

Effects of Government Policies on the Provision of Housing in Nigeria: An Empirical Analysis of Akure North Local Government Area

Owolabi Babatunde Oluwaseyi¹ Winnie Schola John² Okosun Senator Endurance³ Athenkosi Sogaxa,⁴ Nwodo Geoffrey Ogbonna⁵ Stephen Olushola Oladosu⁶ Olajide Olamide Emmmauel⁷

^{1,7}Department of Urban and Regional Planning, Federal University of Technology Akure, Nigeria

²Mevic Consultants Limited, London, United Kingdom

³Department of Construction Management, University of Benin, Benin City, Nigeria

⁴Department of Construction Management and Quantity Surveying, Cape Peninsula University, South Africa

^{5,6}Department of Geomatics, University of Benin, Benin City, Nigeria

DOI: 10.36108/cbpm/2026.0175

Abstracts

This study examined the effects of government policies on the provision of housing in Akure North Local Government Area, Ondo State, Nigeria. A mixed-methods approach was adopted, utilising both quantitative data from 120 structured questionnaires and qualitative insights from interviews, observations, and field photographs. Respondents were drawn from five communities: Oke-Ijebu, Igoba, Ita-Ogbolu, Oba-Ile, and Osi, using a stratified random sampling technique to ensure proportional representation. The findings revealed that while a majority of residents live in moderately adequate housing with basic sanitation, they still face common challenges such as poor electricity, leaking roofs, and inadequate plumbing. Land availability was generally rated as adequate; however, land costs remain a constraint, particularly for low-income earners. Perceptions of government housing policies were mixed, with 30% of respondents reporting negative impacts and only 28.3% perceiving a positive influence. The study concluded that existing policies have not sufficiently addressed housing affordability, infrastructure provision, or access to land. It recommends improved policy implementation, regular maintenance programs, and affordable land pricing schemes to enhance housing delivery and residents' well-being in Akure North.

Keywords: Government Policies, Effect, Housing Policies, Housing Provision

1. Introduction

Housing represents a basic human necessity and a crucial element for sustainable development (United Nations Human Settlements Programme, 2015). Suitable housing offers refuge, safety, and seclusion, and it is crucial for the well-being and dignity of individuals and families (UN-Habitat, 2020). Nonetheless, in numerous regions of Nigeria, accessing decent and affordable housing continues to be a substantial obstacle, especially for low-income households (Ibem & Amole, 2013). Schwartz (2015) stated that adequate housing is a multifaceted challenge that necessitates the involvement and coordination of numerous entities. It encompasses governmental bodies at various levels, whose policies, regulations, and initiatives play a pivotal role in shaping the housing landscape. Additionally, Schwartz (2015) stated that private real estate developers and construction firms are crucial stakeholders, responsible for undertaking housing projects and contributing to the overall supply. Financial institutions, such as banks and mortgage lenders, are instrumental in providing the necessary financing options to make housing accessible and affordable. Furthermore, the community itself,

including residents, civic organisations, and advocacy groups, plays a vital role in voicing concerns, shaping priorities, and contributing to the development and implementation of housing solutions, according to Schwartz (2015).

The government plays a crucial role in shaping housing policies and creating an enabling environment for housing development. In Nigeria, various housing policies and programs have been implemented over the years to address the housing deficit and improve access to affordable housing (Federal Ministry of Works and Housing, 2022). Akure North Local Government, a peri-urban region within Ondo State, Nigeria, faces a growing housing crisis. This crisis is characterised by a shortage of affordable and adequate housing units, overcrowding, and poor living conditions (Adewale & Ajayi, 2021). The local government has implemented various housing policies and initiatives aimed at addressing the housing needs of its residents. However, the effectiveness of these policies and their impact on housing provision in the area remains unclear. It is essential to evaluate the effects of government policies on housing provision to identify areas that require improvement and to inform future policy decisions.

