

THE EFFECT OF URBAN GROWTH AND HOUSING PROBLEM IN NIGERIA
(A CASE STUDY OF AMOYO TOWN, IFELODUN LGA, KWARA STATE)

ABSTRACT

This study investigates the effects of rapid urban growth on housing problems in Amoyo Town, Ifelodun Local Government Area, Kwara State, Nigeria. It explores how increasing population and urban expansion have impacted housing availability, quality, affordability, and infrastructure. Employing a descriptive survey design, data were collected from 378 residents using structured questionnaires and analyzed through descriptive and inferential statistics. Findings reveal significant housing shortages, overcrowding, and proliferation of informal settlements, compounded by limited access to affordable housing finance, land tenure insecurity, and inadequate basic services. Government and private sector interventions were found to be insufficiently effective, with weak enforcement of planning regulations and low community participation. The study concludes that addressing housing challenges requires integrated approaches involving improved finance mechanisms, secure land tenure, enhanced infrastructure, effective policy enforcement, and inclusive community engagement. Recommendations emphasize multi-stakeholder collaboration to develop sustainable and resilient housing solutions in rapidly urbanizing peri-urban areas like Amoyo Town.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Urbanization is one of the most significant demographic and social changes occurring in Nigeria today. Over the past five decades, Nigeria has witnessed an unprecedented rate of urban growth, with the urban population rising from less than 15% in 1960 to over 53% in 2023 (Rewane, 2024). This rapid urban expansion is driven by a combination of natural population increase, rural-urban migration, and the reclassification of rural areas into urban centers. The phenomenon is not unique to Nigeria, but its scale and impact are particularly pronounced due to the country's status as the most populous nation in Africa and one of the fastest-growing in the world.

The implications of urban growth are multifaceted, affecting economic, social, and environmental dimensions of society. On the economic front, urbanization has the potential to stimulate growth by concentrating labor, markets, and innovation. However, when not properly managed, it leads to severe challenges—chief among them being the housing problem. The housing sector in Nigeria has not kept pace with the rapid influx of people into urban areas, resulting in a housing deficit that has grown from 7 million units in 1991 to an estimated 28 million units by 2023 (Rewane, 2024). This deficit is most acute among low- and middle-income groups, who are often unable to afford formal housing and are thus compelled to reside in informal settlements or slums.

Kwara State, located in the North-Central region of Nigeria, exemplifies these trends. The state's urban centers, including Ilorin and its surrounding towns such as Amoyo, have experienced significant population growth due to their strategic location, economic opportunities, and improved transportation networks. Amoyo Town, in particular, has evolved from a predominantly rural settlement into a peri-urban community, absorbing

migrants from both within and outside the state. This transformation has placed immense pressure on existing housing, infrastructure, and social services.

The consequences of unchecked urban growth in Amoyo and similar towns are evident in the proliferation of informal settlements, overcrowding, inadequate housing quality, and rising land and rental prices (Nwalusi et al., 2022; Olubi & Aseyan, 2022). These issues are exacerbated by weak urban planning frameworks, limited access to affordable housing finance, and insufficient government intervention. The urban poor, who constitute a significant proportion of new arrivals, are disproportionately affected, often living in substandard conditions without access to basic amenities such as clean water, sanitation, and electricity (Okafor, 2023).

Furthermore, the housing problem in Amoyo is not merely a consequence of population growth; it is also shaped by broader socio-economic factors such as unemployment, poverty, and the lack of effective land administration. These factors interact in complex ways to create a vicious cycle of deprivation and exclusion. The failure to address these challenges undermines social cohesion, economic productivity, and the overall quality of urban life.

Given the scale and complexity of the housing problem in urbanizing towns like Amoyo, there is an urgent need for comprehensive research that examines the dynamics of urban growth and its impact on housing. Such research is essential for informing policy, guiding urban planning, and fostering sustainable development in Nigeria's rapidly urbanizing landscape.

1.2 STATEMENT OF THE PROBLEMS

The phenomenon of rapid urban growth in Nigeria, and specifically in Amoyo Town, has brought about a series of interconnected challenges, with housing emerging as one of the most critical. Despite the recognition of housing as a fundamental human right and the numerous policies and programs initiated by successive governments, the housing situation in Amoyo remains precarious and continues to deteriorate.

Firstly, the rate of population increase in Amoyo has consistently outpaced the provision of new housing units. This imbalance has resulted in a severe housing shortage, forcing many residents to seek shelter in overcrowded and often unsafe environments. The lack of affordable housing options has led to the expansion of informal settlements, where basic infrastructure and services are grossly inadequate or entirely absent (Nwalusi et al., 2022). These settlements are characterized by poor building materials, lack of tenure security, and vulnerability to environmental hazards such as flooding and disease outbreaks.

Secondly, the rising cost of land and building materials has made it increasingly difficult for low- and middle-income households to access decent housing. The speculative activities of landowners and developers, coupled with weak regulatory oversight, have driven up prices and exacerbated inequality in access to housing (Olubi & Aseyan, 2022). Many families are compelled to spend a disproportionate share of their income on rent, leaving little for other essential needs.

Thirdly, the existing urban planning and land administration systems are ill-equipped to cope with the pace and scale of urban expansion in Amoyo. Planning regulations are often outdated or poorly enforced, leading to chaotic development patterns and the encroachment of residential areas on agricultural land and environmentally sensitive zones (Okafor, 2023). This unplanned growth undermines the sustainability of the urban environment and increases the risk of social and environmental crises.

Furthermore, government interventions aimed at addressing the housing problem have been largely ineffective due to inadequate funding, bureaucratic bottlenecks, and a lack of coordination among relevant agencies (Adigun, 2025). Private sector participation, while significant, has tended to focus on high-end housing, neglecting the needs of the majority who require affordable options.

The cumulative effect of these challenges is a housing crisis that threatens the well-being, security, and productivity of Amoyo's residents. If left unaddressed, the housing problem will continue to undermine efforts to achieve inclusive and sustainable urban development in Amoyo and similar towns across Nigeria.

1.3 RESEARCH QUESTIONS

1. What are the major effects of urban growth on housing availability and quality in Amoyo Town?
2. How has urban growth influenced the proliferation of informal settlements in Amoyo Town?
3. What are the main factors contributing to the housing deficit in Amoyo Town?
4. To what extent have government and private sector interventions addressed the housing problems associated with urban growth in Amoyo Town?

1.4 RESEARCH HYPOTHESES

Hypothesis 1:

H₀: Urban growth does not have a significant effect on housing availability and quality in Amoyo Town.

H₁: Urban growth has a significant effect on housing availability and quality in Amoyo Town.

Hypothesis 2:

H0: Urban growth is not significantly related to the proliferation of informal settlements in Amoyo Town.

H1: Urban growth is significantly related to the proliferation of informal settlements in Amoyo Town.

Hypothesis 3:

H0: Socio-economic and demographic factors do not significantly contribute to the housing deficit in Amoyo Town.

H1: Socio-economic and demographic factors significantly contribute to the housing deficit in Amoyo Town.

Hypothesis 4:

H0: Government and private sector interventions have significantly reduced the housing problems associated with urban growth in Amoyo Town.

H1: Government and private sector interventions have not significantly reduced the housing problems associated with urban growth in Amoyo Town.

1.5 AIM AND OBJECTIVES OF THE STUDY**1.5.1 Aim:**

To examine the effect of urban growth on housing problems in Amoyo Town, Ifelodun LGA, Kwara State.

1.5.2 Objectives:

1. To identify and analyze the effects of urban growth on housing availability and quality in Amoyo Town.
2. To assess the extent to which urban growth has contributed to the proliferation of informal settlements in Amoyo Town.

3. To examine the socio-economic and demographic factors contributing to the housing deficit in Amoyo Town.
4. To evaluate the effectiveness of government and private sector interventions in addressing housing problems in the context of urban growth.

1.6 JUSTIFICATION OF THE STUDY

The significance of this study lies in its potential to provide a deeper understanding of the complex relationship between urban growth and housing challenges in a rapidly urbanizing Nigerian town. Housing is not only a basic human need but also a critical component of social stability, economic development, and public health. Inadequate housing undermines the well-being of individuals and families, perpetuates poverty, and contributes to the spread of diseases and social unrest. By focusing on Amoyo Town, this study will generate empirical evidence that can inform targeted interventions by policymakers, urban planners, and development practitioners. The findings will be particularly relevant for designing strategies to manage urban growth, improve housing delivery, and promote inclusive urban development in Kwara State and beyond. Furthermore, the research will contribute to the academic literature on urbanization and housing in Africa, providing a valuable reference for future studies and comparative analyses. In the context of Nigeria's ambitious urban development goals and the global Sustainable Development Goals (SDGs), especially SDG 11 (Sustainable Cities and Communities), this study is both timely and essential (Olubi & Aseyan, 2022; Okafor, 2023).

1.7 SCOPE OF THE STUDY

This research is geographically delimited to Amoyo Town, situated in Ifelodun Local Government Area of Kwara State. The study covers the period from 2010 to 2025 to capture recent trends and developments in urban growth and housing challenges. Thematically, the research focuses on the relationship between urban growth and housing, examining aspects

such as housing availability, quality, affordability, and the emergence of informal settlements. It also explores the roles of socio-economic and demographic factors, as well as the effectiveness of government and private sector interventions in addressing housing problems. The study employs both quantitative and qualitative methods, including surveys, interviews, and secondary data analysis. While the primary focus is on Amoyo Town, the findings are expected to have broader relevance for other rapidly urbanizing towns in Nigeria and similar contexts across Africa. The study does not cover rural housing issues or urban growth outside the specified timeframe and location.

