Additionally, 3 respondents (6%) were undecided, while 8 respondents (16%) disagreed, and 5 respondents (10%) strongly disagreed.

Table 4.3: Effectiveness of Existing Housing Policies and Interventions

Statement	SA	A	UN	D	SD
Government housing policies have improved access to affordable housing in my area.	18 (36%)	13 (26%)	6 (12%)	5 (10%)	8 (16%)
I am aware of housing programs or initiatives available to residents.	20 (40%)	18 (36%)	5 (10%)	5 (10%)	2 (4%)
Existing housing interventions are fairly implemented in this community.	14 (28%)	20 (40%)	7 (14%)	5 (10%)	4 (8%)
The housing support received (if any) has met my expectations.	10 (20%)	25 (50%)	8 (16%)	5 (10%)	2 (4%)
Housing policies are responsive to the real needs of residents like me.	24 (48%)	4 (8%)	5 (10%)	6 (12%)	11 (22%)

Source: Field Survey (2025)

Note: SA = Strongly Agree, A = Agree, UN = Undecided, D = Disagree, SD = Strongly Disagree.

From the table 4.3 above, for the statement that government housing policies have improved access to affordable housing in my area, 18 respondents (36%) strongly agreed, 13 respondents (26%) agreed, 6 respondents (12%) were undecided, 5 respondents (10%) disagreed, and 8 respondents (16%) strongly disagreed.

For the statement that I am aware of housing programs or initiatives available to residents, 20 respondents (40%) strongly agreed, 18 respondents (36%) agreed, 5 respondents (10%) were undecided, 5 respondents (10%) disagreed, and 2 respondents (4%) strongly disagreed.

On the statement that existing housing interventions are fairly implemented in this community, 14 respondents (28%) strongly agreed, 20 respondents (40%) agreed, 7 respondents (14%) were undecided, 5 respondents (10%) disagreed, and 4 respondents (8%) strongly disagreed.

Regarding the statement that the housing support received (if any) has met my expectations, 10 respondents (20%) strongly agreed, 25 respondents (50%) agreed, 8 respondents (16%) were undecided, 5 respondents (10%) disagreed, and 2 respondents (4%) strongly disagreed.

Finally, on the statement that housing policies are responsive to the real needs of residents like me, 24 respondents (48%) strongly agreed, 4 respondents (8%) agreed, 5 respondents (10%) were undecided, 6 respondents (12%) disagreed, and 11 respondents (22%) strongly disagreed.

Table 4.4: Role of Community Participation in Housing Development and Policy Implementation

Statement	SA	A	UN	D	SD
Community members are regularly involved in housing-related decision-making.	20 (40%)	14 (28%)	6 (12%)	6 (12%)	4 (8%)
Local perspectives are integrated into housing development plans.	22 (44%)	12 (24%)	5 (10%)	5 (10%)	6 (12%)
Housing authorities actively seek input from affected communities.	19 (38%)	15 (30%)	7 (14%)	5 (10%)	4 (8%)

Community participation has led to better housing outcomes.	20 (40%)	14 (28%)	6 (12%)	5 (10%)	5 (10%)
Public engagement strengthens the implementation of housing policies.	13 (26%)	26 (52%)	5 (10%)	3 (6%)	3 (6%)

Source: Field Survey (2025)

Note: SA = Strongly Agree, A = Agree, UN = Undecided, D = Disagree, SD = Strongly Disagree.

For the statement that community members are regularly involved in housing-related decision-making, 20 respondents (40%) strongly agreed, 14 respondents (28%) agreed, 6 respondents (12%) were undecided, 6 respondents (12%) disagreed, and 4 respondents (8%) strongly disagreed.

Regarding local perspectives being integrated into housing development plans, 22 respondents (44%) strongly agreed, 12 respondents (24%) agreed, 5 respondents (10%) were undecided, 5 respondents (10%) disagreed, and 6 respondents (12%) strongly disagreed.

On the statement that housing authorities actively seek input from affected communities, 19 respondents (38%) strongly agreed, 15 respondents (30%) agreed, 7 respondents (14%) were undecided, 5 respondents (10%) disagreed, and 4 respondents (8%) strongly disagreed.