¹ Corresponding Author

Email address: senator.okosun@uniben.edu

(Ibem et al 2017, Aluko 2024). The Nigerian government's National Housing Policy, which aims to provide affordable housing for all citizens, has largely fallen short of its goals. Despite the policy's intentions, little progress has been made in its implementation, leaving many Nigerians disillusioned and frustrated (Adejumo, 2008). In 1996, a United Nations study highlighted increasing worries about the worsening state of housing in urban areas of developing countries (Aribigbola, 2011). In response to these mounting concerns and to address the various housing issues prevalent in developing nations, the global community took action. They established the Habitat Agenda during a conference in Istanbul. This initiative had multiple objectives: to ensure shelter for all people, to promote sustainable urban development, and to assign primary responsibility for implementing the agenda's goals. (Aribigbola's 2011)

Adejumo (2008) also stated that while the government periodically introduces new policies and programs to tackle housing issues in Nigeria, there appears to be a lack of systematic evaluation of these initiatives. The absence of a robust review process hinders the assessment of policy effectiveness and prevents the application of lessons learned to future housing strategies or other sectors. Implementing such reviews could facilitate ongoing improvements in housing policy and allow for the transfer of successful approaches to other areas of governance. This research aims to examine the effects of government policies on the provision of housing in Akure North Local Government, while the objectives are to i) determine the housing conditions of the study area; and ii) examine the factors affecting housing provision in the study area.

2. Literature review

2.1. Concept of Housing

Grimes & Orville (1976) explain that, in the past, the concept "housing" was associated with a physical phenomenon, and the policies of countries for its provision are mostly related to construction costs that may largely vary depending on the type of construction, material, various housing standards and construction quality. Housing can be rated or judged as excellent, good, fair or poor based on the infrastructural facilities, government policies and other factors (Owolabi, 2014). Within the framework of housing policy, Torgersen (1987) explains the concept "housing" as the wobbly pillar under the welfare state because, in contrast to the health and education provision, the state does not see its role as the main service provider in this field. Housing is a fundamental concept that encompasses the provision of shelter, security, and personal space for individuals and families. This essential aspect of human life has evolved significantly throughout history, reflecting changes in societal structures, technological advancements, and cultural norms (Clapham, 2019). At

its core, housing serves to protect individuals from external elements and provide a sense of belonging; its implications are far-reaching and complex (Kemeny, 1992; Aluko, 2024).

The physical structures that comprise housing have adapted over time to suit environmental conditions, available resources, and technological capabilities. From ancient mud huts to modern skyscrapers, the evolution of housing reflects human ingenuity and adaptability (Oliver, 2007). The concept of housing continues to evolve in response to contemporary challenges such as urbanisation, demographic shifts, and technological advancements. Madeddu *et al.* (2015) explore emerging trends including smart homes that integrate advanced technologies for improved efficiency and comfort, co-living spaces that address changing social dynamics and housing affordability, and adaptive reuse of existing structures to meet new needs while preserving architectural heritage. Sidełska (2014) uses the concept "housing" as real estate or its part in the building, including non-residential buildings that are used for dwelling purposes all year round. The problem of housing provision in Nigeria started in the 1970s when the government shifted its focus from rural development to urbanisation, which led to a high influx of people into urban areas. The government's inability to provide adequate housing for its citizens has resulted in a deficit of over 20 million housing units (Yao, 2009).

Schwartz (2015) notes that it is often the largest single investment an individual or family makes, influencing wealth accumulation and economic stability. The housing market has significant implications for national and global economies, with fluctuations in property values and construction activity having far-reaching effects. A study carried out by Blessing (2016) observes that governments worldwide grapple with issues such as affordable housing, homelessness, and sustainable urban development. These policies shape the physical landscape of cities and towns, as well as the social and economic opportunities available to residents. The functions of housing extend far beyond providing basic shelter, encompassing a wide range of social, economic, and psychological roles crucial to individual and community well-being (Clapham, 2005). At its most fundamental level, housing offers physical protection from environmental elements, fulfilling a basic physiological need as described in Maslow's hierarchy of needs (Maslow, 1943). Adequate housing is essential for maintaining physical health and preventing issues associated with substandard living conditions (Gao and Ho, 2021). Housing plays a vital role in fulfilling social and psychological needs, providing a space where individuals construct their identities and develop a sense of belonging (Easthope, 2004). It offers privacy, a sense of control over one's environment, and serves as a foundation for family life (Clapham, 2005). In the context of community

development, housing patterns and neighbourhood structures play a crucial role in shaping social cohesion and community formation (Forrest and Kearns, 2001).