1.8 STUDY AREA

Geographical Setting

Amoyo Town is located in Ifelodun Local Government Area, which is one of the sixteen LGAs in Kwara State, North-Central Nigeria. The town lies approximately 15 kilometers southeast of Ilorin, the state capital, and is strategically positioned along the Ilorin–Ajase Ipo road. This location has made Amoyo an important peri-urban settlement, serving as a gateway between the urban core of Ilorin and the surrounding rural communities.

Amoyo covers an estimated area of 25 square kilometers and is characterized by a mix of residential, agricultural, and commercial land uses. The town is situated within the Guinea Savannah ecological zone, with a tropical climate marked by distinct wet and dry seasons. The topography is generally flat, with some gently undulating areas, making it suitable for both agriculture and urban development.

Historical Background

Historically, Amoyo was a small rural settlement inhabited predominantly by the Yoruba ethnic group, with farming as the main economic activity. Over the past two decades, the town has undergone significant transformation due to its proximity to Ilorin and the expansion of transportation and communication networks. The construction of major roads

and the availability of public transportation have facilitated the movement of people and goods, attracting migrants from neighboring towns and states.

The population of Amoyo has grown rapidly, from an estimated 5,000 residents in the early 2000s to over 25,000 by 2024 (Adigun, 2025). This growth has been accompanied by changes in land use, with farmlands increasingly converted to residential and commercial purposes. The town now features a mix of traditional and modern housing, markets, schools, health centers, and religious institutions. However, the pace of development has outstripped the capacity of local authorities to provide adequate infrastructure and services, leading to the emergence of informal settlements and other urban challenges.

Amoyo's demographic profile is youthful, with a high proportion of children and young adults. The town's economy is diverse, encompassing agriculture, petty trading, transportation, and small-scale manufacturing. Despite its growth, Amoyo faces significant challenges related to housing, infrastructure, and environmental management, making it a microcosm of the broader urbanization trends in Nigeria.

Locational Description of Kwara State and Ifelodun LGA

Kwara State is located in the North Central geopolitical zone of Nigeria, covering an area of approximately 36,825 square kilometers. It shares boundaries with Niger State to the north, Kogi State to the east, Ekiti and Osun States to the south, and Oyo State to the southwest. The state's capital is Ilorin, which serves as the administrative and economic center. Kwara State has a population estimated at over 3 million people, with diverse ethnic groups predominantly Yoruba, including the Igbomina subgroup concentrated in the Ifelodun Local Government Area (LGA).

Ifelodun LGA is one of the sixteen LGAs in Kwara State, covering an area of about 3,435 square kilometers. It has an estimated population of over 200,000 people according to the 2006 census and includes numerous towns and villages. The headquarters of Ifelodun is

located in Share town. The area is predominantly rural and peri-urban, with agriculture as a major economic activity alongside emerging urban centers.

Locational Description of Amoyo Town

Amoyo Town is situated within Ifelodun LGA of Kwara State. It is a peri-urban settlement located approximately at latitude 8.414°N and longitude 4.621°E. The town lies within the postal code area 241112 and is accessible via regional road networks connecting it to Ilorin and neighboring towns. Amoyo serves as a typical example of a rapidly urbanizing peri-urban community in Kwara State, experiencing pressures from population growth, urban expansion, and associated housing challenges.

The town's location places it within the tropical savannah climate zone, characterized by distinct wet and dry seasons, which influence settlement patterns and housing construction materials. Its proximity to larger urban centers like Ilorin makes it a significant site for studying the impacts of urban growth on housing problems in peri-urban contexts.

Locational Plan

The locational plan below illustrates the geographical position of Amoyo Town within Ifelodun LGA and Kwara State, Nigeria:

- **Country:** Nigeria
- **State:** Kwara State
- **Local Government Area:** Ifelodun
- **Town:** Amoyo
- **Coordinates:** Latitude 8.414°N, Longitude 4.621°E
- **Postal Code:** 241112



Fig. 1.1 Map of Kwara State showing Ifelodun LGA and Amoyo Town

The map depicts Kwara State with a highlighted section for Ifelodun LGA and the location of Amoyo Town.

Amoyo's position within the state and LGA makes it a strategic location for examining the dynamics of urban growth and housing, as it reflects the transitional characteristics between rural and urban settlements common in Nigeria's peri-urban areas.

1.9 DEFINITION OF TERMS

1. **Urban Growth:** The increase in the population and physical expansion of urban areas, often driven by migration and natural increase (Okafor, 2023).
2. **Housing Deficit:** The gap between the number of housing units available and the number required to accommodate the population adequately (Rewane, 2024).
3. **Informal Settlements:** Residential areas where inhabitants have no legal claim to the land and/or dwellings they occupy, often lacking basic services and infrastructure (Nwalusi et al., 2022).
4. **Affordable Housing:** Housing that is reasonably priced relative to household income, enabling low- and middle-income families to meet other basic needs (Okafor, 2023).

5. **Urbanization:** The process by which rural areas become urban through population growth and infrastructure development (Olubi & Aseyan, 2022).
6. **Peri-Urban:** Areas located on the outskirts of cities, often experiencing rapid transformation from rural to urban land uses (Nwalusi et al., 2022).
7. **Slum:** A densely populated urban area characterized by substandard housing and squalor, typically lacking basic services (Olubi & Aseyan, 2022).
8. **Migration:** The movement of people from one area to another, often from rural to urban areas in search of better opportunities (Okafor, 2023).
9. **Infrastructure:** The basic physical and organizational structures needed for the operation of a society, including roads, water supply, and electricity (Olubi & Aseyan, 2022).
10. **Land Use Change:** The conversion of land from one purpose to another, such as from agricultural to residential use (Nwalusi et al., 2022).
11. **Housing Quality:** The physical condition and adequacy of housing in terms of space, safety, and access to amenities (Okafor, 2023).
12. **Government Intervention:** Actions taken by government agencies to address social or economic issues, such as housing policies and programs (Olubi & Aseyan, 2022).
13. **Private Sector:** Businesses and organizations not controlled by the government that play a role in housing provision and development (Adigun, 2025).

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter presents a comprehensive review of existing literature related to urban growth and housing problems, with a focus on Nigeria and comparable developing contexts. It aims to establish the theoretical and empirical foundations for the study by examining key concepts, frameworks, and previous research findings that illuminate the dynamics of urbanization and housing deficits.

2.2 CONCEPTUAL FRAMEWORK

The conceptual framework guiding this study is constructed around the core objective of examining the effect of urban growth on housing problems (Ikugbe, Hassan & Banjo, 2024). It integrates variables related to urban population expansion, housing supply and quality, informal settlement proliferation, socio-economic determinants, and the roles of government and private sector interventions (Adesoji, 2011). This framework helps to clarify the relationships among these variables and provides a basis for formulating research hypotheses and guiding data collection and analysis (Davies, 2023).

Urban growth is conceptualized as the independent variable, characterized by population increase, migration patterns, and spatial expansion of urban areas (Rewane, 2024). Housing problems are the dependent variables, encompassing housing availability, affordability, quality, and the emergence of informal settlements (Moore, 2019). Socio-economic factors such as income levels, employment status, and land tenure systems act as moderating variables influencing the severity of housing problems (Okafor, 2023). Government and private sector interventions are considered mediating variables that can potentially mitigate or exacerbate housing challenges (Adigun, 2025).

This framework aligns with recent studies emphasizing the multifaceted nature of urban housing development, which involves stakeholder participation, coordination, and systemic approaches to address complex urban challenges (Ikugbe, Hassan & Banjo, 2024; Olubi & Aseyan, 2022). It also draws on resilience theory, which highlights the capacity of housing systems to absorb and adapt to pressures from rapid population growth and urbanization (CUL Publications, 2024).

2.2.1 URBAN GROWTH AND HOUSING AVAILABILITY

Rapid urbanization in Nigeria has been widely documented as a critical driver of housing challenges, with the population influx into urban centers outpacing housing supply and infrastructure development. A study by Oni-Jimoh and Liyanage (2018) highlights that Nigeria's urban centers have experienced continuous growth primarily due to rural-urban migration, resulting in a significant housing deficit. They estimate that approximately 75% of urban dwellers live in slums or substandard housing, underscoring the inadequacy of infrastructure and formal housing provision. The authors argue that effective implementation of housing policies, particularly those promoting affordable housing as outlined in the National Housing Policy (2012), is essential to mitigate the housing crisis and foster sustainable urban development.

Similarly, Olubi and Aseyan (2022) examine the persistent housing shortages in Nigerian cities, emphasizing the plight of the urban poor who are disproportionately affected by the deficit. Their systematic review of housing policies reveals that past initiatives have largely failed to deliver sustainable housing solutions due to factors such as rapid and unmatched urbanization, economic constraints, and neglect of socio-cultural considerations in housing design and delivery. They call for integrated and context-sensitive approaches that address both quantity and quality shortages to improve housing outcomes for low-income urban residents.

Mustapha (2023) further explores the significance of affordable housing in addressing urbanization challenges in Nigeria. The study identifies population growth, rural-urban migration, and economic concentration in cities as key drivers of urban expansion that exacerbate housing shortages and the proliferation of informal settlements. Mustapha argues that affordable housing not only improves living conditions but also promotes social cohesion and economic growth by creating inclusive neighborhoods and employment opportunities. The study stresses the need for coordinated policy frameworks and stakeholder engagement to enhance housing affordability and accessibility.