Concerning the statement that community participation has led to better housing outcomes, 20 respondents (40%) strongly agreed, 14 respondents (28%) agreed, 6 respondents (12%) were undecided, 5 respondents (10%) disagreed, and 5 respondents (10%) strongly disagreed.

Finally, for the statement that public engagement strengthens the implementation of housing policies, 13 respondents (26%) strongly agreed, 26 respondents (52%) agreed, 5 respondents (10%) were undecided, 3 respondents (6%) disagreed, and 3 respondents (6%) strongly disagreed.

Table 4.5: Recommendations for Improving Housing Conditions and Mitigating Future Challenges

Statement	SA	A	UN	D	SD
Increased government investment is necessary to improve housing infrastructure.	18 (36%)	22 (44%)	4 (8%)	4 (8%)	2 (4%)
Future housing initiatives should incorporate community feedback.	18 (36%)	13 (26%)	6 (12%)	8 (16%)	5 (10%)
Affordable housing should be prioritized for low- and middle-income groups.	20 (40%)	12 (24%)	8 (16%)	5 (10%)	5 (10%)
Housing policies should emphasize sustainability and long-term resilience.	17 (34%)	18 (36%)	8 (16%)	4 (8%)	3 (6%)
Effective monitoring and evaluation can enhance the success of housing programs.	20 (40%)	15 (30%)	8 (16%)	6 (12%)	1 (2%)

Source: Field Survey (2025).

Note: SA = Strongly Agree, A = Agree, UN = Undecided, D = Disagree, SD = Strongly Disagree.

Regarding the statement that increased government investment is necessary to improve housing infrastructure, 18 respondents (36%) strongly agreed, 22 respondents (44%) agreed, 4 respondents (8%) were undecided, 4 respondents (8%) disagreed, and 2 respondents (4%) strongly disagreed.

For the statement that future housing initiatives should incorporate community feedback, 18 respondents (36%) strongly agreed, 13 respondents (26%) agreed, 6 respondents (12%) were undecided, 8 respondents (16%) disagreed, and 5 respondents (10%) strongly disagreed.

On the statement that affordable housing should be prioritized for low- and middle-income groups, 20 respondents (40%) strongly agreed, 12 respondents (24%) agreed, 8 respondents (16%) were undecided, 5 respondents (10%) disagreed, and 5 respondents (10%) strongly disagreed.

Concerning the statement that housing policies should emphasize sustainability and long-term resilience, 17 respondents (34%) strongly agreed, 18 respondents (36%)

agreed, 8 respondents (16%) were undecided, 4 respondents (8%) disagreed, and 3 respondents (6%) strongly disagreed.

Finally, for the statement that effective monitoring and evaluation can enhance the success of housing programs, 20 respondents (40%) strongly agreed, 15 respondents (30%) agreed, 8 respondents (16%) were undecided, 6 respondents (12%) disagreed, and 1 respondent (2%) strongly disagreed.

4.3   DISCUSSION OF FINDINGS

The study aimed to evaluate housing problems in Nigeria with a focus on the comparative analysis of housing problems, particularly in Ibadan, Oyo State. The findings indicate that housing issues predominantly affect middle-aged, married, and unemployed individuals, with a significant portion of respondents in the 40 years and above age bracket. This suggests that housing policies and interventions should be tailored to meet the needs of this demographic, which faces challenges related to affordability and access to adequate housing.

The data on the impact of housing problems reveals a strong correlation between poor housing conditions and the deterioration of residents' quality of life. A majority of respondents reported that inadequate housing, overcrowding, and lack of access to sanitation negatively affected their physical and mental health. Specifically, 76% of respondents highlighted that the lack of clean water and sanitation posed a significant challenge to their daily lives. These issues underscore the importance of improving basic infrastructure, such as water supply and waste management, as a critical step towards alleviating housing problems.

Regarding existing housing policies, the respondents were divided in their assessment. While a majority acknowledged some awareness of housing programs and recognized their contribution to improving access to housing, many felt that current policies did not adequately address the real needs of residents, especially in terms of affordability and housing quality. Notably, a considerable portion (48%) of respondents felt that housing policies were not responsive to their actual needs.