2.2. Concept of Government Policy

The provision of affordable and adequate housing, recognised as a fundamental human right, remains a significant challenge in numerous developing nations, including Nigeria (UN-Habitat, 2014). Akure North Local Government, like many other regions in the country, has implemented various government policies aimed at enhancing housing provision for its citizens (Akinluyi *et al.*, 2018). However, the efficacy of these policies in addressing the housing needs of the population continues to be a subject of debate among researchers and policymakers (Ibem and Amole, 2010). This section aims to present a theoretical framework examining the relationship between government policies and their impact on housing provision within Akure North Local Government (Olotuah and Bobadoye, 2009). By analysing these policies and their outcomes, we can gain insights into the complexities of housing provision in this region and potentially identify areas for improvement (Makinde, 2014). This theoretical approach will help contextualise the challenges and opportunities in implementing effective housing policies in Akure North Local Government, contributing to the broader discourse on housing provision in developing urban areas (Owoeye and Omole, 2012; Aluko, 2024). Government policies exert a profound influence on housing provision within societies. According to McDermott *et al.* (2008), these policies can be broadly categorised into supportive or restrictive. Supportive policies aim to stimulate both private and public investment in housing, fostering an environment conducive to affordable housing development. Conversely, restrictive policies create obstacles that hinder the availability of affordable housing, particularly impacting low-income individuals.

In Nigeria, numerous government policies have been implemented to enhance housing provision. For instance, the Federal Government introduced the National Housing Policy (FHNHP) in 1991 with the goal of ensuring affordable housing for all Nigerians (Medugu *et al.*, 2008). This policy framework encompasses aspects such as housing finance, construction, and maintenance. In Akure North Local Government, specific policies such as land reforms, infrastructural development, and housing subsidies have been instituted to expand access to affordable housing (Daramola *et al.*, 2008). Government policies aimed at improving housing provision have faced significant challenges in Nigeria, as highlighted by Figueiredo (2008). Despite these efforts, the country continues to grapple with a substantial housing deficit, largely due to policies that have not effectively addressed underlying issues like poverty and inadequate infrastructure. Moreover, the lack of robust

implementation and monitoring mechanisms has further hindered the ability of these policies to offer sustainable solutions to housing problems. In Akure North Local Government, the impact of government housing policies remains ambiguous. For instance, critiques levelled by Medugu *et al.* (2008) suggest that subsidised housing initiatives have been insufficient and poorly targeted. Furthermore, the local government area suffers from inadequate infrastructure, including deficient roads, water supply, and electricity, which significantly hampers the construction of affordable housing. These infrastructural challenges have underscored the limitations of existing housing policies in the region.

The Study Area

Akure North LGA is a prominent local government area situated in the heart of Ondo State, Nigeria. It encompasses the bustling city of Akure, which serves as the state capital, and its surrounding environs. This strategic location has positioned Akure North as a significant administrative, commercial, and educational hub within the region. Spanning an area of approximately 331 square kilometres, Akure North LGA is bounded by Akure South LGA to the south, Ifedore LGA to the north, Ose LGA to the east, and Idanre LGA to the west. At the centre of Akure North LGA lies the vibrant city of Akure, which has experienced rapid growth and urbanisation in recent years. This expansion has been fueled by the influx of people seeking opportunities in the state capital, leading to a significant increase in population density (Okosun *et al.* 2024). While official census figures from 2006 estimated the population to be around 360,000, the current figures are believed to be much higher due to the continued migration and natural population growth.

The economy of Akure North LGA is multifaceted, with a blend of commercial activities, public service, and agriculture. The city of Akure serves as a major commercial hub, bustling with markets, banks, and various businesses catering to the needs of the local and surrounding communities. Additionally, the presence of government offices and institutions, such as ministries and agencies, contributes significantly to employment and economic activities within the area. Agriculture remains an important sector, particularly in the rural areas of Akure North LGA. Farmers cultivate a variety of crops, including cocoa, palm produce, maize, yam, and cassava, which not only contribute to the local economy but also serve as a source of food and livelihood for many families. In terms of infrastructure, Akure North LGA has witnessed notable developments in recent years, with improvements in road networks, water supply, and electricity distribution. However, the rapid urbanisation has also brought challenges, with some areas still lacking adequate infrastructure to meet the growing demands of the population.