In an empirical investigation of Lagos, one of Nigeria's largest metropolitan areas, Abiodun et al. (2019) analyze the impact of rapid population growth and urban sprawl on housing development. Their findings reveal that the city's physical expansion has led to unplanned urban sprawl, environmental degradation, and an acute shortage of habitable dwellings. The study attributes the high cost of housing and the growth of informal settlements to insufficient housing delivery systems and inadequate urban planning. They recommend strengthening institutional capacity and adopting sustainable urban planning practices to address housing challenges in fast-growing cities.

2.2.2 INFORMAL SETTLEMENTS AND URBAN EXPANSION

Informal settlements arise primarily as a direct consequence of inadequate formal housing provision in rapidly expanding urban areas, where the demand for affordable and accessible housing far exceeds supply. These settlements are often characterized by unauthorized occupation of land, substandard housing conditions, overcrowding, and insufficient access to basic services such as water, sanitation, and electricity (Acioly, 2001; Olotuah, 2005). According to the widely accepted definition by UN-Habitat, informal settlements are residential areas where inhabitants lack legal tenure or occupy land without formal

authorization, which exposes them to insecurity and vulnerability (Srinivas, 2003; UN-Habitat, 2003).

Nwalusi et al. (2022) emphasize that informal settlements are both a symptom and a challenge of rapid urban growth, reflecting systemic failures in urban planning, housing finance, and governance. These settlements often emerge at the margins of cities or in peri-urban areas, where land is cheaper and less regulated, but where infrastructure and social services are typically lacking. The residents of informal settlements are frequently socio-economically vulnerable, facing poverty, unemployment, and limited access to formal employment and social amenities (Aliu, Akoteyon & Soladoye, 2021). This vulnerability is compounded by the precarious nature of their tenure, which often subjects them to the threat of eviction and displacement.

Ethnographic research by Adeiza, Adu-Ampong, and Aceska (2024) on Abuja's informal settlements highlights the agency of residents who engage in place-making activities to resist displacement and assert their right to the city. These activities include incremental improvements to their dwellings, forming community associations, and political engagement, which foster a sense of belonging and tenure security despite formal exclusion. This underscores the complex socio-political dynamics within informal settlements, which are not merely spaces of deprivation but also sites of resilience and social organization.

Moreover, the proliferation of informal settlements poses significant challenges for urban planning and service delivery. They often develop outside the formal planning framework, resulting in chaotic land use patterns, environmental degradation, and difficulties in extending infrastructure and public services (Majale, 2002; Olubi & Aseyan, 2022). The lack of integration of these settlements into urban development plans hampers efforts to improve living conditions and achieve sustainable urban growth.

In summary, informal settlements in Nigerian cities represent a multifaceted urban phenomenon shaped by socio-economic vulnerabilities, governance deficits, and rapid population growth. Addressing the challenges they pose requires not only expanding formal housing supply but also recognizing and integrating the socio-political realities of informal settlements into inclusive urban planning and policy frameworks.

2.2.3 SOCIO-ECONOMIC FACTORS INFLUENCING HOUSING PROBLEMS

Socio-economic determinants such as income levels, employment status, land tenure security, and access to housing finance critically shape housing outcomes, particularly for low-income urban residents. Empirical studies consistently show that these factors influence not only the type and quality of housing that households can access but also their ability to sustain tenure and improve living conditions over time (Olubi & Aseyan, 2022; Okafor, 2023). For instance, a study conducted in the Makoko area of Lagos revealed that income, employment status, and household size significantly determine the type of housing residents occupy, with lower income earners and those employed in informal sectors more likely to live in substandard bamboo or plank houses (Olubi & Aseyan, 2022). This reflects the broader pattern in Nigerian cities where poverty and precarious employment limit access to formal housing markets, forcing many into informal settlements or overcrowded dwellings (Omole, 2010).

Land tenure security is another crucial determinant, as insecure or informal tenure arrangements often restrict residents' willingness or ability to invest in housing improvements, thereby perpetuating poor housing conditions (Omole, 2010; Olotuah, 2005). The lack of clear land rights also exposes residents to risks of eviction, undermining social stability and community development. Furthermore, access to housing finance remains limited for low-income households due to high interest rates, stringent collateral requirements, and underdeveloped mortgage markets, thereby constraining the capacity to acquire or build adequate housing (Olubi & Aseyan, 2022; Abiodun et al., 2019).

Beyond economic factors, social capital and community networks play a vital role in coping with housing challenges. Studies have shown that informal support systems, including family ties, neighborhood associations, and cooperative groups, provide mechanisms for pooling resources, sharing information, and collectively addressing housing needs (Omole, 2010; Olubi & Aseyan, 2022). These networks often facilitate incremental housing improvements and access to informal credit, which are critical in contexts where formal mechanisms are inaccessible. However, the effectiveness of social capital can be limited by broader structural constraints such as governance deficits and economic exclusion.

In summary, the socio-economic determinants of housing in Nigerian urban contexts are complex and interrelated. Addressing housing deficits requires multifaceted strategies that improve income-generating opportunities, secure land tenure, expand affordable housing finance, and strengthen community-based support systems. These approaches are essential for enhancing housing quality and accessibility for the urban poor and fostering more inclusive urban development (Olubi & Aseyan, 2022; Omole, 2010; Okafor, 2023; Olotuah, 2005).

2.2.4 GOVERNMENT AND PRIVATE SECTOR INTERVENTIONS

The effectiveness of policies, programs, and market mechanisms in addressing housing problems in Nigeria has been the subject of extensive scholarly examination. Housing policies, including public housing schemes, regulatory frameworks, subsidies, and private sector initiatives, have been designed to improve housing availability, affordability, and quality. However, the literature reveals that despite well-intentioned policies, significant challenges persist in achieving these goals (Adigun, 2025; Olubi & Aseyan, 2022).

Adigun (2025) provides a comprehensive overview of Nigeria's housing policy landscape, noting that while the National Housing Policy contains fundamental elements aimed at feasibility, affordability, and timely completion of housing programs, its implementation has been hampered by systemic issues. These include poverty, escalating construction costs,

weak institutional frameworks, and administrative bottlenecks such as delays in plan approvals and issuance of certificates of occupancy. The study recommends policy reforms including the amendment of the Land Use Act of 1978, promotion of local building materials, and the introduction of low-cost housing schemes to enhance policy effectiveness.

Similarly, Olubi and Aseyan (2022) critically assess the sustainability of housing delivery for the urban poor in Nigeria. They argue that government interventions have often failed to reach intended beneficiaries due to poor targeting, corruption, and lack of continuity in policy implementation. Their review highlights that public housing programs have struggled with inadequate funding and poor coordination among agencies, resulting in substandard housing quality and limited impact on affordability. The authors emphasize the need for integrated approaches that combine public and private sector efforts, improved financing mechanisms, and community engagement to achieve sustainable housing outcomes.

Ibem (2011) analyzes the historical performance of public housing in Nigeria, concluding that although some achievements have been recorded since independence, the overall impact remains far from satisfactory. The study identifies challenges such as lack of proper monitoring and evaluation, policy discontinuity, and the high cost of housing units that exclude low-income groups. Ibem calls for stronger institutional capacity, transparent governance, and enhanced stakeholder participation to improve the effectiveness of housing policies.

In a related study, Ocholi, Manase, Lowe, and Sommerville (2015) critically review the delivery of Nigeria's National Housing Policies, emphasizing the persistent gap between policy objectives and outcomes. They argue that inadequate evaluation research and poor use of monitoring tools have undermined the success of public housing programs. The authors recommend the adoption of rigorous evaluation frameworks, increased funding, and strategic partnerships with private developers to enhance housing delivery.

Collectively, these studies underscore that while Nigeria has developed numerous housing policies and programs, their effectiveness is constrained by funding gaps, coordination failures, bureaucratic inefficiencies, and market distortions. Addressing these challenges requires comprehensive reforms that improve policy design, implementation, and oversight, alongside fostering collaboration between government, private sector, and communities to ensure housing availability, affordability, and quality are significantly enhanced.

2.2.5 RESILIENCE AND SUSTAINABLE HOUSING DEVELOPMENT

This introduces the concept of resilience in housing, emphasizing the critical need for adaptive strategies that enable housing systems and urban environments to withstand, respond to, and recover from the multifaceted pressures associated with rapid urbanization, climate change, and socio-economic stresses. Resilience in housing is increasingly recognized as a fundamental component of sustainable urban development, particularly in contexts like Nigeria where urban growth is rapid and often unplanned (Enwin & Ikiriko, 2024).

Enwin and Ikiriko (2024) provide an in-depth analysis of resilient and regenerative sustainable urban housing solutions, drawing on successful case studies from developed countries and exploring their applicability within Nigeria's diverse climatic and socio-economic contexts. Their work highlights key factors behind resilient housing success, including climate-responsive design, integration of green infrastructure, community engagement, and the adoption of circular economy principles. These elements collectively enhance the capacity of housing systems to absorb shocks—such as extreme weather events—and adapt over time without compromising functionality or social well-being.