Overall, improving housing conditions emphasizes the need for increased government investment, prioritizing affordable housing for low- and middle-income

groups, and integrating community feedback into housing planning. Additionally, ensuring sustainability and long-term resilience in housing policies is crucial for mitigating future housing challenges. These findings suggest that a more comprehensive and inclusive approach to housing development could enhance the effectiveness of policies and improve the overall quality of life for residents in Nigeria.

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CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATION

5.1   SUMMARY

The study focused on evaluating housing problems in Nigeria, with a focus on the comparative influence of road infrastructure on commercial property in Ibadan, Oyo State, reveals significant insights into the demographics and experiences of respondents. A majority of respondents were male (76%), married (56%), and within the 40 years and above age group (44%), with a notable number being unemployed (42%). These findings revealed that housing challenges disproportionately affect middle-aged, married, and economically vulnerable individuals.

In terms of quality of life, poor housing conditions were reported to negatively impact both physical health (72% agreement) and mental well-being due to overcrowding (84% agreement). A substantial 92% also agreed that lack of clean water and sanitation adversely affected their daily life. Furthermore, housing inadequacies were linked to limited access to education and employment opportunities, with 72% expressing this concern. Stress and family conflict arising from housing conditions were also confirmed by 68% of respondents.

While 62% agreed that they were aware of government housing programs, only 36% strongly felt that these policies had truly improved access to affordable housing. Implementation fairness and responsiveness to community needs showed mixed perceptions, with 48% expressing dissatisfaction. On participation, a combined 68% agreed that public engagement improved housing outcomes, indicating a desire for more community-driven approaches.

Recommendations from respondents emphasized increased government investment (80% agreement), prioritizing affordable housing for low- and middle-income groups (64%), and adopting sustainable, resilient housing policies. Additionally, 70% believed that monitoring and evaluation were critical to the success of housing programs. Overall, the study indicates strong concern over housing inadequacies and a call for responsive, inclusive, and sustainable policy interventions.5.2 ConclusionThe study provides a critical assessment of housing problems in Nigeria, particularly through the lens of

residents in Ibadan, Oyo State, and reveals the intersection between housing quality, infrastructure, and social well-being. The data show that housing inadequacies are not just structural issues but are deeply connected to public health, mental well-being, access to economic opportunities, and familial stability. The findings also highlight the shortcomings in current government housing policies, where awareness exists but effective impact remains limited.

Despite some government interventions, the perceived ineffectiveness in policy responsiveness and lack of fair implementation has resulted in limited improvement in housing conditions for many residents. The significant agreement on the need for increased investment, community inclusion in decision-making, and attention to affordability and sustainability underlines a broader call for a paradigm shift in housing development strategies. The respondents' voices point to a strong desire for more inclusive and transparent governance in the housing sector. Future housing policies must prioritize the socio-economic realities of residents, particularly those in the low- and middle-income brackets, and ensure community-driven planning. By adopting a more holistic and participatory approach, the government can better address existing housing challenges and lay the foundation for sustainable urban development across Nigeria

5.3   RECOMMENDATIONS

Based on the findings of the study, the following are hereby recommended:

- Government and housing authorities should actively involve local residents in all stages of housing development, from planning and design to implementation and evaluation. Regular town hall meetings, community feedback platforms, and participatory budgeting should be encouraged to ensure that housing solutions are responsive to the real needs of residents.
- Special attention should be given to low- and middle-income earners who are most affected by housing inadequacies. Housing policies must include subsidized housing schemes, rent control mechanisms, and tax incentives for developers who focus on affordable housing. This will help alleviate the housing burden on the unemployed and underemployed.

- The government should invest in rehabilitating and expanding road infrastructure in densely populated and commercial zones of Ibadan to enhance property values, ease of mobility, and business growth.

- Public sector investment in housing infrastructure should be significantly increased. Simultaneously, policies should be transparent, well-publicized, and monitored for fair implementation. Corruption and mismanagement of housing funds must be strictly addressed to restore public trust and ensure efficient delivery of housing services.