3. Research Methodology

The study adopted a mixed-methods research design, combining both quantitative and qualitative approaches to examine the effects of government housing policies on housing provision in Akure North Local Government. This methodology, supported by Creswell and Creswell (2018) and Johnson and Onwuegbuzie (2004), enables the integration of numerical data from structured surveys with rich contextual insights from interviews and observations. A sequential explanatory design was used; quantitative data collection and analysis were followed by qualitative inquiry, helping to interpret and deepen the understanding of the statistical findings. Primary and secondary data served as the foundation of the research. Primary data were obtained from residents through structured questionnaires, direct interviews, field observations, and photographs of housing conditions. Secondary data included journals, theses, reports, books, and government documents related to housing and urban development. The study area comprised five major communities: Oke-Ijebu, Igoba, Ita-Ogbolu, Oba-Ile, and Osi, which were mapped using GIS tools to guide sampling and building enumeration. A stratified random sampling technique was applied to select 120 buildings out of 4,468 across the five communities. The sample size represented 2.7% of the total building stock, ensuring proportional representation from each community while minimising bias. The allocation of questionnaires was based on each area's building density, with Ita-Ogbolu receiving the highest (42) and Osi the least (5). Each building was randomly selected using a number generator, providing fair geographic and demographic representation for analysis.

In terms of data collection and analysis, several instruments, including reconnaissance surveys,

structured questionnaires, photographs, and field observations, were employed to gather comprehensive information. The quantitative data were coded and analysed using SPSS version 22, where descriptive statistics such as frequencies and percentages were used. Microsoft Excel was used for tabular presentation, and bivariate analysis was employed to test hypotheses, providing insights into the relationships between government housing policies and the housing realities experienced by residents in Akure North, Nigeria.

4. Findings and Discussion

The findings of the effects of government policies on the provision of housing in Akure North Local Government Area, Nigeria are presented below.

4.1. Average Monthly Household Income Level

Table 1 shows the income levels of respondents in Akure North. The largest group, 36.7% (44 respondents), earns between ₦50,000 and ₦100,000 per month. Another 31.7% (38 respondents) earn more than ₦100,000, while 26.7% (32 respondents) earn less than ₦50,000 per month. A small group, 5% (6 respondents), falls into an "others" category, meaning their income is irregular or doesn't fit the main groups. The group earning ₦50,000–₦100,000 is likely made up of skilled workers, small business owners, and professionals who have a stable income but may struggle with housing costs.

4.2. Type of housing

Figure 1 illustrates the types of housing occupied by respondents in Akure North Local Government, which includes areas like Oke-Ijebu, Igoba, Ita-Ogbolu, Oba-Ile, and Osi. Among the 120 respondents surveyed, a significant majority, 81.7% (98 individuals), live in

Table 1: Average Monthly Household Income Level

Income level	Frequency	Percentage %
under 50,000	32	26.7
50,000 - 100,000	44	36.7
Above 100,000	38	31.7
Others	6	5.0
Total	120	100

Source: Author's Field survey, 2024



Figure 1: Types of Housing

apartments or flats, indicating that multi-family housing is the most common option. A smaller portion of respondents, 11.7% (14 individuals), live in semi-detached houses, which offer a middle ground between affordability and privacy. This type of housing is popular among families and individuals seeking more space.

4.3. Condition of current housing

Figure 2 illustrates how residents in Akure North Local Government, which includes areas like Oke-Ijebu, Igoba, Ita-Ogbolu, Oba-Ile, and Osi, perceive the overall condition of their housing. Out of 120 respondents surveyed, 41.7% (50 individuals) rated their housing as good, indicating a significant level of satisfaction with their living conditions. This suggests that many residents have access to adequate infrastructure and maintenance. To maintain this positive perception, housing policies should focus on regular maintenance programs, basic service provision, and infrastructure upgrades. 36.7% (44 individuals) rated their housing condition as fair, suggesting that while their homes are liveable, improvements are needed. According to Owolabi(20124), houses can be rated as excellent, good, fair or poor based on the facilities and government policies and other factors responsible for the construction and provision of houses.