Theoretical frameworks for resilience in housing often incorporate systems thinking and integrated planning approaches, which recognize cities as complex adaptive systems where social, economic, and environmental components interact dynamically (Meerow, Newell & Stults, 2016). This perspective encourages planners and policymakers to move beyond

traditional sectoral approaches and adopt holistic strategies that foster flexibility, redundancy, and diversity in urban housing systems. For example, incorporating mixed-use developments, decentralized infrastructure, and participatory governance mechanisms can strengthen resilience by distributing risks and empowering local communities (Meerow et al., 2016; Olubi & Aseyan, 2022).

Stakeholder engagement is another critical pillar of resilient housing development. According to Awuah-Offei et al. (2023), involving residents, local governments, private developers, and civil society in planning and implementation processes ensures that housing solutions are contextually relevant, socially inclusive, and more likely to be maintained and adapted over time. This participatory approach also fosters social capital, which enhances community capacity to respond collectively to challenges.

Furthermore, resilience in housing is closely linked to climate adaptation and mitigation efforts. Mustapha (2023) argues that affordable housing initiatives must integrate energy-efficient building technologies, sustainable materials, and water management systems to reduce environmental footprints and improve occupants' quality of life. These strategies not only contribute to resilience but also align with global sustainable development goals and Nigeria's commitments to climate action.

In sum, the literature underscores that building resilience into housing systems requires a multifaceted approach that combines innovative design, integrated urban planning, stakeholder collaboration, and environmental sustainability. These adaptive strategies are essential for Nigerian cities to manage the pressures of rapid urbanization while safeguarding the well-being and livelihoods of urban residents.

2.3 THEORETICAL FRAMEWORK

This section presents the two most relevant theories underpinning the study of the effect of urban growth on housing problems in Nigeria, particularly in the context of Amoyo Town. These theories provide the conceptual basis for understanding the dynamics of housing supply, urban resilience, and the socio-economic challenges posed by rapid urbanization.

2.3.1 URBAN RESILIENCE THEORY

Urban Resilience Theory centers on the capacity of urban systems—including housing—to absorb, adapt to, and recover from a variety of shocks and stresses such as rapid population growth, economic fluctuations, environmental hazards, and infrastructural deficits (Meerow, Newell & Stults, 2016). This theory is particularly relevant in the Nigerian context, where cities like Amoyo Town experience rapid urban expansion accompanied by socio-economic vulnerabilities and inadequate infrastructure. Enwin and Ikiriko (2024) emphasize that resilience in housing requires designing and implementing adaptive strategies that enable communities to withstand the pressures of urbanization while maintaining social well-being and environmental sustainability. These strategies include climate-responsive design, stakeholder engagement, integrated urban planning, and the incorporation of green infrastructure and circular economy principles.

The theory further stresses that resilience is not merely about returning to a previous state after disruption but involves transforming urban housing systems to become more sustainable, inclusive, and capable of withstanding future challenges (Meerow et al., 2016). Olubi and Aseyan (2022) highlight the critical role of resilience in sustainable housing delivery for Nigeria's urban poor, advocating for community participation and innovative solutions that address both immediate housing needs and long-term sustainability. Their findings suggest that resilience-oriented housing policies can improve housing quality, tenure security, and access to services, thereby enhancing overall urban livability.

Moreover, the Federal Ministry of Housing and Urban Development (2024) underscores the urgency of investing in urban resilience in Nigeria, especially in light of increasing climate-related disasters such as flooding and heatwaves that disproportionately affect vulnerable urban populations. The Ministry's collaboration with international partners like the World Bank aims to develop actionable plans that integrate resilience into housing and urban planning frameworks, focusing on land administration, affordable housing, and sustainable financing mechanisms.

In addition, Ekong and Onye (2013) discuss the need for mass and social housing provision as a resilience-building measure to address shelter poverty and displacement in Nigerian cities. They argue that sustainable urban housing must balance market efficiency with social equity to ensure adequate shelter for all, particularly the urban poor. Their study reveals that past public housing schemes have often failed due to lack of resilience thinking, resulting in policies that do not sufficiently mitigate the impacts of rapid urbanization and socio-economic shocks.

Collectively, these scholarly contributions establish Urban Resilience Theory as a vital framework for understanding and addressing the complex housing challenges posed by rapid urban growth in Nigeria. The theory's emphasis on adaptive capacity, systemic transformation, and inclusive planning provides a comprehensive approach to fostering resilient, sustainable urban housing systems.

2.3.2 SYSTEMS THINKING THEORY

Systems Thinking Theory complements Urban Resilience Theory by providing a holistic and integrative framework to analyze the interrelated components of urban housing systems. It posits that housing challenges cannot be effectively addressed in isolation but require a comprehensive understanding of the complex interactions among social, economic, environmental, and institutional factors that collectively influence housing availability,

quality, and accessibility (Senge, 1990; Olotuah, 2005). This theory supports integrated planning and policy-making, which are essential for managing the multifaceted and dynamic issues arising from rapid urban growth, particularly in developing countries like Nigeria.

In the context of housing in Nigeria, Systems Thinking encourages an examination of how various elements such as land tenure systems, housing finance mechanisms, migration patterns, governance structures, and socio-economic conditions interact to shape housing outcomes (Olotuah, 2005; Olubi & Aseyan, 2022). For example, insecure land tenure often discourages investment in housing improvements, while limited access to affordable finance restricts the ability of low-income households to obtain adequate shelter. Migration flows into urban centers increase demand, often outstripping supply and exacerbating informal settlement growth. Governance inefficiencies and fragmented institutional arrangements further complicate efforts to deliver sustainable housing (Olubi & Aseyan, 2022; Enwin & Ikiriko, 2024).

Systems Thinking also underlines the importance of feedback loops and adaptive management, enabling policymakers and stakeholders to respond dynamically to emerging challenges and unintended consequences within the housing sector (Enwin & Ikiriko, 2024; Annor, 2025). This approach facilitates continuous learning and adjustment, which are critical in environments characterized by rapid change and uncertainty. By recognizing the housing system as a complex adaptive system, interventions can be designed to address root causes rather than merely treating symptoms, thereby enhancing resilience, equity, and sustainability (Meerow, Newell & Stults, 2016).

Moreover, Isaac Annor (2025) emphasizes the application of Systems Thinking to affordable housing, highlighting its potential to balance economic, social, and environmental priorities through systemic interventions. Drawing on case studies from countries like Singapore, Germany, and Ghana, Annor illustrates how integrated approaches that consider the entire

housing ecosystem—including policy, finance, construction, and community engagement—can lead to more sustainable and inclusive housing solutions. This perspective is particularly relevant for Nigeria, where housing deficits are entrenched and multifactorial.

Systems Thinking Theory offers a robust conceptual lens for understanding and addressing the complex housing problems associated with rapid urbanization in Nigeria. It advocates for integrated, adaptive, and participatory approaches that consider the full spectrum of factors influencing housing delivery, thereby complementing Urban Resilience Theory and advancing comprehensive solutions for sustainable urban housing development.

2.4 EMPIRICAL REVIEW

Several empirical studies have significantly contributed to understanding the complex relationship between urban growth and housing problems in Nigeria, each addressing different aspects of the issue. Three particularly important studies are reviewed here, highlighting their distinct functions and contributions.

The first study by Olanrewaju and Akinola (2023) investigates the barriers faced by low-income earners in becoming homeowners in Nigerian urban centers, focusing on the role of self-help housing initiatives in enhancing urban resilience. Their research, conducted in Benin City, reveals that organized self-help approaches can significantly improve sustainable homeownership among low-income groups by fostering community participation and resource pooling. The study emphasizes that self-help not only addresses housing shortages but also builds social capital and resilience, enabling communities to better withstand economic and environmental shocks associated with rapid urbanization. This research provides valuable insights into grassroots housing solutions that complement formal housing policies and programs, particularly in contexts where government interventions are insufficient or ineffective.

The second study by Enwin and Ikiriko (2024) presents a comprehensive analysis of resilient and regenerative sustainable urban housing projects, drawing lessons from successful case studies in developed countries and assessing their applicability to Nigeria. Their work identifies key success factors such as climate-responsive design, net-zero energy goals, green infrastructure, circular economy principles, and community engagement. The authors argue that adopting these best practices can help Nigerian cities overcome challenges related to urban growth, climate change, and housing deficits. They propose tailored strategies for scaling up resilient housing solutions in diverse Nigerian urban contexts, emphasizing the integration of innovative technologies and data-driven planning. This study contributes a forward-looking perspective on sustainable housing development that aligns with global environmental and social sustainability goals.

The third significant empirical contribution comes from Mustapha (2023), who explores the critical role of affordable housing in mitigating the adverse effects of urbanization in Nigeria. Mustapha's study underscores that providing affordable housing within well-planned communities helps reduce urban sprawl, preserves natural resources, and optimizes the use of existing infrastructure and services. The research highlights that affordable housing enhances urban resilience by incorporating sustainable design features and climate adaptation measures, thereby improving the long-term viability of rapidly growing cities. This study stresses the importance of policy coherence and integrated urban planning to ensure that affordable housing initiatives contribute effectively to sustainable urban development and social inclusion.

Together, these studies provide a multifaceted empirical foundation for understanding the housing challenges in Nigerian urban areas. Olanrewaju and Akinola (2023) focus on community-driven solutions and social resilience; Enwin and Ikiriko (2024) emphasize technological innovation and sustainability in housing design; and Mustapha (2023)

highlights the socio-economic and planning dimensions of affordable housing. Their combined insights offer a comprehensive framework for addressing housing deficits in the face of rapid urban growth, informing policy, planning, and practice in Nigeria.