- To improve future housing interventions, an efficient monitoring and evaluation (M&E) framework should be established. Independent audit teams, feedback surveys, and performance scorecards can be used to track housing project outcomes, identify gaps, and recommend timely improvements.

APPENDIX

QUESTIONNAIRE

THE KWARA STATE POLYTECHNIC, KWARA STATE.

DEPARTMENT OF ESTATE MANAGEMENT

Dear Respondent,

This questionnaire is designed to obtain information on "Evaluation of Housing Problems in Nigeria (A Case Study of Ibadan, Oyo State)." Responses will be treated with high confidentiality and be used for research purposes only. There are no rights or wrong responses. Your true response will go a long way in making this research a successful one, and your cooperation will be highly appreciated. Thank you.SECTION A: DEMOGRAPHICAL DATA

1. Gender: Male ( ) Female (   )
2. Marital Status: Single ( ) Married ( ) Divorce ( ) Widowed ( )
3. Age of Respondent: Under 20 years ( ) 20–29 years ( ) 30–39 years ( )
   40 ears and above ( )
4. Highest Academic Qualification: ND I ( ) ND II ( ) HND I ( ) HND II ( )

SECTION B

Please rate the following statements on a scale of 1 to 5, with: SA = Strongly Agree, A = Agree, UN = Undecided, D = Disagree, SD = Strongly DisagreeA. Impact of Housing Problems on Residents' Quality of Life

S/N	Statement	SA	A	UN	D	SD
1	Poor housing conditions negatively affect my physical health.	[ ]	[ ]	[ ]	[ ]	[ ]
2	Overcrowding in my home affects my mental well-being.	[ ]	[ ]	[ ]	[ ]	[ ]
3	Lack of access to clean water and sanitation affects my daily life.	[ ]	[ ]	[ ]	[ ]	[ ]
4	Inadequate housing has limited my access to education or job opportunities.	[ ]	[ ]	[ ]	[ ]	[ ]

S/N	Statement	SA	A	UN	D	SD
5	Housing problems have caused stress or family conflict in my household.	[ ]	[ ]	[ ]	[ ]	[ ]

B. Effectiveness of Existing Housing Policies and Interventions

S/N	Statement	SA	A	UN	D	SD
1	Government housing policies have improved access to affordable housing in my area.	[ ]	[ ]	[ ]	[ ]	[ ]
2	I am aware of housing programs or initiatives available to residents.	[ ]	[ ]	[ ]	[ ]	[ ]
3	Existing housing interventions are fairly implemented in this community.	[ ]	[ ]	[ ]	[ ]	[ ]
4	The housing support received (if any) has met my expectations.	[ ]	[ ]	[ ]	[ ]	[ ]
5	Housing policies are responsive to the real needs of residents like me.	[ ]	[ ]	[ ]	[ ]	[ ]

C. Role of Community Participation in Housing Development and Policy Implementation

S/N	Statement	SA	A	UN	D	SD
1	Community members are regularly involved in housing-related decision-making.	[ ]	[ ]	[ ]	[ ]	[ ]
2	Local perspectives are integrated into housing development plans.	[ ]	[ ]	[ ]	[ ]	[ ]
3	Housing authorities actively seek input from affected communities.	[ ]	[ ]	[ ]	[ ]	[ ]
4	Community participation has led to better housing outcomes.	[ ]	[ ]	[ ]	[ ]	[ ]
5	Public engagement strengthens the implementation of housing policies.	[ ]	[ ]	[ ]	[ ]	[ ]

D. Recommendations for Improving Housing Conditions and Mitigating Future Challenges

S/N	Statement	SA	A	UN	D	SD
1	Increased government investment is necessary to improve housing infrastructure.	[ ]	[ ]	[ ]	[ ]	[ ]
2	Future housing initiatives should incorporate community feedback.	[ ]	[ ]	[ ]	[ ]	[ ]
3	Affordable housing should be prioritized for low- and middle-income groups.	[ ]	[ ]	[ ]	[ ]	[ ]
4	Housing policies should emphasize sustainability and long-term resilience.	[ ]	[ ]	[ ]	[ ]	[ ]
5	Effective monitoring and evaluation can enhance the success of housing programs.	[ ]	[ ]	[ ]	[ ]	[ ]

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