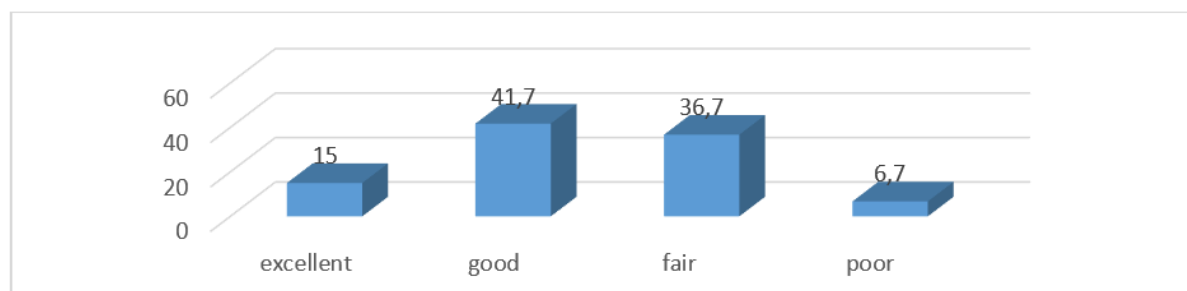


Figure 1: Conditions of current housing
Source: Author's Field survey, 2024

4.4. Adequacy of sanitation facility in homes

In terms of adequacy of sanitation facilities in homes within Akure North Local Government, among the 120 respondents, 56.7% (68 individuals) rated their sanitation as adequate, and 18.3% (22 individuals) said it was very adequate. However, 20.0% (24 individuals) reported inadequate facilities, while 5.0% (6 individuals) had no sanitation facilities at all. Most respondents, 56.7%, feel their sanitation needs are being met, reflecting positively on the local government's efforts to provide functional facilities, which help improve hygiene and reduce disease risk. A smaller group, 18.3%, indicated that their sanitation facilities were very adequate, suggesting they have better-quality systems, likely due to higher income or better housing conditions. On the other hand, 20.0% of respondents reported inadequate facilities, indicating

issues like poorly maintained toilets, which can lead to health problems such as cholera and diarrhoea. Targeted government action is needed to improve sanitation in these areas. The 5.0% of respondents without any sanitation facilities is concerning, as it points to a public health risk due to open defecation. Immediate measures are necessary to ensure these households have access to at least basic sanitation services.

4.5. Common housing issues faced by respondents

The main housing problems faced by respondents in Akure North Local Government include areas like Oke-Ijebu, Igoba, Ita-Ogbolu, Oba-Ile, and Osi. The most common issue, reported by 55.0% of respondents, is electricity problems. Other problems include leaking roofs (13.3%), poor ventilation (11.7%), plumbing issues (11.7%), and cracked walls (6.7%). Only 1.7% of respondents reported no housing issues. The electricity problems, affecting over half of the respondents, indicate a major challenge with power supply. This could be due to frequent outages or an unstable power grid, making daily life difficult. Addressing this issue will require improvements to the local power infrastructure and exploring alternative sources like solar energy. Leaking roofs, reported by 13.3%, suggest issues with poor roofing materials or

lack of maintenance. This is especially concerning during the rainy season, as it can lead to other problems like dampness or structural damage. Poor ventilation, affecting 11.7% of respondents, can lead to health issues, especially in overcrowded or poorly designed homes. Better housing designs with larger windows and better air circulation are needed to address this. Plumbing issues, also reported by 11.7%, include problems with leaks, poor drainage, or blocked pipes, which can disrupt daily life and cause damage to homes. Cracked walls, affecting 6.7%, point to structural issues, likely due to poor construction or wear over time, which can pose safety risks (Okosun *et al*, 2024). Only a small percentage (1.7%) reported no housing problems, suggesting these respondents live in newer or better-maintained homes.

4.6. Availability of land for housing in Akure North, Nigeria

Table 2 presents data on how respondents view the availability of land for housing in Akure North Local Government, including areas like Oke-Ijebu, Igoba, Ita-Ogbolu, Oba-Ile, and Osi. Out of 120 respondents, 55.0% (66 people) believe that land availability for housing is adequate. Meanwhile, 28.3% (34 people) feel that it is inadequate. A smaller group, 15.0% (18 people), consider land availability to be very adequate, and only 1.7% (2 people) reported that there is no land available at all. The majority of respondents (55.0%) say that land for housing is generally accessible in Akure North. This suggests that while land is available, there may be limitations in terms of its desirability or proximity to infrastructure. Urban planning and zoning regulations, as well as population growth, likely affect land availability for housing development in the area. However, 28.3% of respondents find land availability inadequate, pointing to barriers like high land prices, limited infrastructure, or challenges with land acquisition, especially for lower-income groups. These factors might make it difficult for many residents to secure land for housing, especially in desirable locations. A smaller percentage (15.0%) believe that land availability is very adequate, possibly in less populated areas or areas farther from urban centres where competition for land is lower.

wealthy, leaving lower-income residents behind. 28.3% say government policies have had a positive impact. They may appreciate efforts like affordable housing projects or infrastructure improvements, which have helped them access housing more easily. 18.3% feel policies have had no impact.