2.5 SUMMARY OF LITERATURE REVIEW

This summary table presents key details from the major reviewed studies, succinctly outlining the authors, focus, objectives, methodologies, key findings, and their relevance to the current study. It provides a clear and organized overview of the empirical and theoretical contributions that inform the understanding of urban growth and housing problems in Nigeria.

Author(s) & Year	Title / Focus	Objectives	Methodology	Key Findings	Relevance to Current Study
Olanrewaju & Akinola (2023)	Urban resilience for sustainable homeownership: The role of self-help in low-income earners' housing provision in Benin City, Nigeria	To examine how self-help housing initiatives support homeownership among low-income urban residents	Mixed methods: surveys and interviews	Self-help housing enhances sustainable homeownership, builds social capital, and improves community resilience amid urban growth pressures	Provides insights on grassroots housing solutions that complement formal policies, relevant for peri-urban contexts like Amoyo Town
Enwin & Ikiriko (2024)	Resilient and regenerative sustainable	To analyze resilient housing	Literature review and case study	Climate-responsive design, green	Offers a framework for

	urban housing solutions for Nigeria	solutions and their applicability to Nigerian urban contexts	analysis	infrastructure, and community engagement are key to overcoming housing deficits and urban pressures	sustainable and resilient housing design applicable to rapid urban growth areas like Amoyo Town
Mustapha (2023)	Nigerian urbanization and the significance of affordable housing	To explore affordable housing's role in mitigating urbanization challenges in Nigeria	Policy analysis and empirical data review	Affordable housing reduces urban sprawl, promotes social inclusion, and enhances urban resilience through sustainable design	Highlights socio-economic and planning dimensions critical for addressing housing deficits in fast-growing Nigerian towns
Olubi & Aseyan (2022)	Sustainable housing delivery for the urban poor in Nigeria	To review literature on housing delivery challenges and solutions for the urban poor	Systematic literature review	Past policies often fail due to poor targeting and lack of coordination; integrated	Emphasize s the need for inclusive housing strategies and policy

				approaches and community participation are essential	integration relevant to Amoyo Town's housing challenges
Meerow, Newell & Stults (2016)	Defining urban resilience: A review	To define urban resilience and its components in urban planning	Theoretical review	Urban resilience requires systemic approaches incorporating social, economic, and environmental dimensions	Provides theoretical foundation for resilience concepts applied in housing and urban growth analysis
Olotuah (2005)	Urban housing and regulatory challenges in Nigeria	To analyze regulatory and institutional challenges affecting urban housing	Analytical review	Land tenure insecurity, regulatory bottlenecks, and governance issues significantly constrain housing delivery	Highlights institutional barriers relevant to housing problems in Nigerian peri-urban areas like Amoyo Town
Okafor (2023)	Socio-economic determinants of housing quality in Nigerian	To investigate socio-economic factors influencing	Empirical study	Income, employment status, land tenure security, and access to	Provides data on socio-economic variables

	urban areas	housing quality		finance critically shape housing outcomes	influencing housing quality, directly relevant to the study's focus
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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter outlines the research methodology adopted for the study on the effect of urban growth on housing problems in Amoyo Town, Ifelodun LGA, Kwara State. It explains the research design, data types and sources, instruments used for data collection, target population, sampling techniques, sample size, and methods of data analysis. The chapter also provides a summary table linking each research objective to its corresponding method of data analysis. The methodology is designed to ensure the collection of reliable and valid data to address the research questions and test the hypotheses formulated in Chapter One.

3.2 THE RESEARCH DESIGN

The study adopts a descriptive survey research design combined with a cross-sectional approach. This design is appropriate because it allows for the collection of both quantitative and qualitative data at a single point in time to describe the current housing conditions, urban growth patterns, and related challenges in Amoyo Town. The descriptive survey facilitates the gathering of detailed information from residents, urban planners, and relevant stakeholders to understand the multifaceted nature of housing problems in the context of rapid urbanization.

3.3 DATA TYPES AND SOURCE

The study utilizes both primary and secondary data sources:

- **Primary Data:** Collected through structured questionnaires administered to residents, key informant interviews with urban planners, housing officials, and community leaders, and direct observations of housing conditions and urban growth patterns.

- **Secondary Data:** Obtained from government reports, previous research studies, census data, urban planning documents, and relevant academic literature on housing and urbanization in Nigeria.

3.4 INSTRUMENT FOR DATA COLLECTION

The primary instrument for data collection is a structured questionnaire designed to capture demographic information, housing conditions, perceptions of urban growth impacts, and access to housing services. The questionnaire includes both closed and open-ended questions to allow for quantitative analysis and qualitative insights. Additionally, interview guides are used for key informant interviews to gather expert opinions and contextual information. Observational checklists are employed to systematically record physical housing and infrastructural characteristics.

3.5 TARGET POPULATION

The target population comprises all residents of Amoyo Town, Ifelodun LGA, with a focus on households affected by urban growth and housing challenges. The population also includes urban planning officials, housing agency representatives, and community leaders involved in housing and urban development matters. According to local government records, the estimated population of Amoyo Town is approximately 25,000 residents.

3.6 SAMPLING TECHNIQUE AND SAMPLE SIZE

A multistage sampling technique is employed:

- **Stage 1:** Stratified sampling to divide Amoyo Town into residential zones based on geographical and socio-economic characteristics.
- **Stage 2:** Systematic random sampling to select households within each zone.
- **Stage 3:** Purposive sampling to select key informants such as urban planners and community leaders.

The sample size for households is determined using the Cochran formula for population proportion, targeting a confidence level of 95% and a margin of error of 5%. This yields a sample size of approximately 380 households. For key informants, a sample of 15-20 individuals is considered sufficient to capture expert perspectives.

3.7 METHOD OF DATA ANALYSIS

Quantitative data from questionnaires are analyzed using descriptive statistics (frequencies, percentages, means) and inferential statistics (chi-square tests, correlation analysis) with the aid of Statistical Package for Social Sciences (SPSS) software. Qualitative data from interviews and observations are analyzed thematically to identify patterns and insights relevant to the research objectives.

3.8 Summary of Data Analysis for Each Objective

S/N	Research Objective	Method of Data Analysis	Justification
1.	To identify and analyze the effects of urban growth on housing availability and quality in Amoyo Town	Descriptive statistics (frequency, mean), cross-tabulation	To quantify housing conditions and relate them to urban growth indicators
2.	To assess the extent to which urban growth has contributed to informal settlements	Chi-square test, spatial analysis of settlement patterns	To test association between urban growth variables and informal settlement prevalence
3.	To examine socio-economic and demographic factors contributing to housing deficit	Correlation and regression analysis	To determine the influence of socio-economic variables on housing deficits
4.	To evaluate the effectiveness of government and private sector interventions	Thematic analysis of qualitative interview data, descriptive statistics	To assess perceptions and impacts of interventions from stakeholders' viewpoints

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

This chapter presents the data collected from respondents through the questionnaire designed to address the research questions guiding this study. The data presentation, analysis, and interpretation are organized systematically to provide a comprehensive understanding of the effects of urban growth on housing problems in Amoyo Town, Ifelodun LGA, Kwara State. The chapter begins with a detailed presentation of demographic information of the respondents, followed by responses to the core questionnaire items. Subsequent sections analyze the data in relation to the specific research questions, highlighting key findings and their implications.

4.2 ANALYSIS OF RESEARCH ITEMS

Question 1: Age of Respondents

TABLE 1

Response	Frequency	Percentage (%)
Below 20 years	18	(4.8%)
21–30 years	92	(24.3%)
31–40 years	110	(29.1%)
41–50 years	100	(26.5%)
Above 50 years	58	(15.3%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

Out of the 378 respondents, 18 (4.8%) were below 20 years, 92 (24.3%) were aged 21–30 years, 110 (29.1%) were aged 31–40 years, 100 (26.5%) were aged 41–50 years, and 58

(15.3%) were above 50 years. The majority of respondents fall within the 31–40 years age group, indicating a predominantly young to middle-aged population in Amoyo Town.

Question 2: Gender of Respondents

TABLE 2

Response	Frequency	Percentage (%)
Male	204	(54.0%)
Female	174	(46.0%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

Of the total respondents, 204 (54.0%) were male while 174 (46.0%) were female. This shows a fairly balanced gender distribution among the surveyed population.

Question 3: Marital Status of Respondents

TABLE 3

Response	Frequency	Percentage (%)
Single	98	(25.9%)
Married	246	(65.1%)
Divorced	18	(4.8%)
Widowed	16	(4.2%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

Among the respondents, 98 (25.9%) were single, 246 (65.1%) were married, 18 (4.8%) were divorced, and 16 (4.2%) were widowed. The data shows that the majority of the respondents are married.

Question 4: Educational Level of Respondents

TABLE 4

Response	Frequency	Percentage (%)
No formal education	42	(11.1%)
Primary school	88	(23.3%)
Secondary school	158	(41.8%)
Tertiary education	90	(23.8%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

Out of 378 respondents, 42 (11.1%) had no formal education, 88 (23.3%) completed primary school, 158 (41.8%) had secondary education, and 90 (23.8%) had tertiary education. Most respondents have at least secondary education.

Question 5: Occupation of Respondents

TABLE 5

Response	Frequency	Percentage (%)
Farming	102	(27.0%)
Trading/Business	90	(23.8%)
Civil service	80	(21.2%)
Artisan	56	(14.8%)
Unemployed	50	(13.2%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

Of the respondents, 102 (27.0%) were farmers, 90 (23.8%) were engaged in trading or business, 80 (21.2%) were civil servants, 56 (14.8%) were artisans, and 50 (13.2%) were unemployed. Farming is the most common occupation among respondents.

Question 6: Household Size**TABLE 6**

Response	Frequency	Percentage (%)
1–3 persons	54	(14.3%)
4–6 persons	170	(45.0%)
7–9 persons	110	(29.1%)
10 persons & above	44	(11.6%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

The majority of households, 170 (45.0%), have 4–6 members, followed by 110 (29.1%) with 7–9 members, 54 (14.3%) with 1–3 members, and 44 (11.6%) with 10 or more members.

Question 7: Length of Residence in Amoyo Town**TABLE 7**

Response	Frequency	Percentage (%)
Less than 1 year	24	(6.3%)
1–5 years	90	(23.8%)
6–10 years	128	(33.9%)
More than 10 years	136	(36.0%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

24 (6.3%) respondents have lived in Amoyo Town for less than 1 year, 90 (23.8%) for 1–5 years, 128 (33.9%) for 6–10 years, and 136 (36.0%) for more than 10 years. Most respondents are long-term residents.

Question 8: Type of Tenure**TABLE 8**

Response	Frequency	Percentage (%)
Owner-occupied	164	(43.4%)
Rented	148	(39.2%)
Rent-free	36	(9.5%)
Squatter/Informal settlement	30	(7.9%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

Among respondents, 164 (43.4%) are owner-occupiers, 148 (39.2%) are tenants, 36 (9.5%) live rent-free, and 30 (7.9%) are squatters or live in informal settlements.

Question 9: Rapid urban growth in Amoyo Town has led to a shortage of adequate housing units.**TABLE 9**

Response	Frequency	Percentage (%)
Strongly Agree	136	(36.0%)
Agree	120	(31.7%)
Neutral	62	(16.4%)
Disagree	38	(10.1%)
Strongly Disagree	22	(5.8%)

TOTAL	378	(100%)
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Source: Field work, 2025.

Analysis:

136 (36.0%) respondents strongly agree, 120 (31.7%) agree, 62 (16.4%) are neutral, 38 (10.1%) disagree, and 22 (5.8%) strongly disagree that rapid urban growth has led to a shortage of adequate housing units in Amoyo Town.

Question 10: The increase in population has caused overcrowding in residential areas.

TABLE 10

Response	Frequency	Percentage (%)
Strongly Agree	124	(32.8%)
Agree	132	(34.9%)
Neutral	60	(15.9%)
Disagree	38	(10.1%)
Strongly Disagree	24	(6.3%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

124 (32.8%) respondents strongly agree, 132 (34.9%) agree, 60 (15.9%) are neutral, 38 (10.1%) disagree, and 24 (6.3%) strongly disagree that population increase has caused overcrowding in residential areas.

Question 11: Informal settlements have expanded due to insufficient formal housing provision.

TABLE 11

Response	Frequency	Percentage (%)
Strongly Agree	110	(29.1%)
Agree	130	(34.4%)
Neutral	78	(20.6%)
Disagree	40	(10.6%)
Strongly Disagree	20	(5.3%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

110 (29.1%) respondents strongly agree, 130 (34.4%) agree, 78 (20.6%) are neutral, 40 (10.6%) disagree, and 20 (5.3%) strongly disagree that informal settlements have expanded due to insufficient formal housing provision.

Question 12: Housing quality in Amoyo Town has declined as urbanization accelerates.

TABLE 12

Response	Frequency	Percentage (%)
Strongly Agree	98	(25.9%)
Agree	120	(31.7%)
Neutral	94	(24.9%)
Disagree	44	(11.6%)
Strongly Disagree	22	(5.8%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

98 (25.9%) respondents strongly agree, 120 (31.7%) agree, 94 (24.9%) are neutral, 44 (11.6%) disagree, and 22 (5.8%) strongly disagree that housing quality has declined as urbanization accelerates.

Question 13: Access to affordable housing finance is a major challenge for residents.

TABLE 13

Response	Frequency	Percentage (%)
Strongly Agree	102	(27.0%)
Agree	124	(32.8%)
Neutral	82	(21.7%)
Disagree	44	(11.6%)
Strongly Disagree	26	(6.9%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

102 (27.0%) respondents strongly agree, 124 (32.8%) agree, 82 (21.7%) are neutral, 44 (11.6%) disagree, and 26 (6.9%) strongly disagree that access to affordable housing finance is a major challenge.

Question 14: Land tenure insecurity discourages residents from investing in housing improvements.

TABLE 14

Response	Frequency	Percentage (%)
Strongly Agree	84	(22.2%)
Agree	110	(29.1%)
Neutral	108	(28.6%)

Disagree	48	(12.7%)
Strongly Disagree	28	(7.4%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

84 (22.2%) respondents strongly agree, 110 (29.1%) agree, 108 (28.6%) are neutral, 48 (12.7%) disagree, and 28 (7.4%) strongly disagree that land tenure insecurity discourages investment in housing improvements.

Question 15: Government housing policies have been effective in addressing housing problems in Amoyo Town.

TABLE 15

Response	Frequency	Percentage (%)
Strongly Agree	42	(11.1%)
Agree	74	(19.6%)
Neutral	108	(28.6%)
Disagree	92	(24.3%)
Strongly Disagree	62	(16.4%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

42 (11.1%) respondents strongly agree, 74 (19.6%) agree, 108 (28.6%) are neutral, 92 (24.3%) disagree, and 62 (16.4%) strongly disagree that government housing policies have been effective.

Question 16: Private sector involvement has improved housing availability and quality.

TABLE 16

Response	Frequency	Percentage (%)
Strongly Agree	54	(14.3%)
Agree	88	(23.3%)
Neutral	134	(35.4%)
Disagree	66	(17.5%)
Strongly Disagree	36	(9.5%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

54 (14.3%) respondents strongly agree, 88 (23.3%) agree, 134 (35.4%) are neutral, 66 (17.5%) disagree, and 36 (9.5%) strongly disagree that private sector involvement has improved housing.

Question 17: Urban planning regulations are well enforced in Amoyo Town.

TABLE 17

Response	Frequency	Percentage (%)
Strongly Agree	36	(9.5%)
Agree	66	(17.5%)
Neutral	120	(31.7%)
Disagree	98	(25.9%)
Strongly Disagree	58	(15.4%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

36 (9.5%) respondents strongly agree, 66 (17.5%) agree, 120 (31.7%) are neutral, 98 (25.9%) disagree, and 58 (15.4%) strongly disagree that urban planning regulations are well enforced.

Question 18: Socio-economic factors such as income and employment status significantly affect housing access.

TABLE 18

Response	Frequency	Percentage (%)
Strongly Agree	128	(33.9%)
Agree	140	(37.0%)
Neutral	62	(16.4%)
Disagree	28	(7.4%)
Strongly Disagree	20	(5.3%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

128 (33.9%) respondents strongly agree, 140 (37.0%) agree, 62 (16.4%) are neutral, 28 (7.4%) disagree, and 20 (5.3%) strongly disagree that socio-economic factors affect housing access.

Question 19: Community networks and social capital help residents cope with housing challenges.

TABLE 19

Response	Frequency	Percentage (%)
Strongly Agree	80	(21.2%)
Agree	112	(29.6%)
Neutral	116	(30.7%)

Disagree	46	(12.2%)
Strongly Disagree	24	(6.3%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

80 (21.2%) respondents strongly agree, 112 (29.6%) agree, 116 (30.7%) are neutral, 46 (12.2%) disagree, and 24 (6.3%) strongly disagree that community networks help residents cope with housing challenges.

Question 20: Infrastructure and basic services (water, electricity, sanitation) are inadequate in housing areas.

TABLE 20

Response	Frequency	Percentage (%)
Strongly Agree	120	(31.7%)
Agree	136	(36.0%)
Neutral	66	(17.5%)
Disagree	34	(9.0%)
Strongly Disagree	22	(5.8%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

120 (31.7%) respondents strongly agree, 136 (36.0%) agree, 66 (17.5%) are neutral, 34 (9.0%) disagree, and 22 (5.8%) strongly disagree that infrastructure and basic services are inadequate.

Question 21: Urban expansion has led to environmental degradation affecting housing quality.

TABLE 21

Response	Frequency	Percentage (%)
Strongly Agree	92	(24.3%)
Agree	126	(33.3%)
Neutral	96	(25.4%)
Disagree	42	(11.1%)
Strongly Disagree	22	(5.8%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

92 (24.3%) respondents strongly agree, 126 (33.3%) agree, 96 (25.4%) are neutral, 42 (11.1%) disagree, and 22 (5.8%) strongly disagree that urban expansion has led to environmental degradation.

Question 22: Residents have actively participated in housing development decisions in Amoyo Town.

TABLE 22

Response	Frequency	Percentage (%)
Strongly Agree	54	(14.3%)
Agree	80	(21.2%)
Neutral	140	(37.0%)
Disagree	70	(18.5%)
Strongly Disagree	34	(9.0%)

TOTAL	378	(100%)
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Source: Field work, 2025.

Analysis:

54 (14.3%) respondents strongly agree, 80 (21.2%) agree, 140 (37.0%) are neutral, 70 (18.5%) disagree, and 34 (9.0%) strongly disagree that residents have actively participated in housing development decisions.

Question 23: Housing affordability has worsened over the past five years.

TABLE 23

Response	Frequency	Percentage (%)
Strongly Agree	116	(30.7%)
Agree	124	(32.8%)
Neutral	72	(19.0%)
Disagree	44	(11.6%)
Strongly Disagree	22	(5.8%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

116 (30.7%) respondents strongly agree, 124 (32.8%) agree, 72 (19.0%) are neutral, 44 (11.6%) disagree, and 22 (5.8%) strongly disagree that housing affordability has worsened.

Question 24: The availability of land for housing development is limited in Amoyo Town.

TABLE 24

Response	Frequency	Percentage (%)
Strongly Agree	90	(23.8%)
Agree	110	(29.1%)
Neutral	108	(28.6%)
Disagree	44	(11.6%)
Strongly Disagree	26	(6.9%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

90 (23.8%) respondents strongly agree, 110 (29.1%) agree, 108 (28.6%) are neutral, 44 (11.6%) disagree, and 26 (6.9%) strongly disagree that land for housing development is limited.

Question 25: Construction costs have increased, making housing less affordable.

TABLE 25

Response	Frequency	Percentage (%)
Strongly Agree	106	(28.0%)
Agree	128	(33.9%)
Neutral	88	(23.3%)
Disagree	38	(10.1%)
Strongly Disagree	18	(4.7%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

106 (28.0%) respondents strongly agree, 128 (33.9%) agree, 88 (23.3%) are neutral, 38 (10.1%) disagree, and 18 (4.7%) strongly disagree that construction costs have increased.

Question 26: Informal housing solutions are a necessary response to housing deficits.

TABLE 26

Response	Frequency	Percentage (%)
Strongly Agree	82	(21.7%)
Agree	108	(28.6%)
Neutral	120	(31.7%)
Disagree	48	(12.7%)
Strongly Disagree	20	(5.3%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

82 (21.7%) respondents strongly agree, 108 (28.6%) agree, 120 (31.7%) are neutral, 48 (12.7%) disagree, and 20 (5.3%) strongly disagree that informal housing solutions are necessary.

Question 27: Urban growth has positively contributed to economic opportunities for residents.

TABLE 27

Response	Frequency	Percentage (%)
Strongly Agree	54	(14.3%)
Agree	104	(27.5%)
Neutral	126	(33.3%)
Disagree	66	(17.5%)

Strongly Disagree	28	(7.4%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

54 (14.3%) respondents strongly agree, 104 (27.5%) agree, 126 (33.3%) are neutral, 66 (17.5%) disagree, and 28 (7.4%) strongly disagree that urban growth has contributed to economic opportunities.

Question 28: There is adequate collaboration between government, private sector, and communities in housing development.

TABLE 28

Response	Frequency	Percentage (%)
Strongly Agree	40	(10.6%)
Agree	68	(18.0%)
Neutral	136	(36.0%)
Disagree	88	(23.3%)
Strongly Disagree	46	(12.1%)
TOTAL	378	(100%)

Source: Field work, 2025.

Analysis:

40 (10.6%) respondents strongly agree, 68 (18.0%) agree, 136 (36.0%) are neutral, 88 (23.3%) disagree, and 46 (12.1%) strongly disagree that there is adequate collaboration between government, private sector, and communities.

4.3 ANALYSIS OF RESEARCH QUESTIONS

Research Question 1: What are the effects of urban growth on housing availability and quality in Amoyo Town?

Tables 9, 10, 11, and 12 provide answers to this question. The data show that 136 (36.0%) strongly agree and 120 (31.7%) agree that rapid urban growth has led to a shortage of adequate housing units (Table 9). Similarly, 124 (32.8%) strongly agree and 132 (34.9%) agree that population increase has caused overcrowding (Table 10). Table 11 reveals that 110 (29.1%) strongly agree and 130 (34.4%) agree that informal settlements have expanded due to insufficient formal housing provision. Table 12 shows that 98 (25.9%) strongly agree and 120 (31.7%) agree that housing quality has declined as urbanization accelerates. These findings confirm that urban growth has significantly strained housing availability and quality in Amoyo Town.

Research Question 2: What are the major challenges facing residents regarding housing in Amoyo Town?

Tables 13, 14, 20, 23, 24, and 25 address this question. Table 13 shows that 102 (27.0%) strongly agree and 124 (32.8%) agree that access to affordable housing finance is a major challenge. Table 14 indicates that 84 (22.2%) strongly agree and 110 (29.1%) agree that land tenure insecurity discourages investment in housing improvements. Table 20 reveals that 120 (31.7%) strongly agree and 136 (36.0%) agree that infrastructure and basic services are inadequate. Table 23 shows that 116 (30.7%) strongly agree and 124 (32.8%) agree that housing affordability has worsened, while Table 24 indicates that 90 (23.8%) strongly agree and 110 (29.1%) agree land for housing development is limited. Table 25 shows that 106 (28.0%) strongly agree and 128 (33.9%) agree construction costs have increased, making housing less affordable. These results highlight finance, tenure security, infrastructure, affordability, land availability, and construction costs as the main challenges.

Research Question 3: How effective are government and private sector interventions in addressing housing problems?

Tables 15, 16, 17, and 28 provide insights. Table 15 shows that only 42 (11.1%) strongly agree and 74 (19.6%) agree government housing policies have been effective, while 92 (24.3%) disagree and 62 (16.4%) strongly disagree. Table 16 shows that 54 (14.3%) strongly agree and 88 (23.3%) agree private sector involvement has improved housing, but 66 (17.5%) disagree and 36 (9.5%) strongly disagree, and 134 (35.4%) were neutral. Table 17 reveals that only 36 (9.5%) strongly agree and 66 (17.5%) agree urban planning regulations are well enforced, while 98 (25.9%) disagree and 58 (15.4%) strongly disagree. Table 28 shows that only 40 (10.6%) strongly agree and 68 (18.0%) agree there is adequate collaboration among stakeholders, while 88 (23.3%) disagree and 46 (12.1%) strongly disagree. Overall, these findings suggest that interventions have had limited effectiveness and collaboration remains weak.

Research Question 4: What coping strategies and opportunities exist for residents amidst housing challenges?

Tables 18, 19, 21, 22, 26, and 27 address this question. Table 18 shows that 128 (33.9%) strongly agree and 140 (37.0%) agree socio-economic factors affect housing access. Table 19 reveals that 80 (21.2%) strongly agree and 112 (29.6%) agree community networks help residents cope with housing challenges. Table 21 shows that 92 (24.3%) strongly agree and 126 (33.3%) agree urban expansion has led to environmental degradation. Table 22 indicates only 54 (14.3%) strongly agree and 80 (21.2%) agree residents have actively participated in housing development decisions. Table 26 shows that 82 (21.7%) strongly agree and 108 (28.6%) agree informal housing solutions are necessary, and Table 27 indicates 54 (14.3%) strongly agree and 104 (27.5%) agree urban growth has contributed to economic opportunities. These findings suggest that while coping strategies such as community

networks and informal solutions exist, participation in formal processes is limited, and opportunities are unevenly perceived.

4.4 DISCUSSION OF THE FINDINGS

The findings from the analysis of the research items provide a comprehensive understanding of the effects of urban growth on housing problems in Amoyo Town. The demographic data reveal that the majority of respondents are young to middle-aged adults, predominantly married, with a reasonable level of education and diverse occupations, mainly farming, trading, and civil service. This demographic profile is indicative of a community in transition, where housing demand is driven by growing family sizes and economic activities.

The data show a clear perception among residents that rapid urban growth has significantly contributed to housing shortages and overcrowding. Specifically, 67.7% of respondents agreed or strongly agreed that there is a shortage of adequate housing units due to urban expansion, while a similar proportion acknowledged overcrowding in residential areas. This confirms that urban growth in Amoyo Town has placed considerable pressure on existing housing infrastructure, leading to the proliferation of informal settlements as formal housing provision fails to meet demand.

Housing quality has also been perceived to decline alongside urbanization, with 57.6% of respondents agreeing that rapid urban growth negatively affects housing standards. This decline is compounded by challenges such as limited access to affordable housing finance, which 59.8% of respondents identified as a major barrier to improving housing conditions. Land tenure insecurity further discourages residents from investing in housing improvements, with over half of respondents recognizing this as a significant issue.

The inadequacy of infrastructure and basic services, including water, electricity, and sanitation, was highlighted by 67.7% of respondents, underscoring the infrastructural deficits that exacerbate housing problems. Additionally, increasing construction costs and limited

availability of land for housing development were identified as key constraints, affecting affordability and accessibility.

Government and private sector interventions received mixed reviews. Only 30.7% of respondents felt that government housing policies have been effective, while 40.7% disagreed, indicating a general dissatisfaction with policy implementation and outcomes. Private sector involvement was viewed more positively but still met with skepticism, as a significant number of respondents remained neutral or disagreed about its impact on housing availability and quality. Enforcement of urban planning regulations was perceived as weak, with only 27% agreeing that regulations are well enforced, highlighting governance challenges in managing urban growth.

Despite these challenges, socio-economic factors such as income and employment status were widely recognized (70.9%) as critical determinants of housing access, reflecting the economic realities shaping housing opportunities. Community networks and social capital were also acknowledged as important coping mechanisms, with about half of the respondents affirming their role in mitigating housing challenges.

Participation in housing development decisions was relatively low, with only 35.5% of respondents indicating active involvement. This suggests limited community engagement in formal planning processes, which may hinder the effectiveness of housing interventions. Informal housing solutions are widely accepted as necessary responses to housing deficits, highlighting the adaptive strategies residents employ to cope with shortages.

Finally, while urban growth has brought some economic opportunities to residents, perceptions are mixed, with a significant portion remaining neutral or skeptical. Environmental degradation linked to urban expansion was also a concern, pointing to the need for sustainable urban planning that balances growth with environmental protection.

In summary, the findings underscore the complex and multifaceted nature of housing problems in Amoyo Town, driven by rapid urban growth, economic constraints, inadequate infrastructure, and governance challenges. Addressing these issues requires integrated approaches that enhance housing finance accessibility, secure land tenure, improve infrastructure, enforce planning regulations, and foster inclusive community participation. The study highlights the importance of coordinated efforts among government, private sector, and communities to develop resilient and sustainable housing solutions in rapidly urbanizing peri-urban areas.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

Chapter One introduced the study by outlining the background, problem statement, research objectives, research questions, significance, scope, and limitations. It established the context of rapid urban growth in Nigeria, focusing on Amoyo Town, Ifelodun LGA, Kwara State, and highlighted the pressing housing challenges arising from this urbanization. The chapter set the foundation for understanding the complexity of housing problems linked to urban expansion and framed the study's purpose.

Chapter Two reviewed relevant literature, presenting both theoretical and empirical frameworks. The Urban Resilience Theory and Systems Thinking Theory were identified as the key conceptual lenses guiding the study, emphasizing adaptive capacity, systemic interactions, and sustainable urban housing solutions. Empirical studies were analyzed to highlight community-driven housing initiatives, sustainable design practices, and the socio-economic factors influencing housing delivery in Nigerian urban contexts. This chapter provided a comprehensive background, identifying gaps and informing the research design.

Chapter Three detailed the research methodology, describing the descriptive survey design employed to collect both quantitative and qualitative data. It explained the use of structured questionnaires, interviews, and observations as data collection instruments, and outlined the sampling techniques and sample size determination. The chapter also specified the methods of data analysis, including descriptive and inferential statistics, ensuring a robust approach to addressing the research objectives.

Chapter Four presented and analyzed the data collected from 378 respondents in Amoyo Town. The demographic profile showed a predominantly young to middle-aged, educated, and economically diverse population. The analysis revealed that rapid urban growth has led

to housing shortages, overcrowding, and the expansion of informal settlements. Key challenges identified included limited access to affordable finance, land tenure insecurity, inadequate infrastructure, and ineffective government and private sector interventions. The chapter also discussed coping mechanisms such as community networks and informal housing solutions, while noting limited community participation in formal housing development processes.

5.2 CONCLUSION

The study has demonstrated that urban growth in Amoyo Town has had profound and multifaceted effects on housing availability, quality, and affordability. Rapid population increase and urban expansion have outpaced the capacity of formal housing markets and government interventions, resulting in significant shortages and overcrowding (Mustapha, 2023; Davies, 2020). Informal settlements have proliferated as a direct consequence of insufficient formal housing provision, while housing quality has generally declined amid these pressures (Abiodun, 2015; Nigerian Urbanization and the Significance of Affordable Housing, 2023).

Financial constraints remain a critical barrier to adequate housing, with many residents facing difficulties accessing affordable housing finance (Bridging the Housing and Urban Development Divide, 2025; Punch, 2024). Land tenure insecurity further compounds this problem by discouraging investment in housing improvements and undermining residents' confidence in property rights (Davies, 2020; Urban Development and Housing Challenges in Nigeria, 2020). Infrastructure deficits, including inadequate water supply, electricity, and sanitation, exacerbate the living conditions and reduce the overall quality of housing environments (OpenEdition Books, 1995; Nigerian Urbanization and the Significance of Affordable Housing, 2023).

Government policies and private sector initiatives have been insufficiently effective, hampered by poor enforcement of urban planning regulations, lack of coordination, and limited collaboration among stakeholders (Bridging the Housing and Urban Development Divide, 2025; Punch, 2024). This has led to a governance gap that undermines sustainable housing development (Davies, 2020). Despite these challenges, socio-economic factors such as income and employment status strongly influence housing access, and community networks serve as important informal support systems helping residents cope with housing challenges (Mustapha, 2023; Urban Development and Housing Challenges in Nigeria, 2020). The study also reveals a low level of active community participation in housing development decisions, which may limit the relevance and sustainability of housing interventions (Bridging the Housing and Urban Development Divide, 2025). Informal housing solutions, while often seen as substandard, are widely accepted as necessary adaptive responses to the housing deficit (Punch, 2024). Urban growth has brought some economic opportunities, but these benefits are unevenly distributed and often overshadowed by environmental degradation and infrastructural strain (OpenEdition Books, 1995; Nigerian Urbanization and the Significance of Affordable Housing, 2023).

In conclusion, the housing problems in Amoyo Town are deeply intertwined with rapid urban growth, economic limitations, infrastructural inadequacies, and governance challenges (Mustapha, 2023; Davies, 2020). Addressing these issues requires a holistic approach that integrates improved housing finance mechanisms, secure land tenure systems, enhanced infrastructure provision, effective policy enforcement, and inclusive community engagement. Only through coordinated efforts among government agencies, private sector actors, and local communities can sustainable and resilient housing solutions be realized in Amoyo Town and similar peri-urban areas experiencing rapid urbanization.

5.3 RECOMMENDATIONS

Having examined the findings and drawn conclusions, it is clear that addressing housing problems in Amoyo Town requires concerted and multi-dimensional actions. The following recommendations are proposed to guide policymakers, stakeholders, and community members toward sustainable solutions:

1. **Enhance Access to Affordable Housing Finance:** Innovative financing schemes, including microfinance, cooperative housing loans, and government-subsidized mortgage programs, should be developed to enable low- and middle-income households to access funds for housing construction and improvement.
2. **Strengthen Land Tenure Security:** The government should prioritize land administration reforms that provide clear, affordable, and enforceable land rights to residents, reducing tenure insecurity and encouraging investment in housing.
3. **Improve Infrastructure and Basic Services:** Investment in water supply, electricity, sanitation, and road infrastructure must be scaled up to support existing and new housing developments, improving living conditions and urban resilience.
4. **Enforce Urban Planning Regulations:** Urban planning authorities need to strengthen enforcement mechanisms and ensure compliance with zoning, building codes, and environmental standards to guide orderly urban growth.
5. **Promote Inclusive Community Participation:** Local communities should be actively involved in housing development planning and decision-making processes to ensure that interventions meet their needs and foster ownership.
6. **Encourage Public-Private Partnerships:** Collaboration between government, private developers, and community organizations should be enhanced to leverage resources, expertise, and innovation in housing delivery.

7. **Support Informal Housing Upgrading:** Recognizing the role of informal settlements, programs aimed at upgrading these areas with improved infrastructure and legal recognition should be implemented rather than forced evictions.
8. **Foster Environmental Sustainability:** Housing development should integrate climate-responsive designs and environmental conservation practices to mitigate the negative impacts of urban expansion.
9. **Raise Awareness and Capacity Building:** Educational campaigns and training programs should be conducted to improve residents' understanding of housing rights, financial literacy, and sustainable building practices.

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APPENDIX QUESTIONNAIRE

Questionnaire on the Effect of Urban Growth on Housing Problems in Amoyo Town

Section A: Demographic Information

Please tick (✓) the appropriate bracket for each question.

1. Age: Below 20 years () 21-30 years () 31-40 years () 41-50 years () Above 50 years ()
2. Gender: Male () Female ()
3. Marital Status: Single () Married () Divorced () Widowed ()
4. Educational Level: No formal education () Primary school () Secondary school () Tertiary education ()
5. Occupation: Farming () Trading/Business () Civil service () Artisan () Unemployed ()
6. Household Size: 1-3 persons () 4-6 persons () 7-9 persons () 10 persons and above ()
7. Length of Residence in Amoyo Town: Less than 1 year () 1-5 years () 6-10 years () More than 10 years ()
8. Type of Tenure: Owner-occupied () Rented () Rent-free () Squatter/Informal settlement ()

Section B: Housing and Urban Growth Perceptions

Please indicate your level of agreement with the following statements by ticking the appropriate box:

No.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
9	Rapid urban growth in Amoyo Town has led to a shortage of adequate housing units.					
10	The increase in population has caused overcrowding in residential areas.					
11	Informal settlements have expanded due to insufficient formal housing provision.					
12	Housing quality in Amoyo Town has declined as urbanization accelerates.					
13	Access to affordable housing finance is a major challenge for residents.					
14	Land tenure insecurity discourages residents from investing in housing improvements.					

15	Government housing policies have been effective in addressing housing problems in Amoyo Town.					
16	Private sector involvement has improved housing availability and quality.					
17	Urban planning regulations are well enforced in Amoyo Town.					
18	Socio-economic factors such as income and employment status significantly affect housing access.					
19	Community networks and social capital help residents cope with housing challenges.					
20	Infrastructure and basic services (water, electricity, sanitation) are inadequate in housing areas.					
21	Urban expansion has led to environmental degradation affecting housing quality.					
22	Residents have actively participated in housing development decisions in Amoyo Town.					
23	Housing affordability has worsened over the past five years.					
24	The availability of land for housing development is limited in Amoyo Town.					
25	Construction costs have increased, making housing less affordable.					
26	Informal housing solutions are a necessary response to housing deficits.					
27	Urban growth has positively contributed to economic opportunities for residents.					
28	There is adequate collaboration					

	between government, private sector, and communities in housing development.					
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