5. Conclusion and Further Research

The study revealed that housing conditions in Akure North Local Government are varied, with a majority of residents living in moderately adequate housing supported by basic sanitation, but still facing major challenges such as poor electricity supply, leaking roofs, and plumbing issues. Land availability for housing is generally rated as adequate, though the cost remains a barrier for many. Importantly, the impact of government policies on housing provision is perceived by many as either negative or negligible, suggesting a gap between policy intent and implementation. The findings highlight the need for more inclusive, accessible, and efficient housing strategies that directly address the real needs of residents while removing systemic barriers such as affordability, infrastructure deficits, and poor enforcement of planning standards.

Addressing these challenges requires a coordinated effort among government agencies, industry

Table 2: Influence of government policies on housing provision

What is the influence of government policies on housing provision	Frequency	Percentage%
very positive	12	10
positive	34	28.3
negative	36	30
very negative	16	13.3
no influence	22	18.3
Total	120	100

Source: Author's Field survey, 2024

In response to respondents' views on land costs in Akure North, most respondents (51.7%) said land is moderately expensive, meaning it's accessible but still a financial burden for some, especially those with lower incomes. This is likely due to factors like location and development in the area. About 23.3% of respondents said land is expensive, likely due to rising urbanisation and speculation, making it harder for many to afford. However, 20% found the cost affordable, likely those with higher income.

4.7. Influence of government policies on housing provision

Table 2 shows how respondents in Akure North view the impact of government policies on housing. The responses are mixed. 30% believe government policies have hurt housing. This likely reflects frustration with issues like slow processes, high taxes, or ineffective housing programs. Many may feel policies favour the

professionals, and other stakeholders to create a sustainable housing provision framework that is both practical and enforceable. Without decisive action, the Nigerian housing sector/industry risks lagging in global sustainability efforts, impacting environmental and economic progress.

References

- Akinluyi, F. O., & Alabi, A. A. (2018). The housing problem in Akure North Local Government Area: Issues and solutions. *Nigerian Journal of Environmental Sciences*, 4(1), 30-45.
- Aluko, E.A., Okosun, S.E and Aladelokun, A.O (2024): Assessment of IJAPO housing estate Akure facilities for transition into a Smart City. *African Research Journal of the Environment (AREJOEN)*, Faculty of Environmental Science, Enugu State University of Science and Technology, Nigeria 7(1), Pp 5-15 [https://www.arejoen.com/volume-list.php?volume=7\(1\)](https://www.arejoen.com/volume-list.php?volume=7(1))
- Aribigbola, A. (2008). The challenges of housing delivery in Nigeria: The role of the federal government. *Journal of Housing and the Built Environment*, 23(4), 303-315.
- Aribigbola, A. (2011). Housing and urban development: The role of global policies. *International Journal of Urban Studies*, 18(3), 213-227.
- Blessing, A. (2016). Magical or monstrous? Hybridity in social housing governance. In *Hybridising Housing Organisations* (pp. 149-167). Routledge.
- Clapham, D. (2019). *Housing and social theory*. Routledge.
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage Publications.
- Davis, M. A., & Heathcote, J. (2005). Housing and the business cycle. *International Economic Review*, 46(3), 751-784.
- Easthope, H. (2004). A place called home. *Housing, theory and society*, 21(3), 128-138.
- Federal Republic of Nigeria. (2002). *Housing and urban development policy*. Federal Government of Nigeria.
- Figueiredo, E. M. (2008). Policies for housing and the environment in Nigeria. *Habitat International*, 32(3), 454-467.
- Forrest, R., & Kearns, A. (2001). Social cohesion, social capital and the neighbourhood. *Urban Studies*, 38(12), 2125-2143.
- Galster, G. C., & Killen, S. P. (1995). The geography of metropolitan opportunity: A reconnaissance and conceptual framework. *Housing Policy Debate*, 6(1), 7-43.
- Grimes, O. F. (1976). Housing for low-income urban families: Economics and policy in the developing world.
- Ibem, E. O., & Amole, D. (2010). The challenges of housing provision in Nigeria: A case study of Akure. *International Journal of Urban and Regional Research*, 34(4), 869-884.
- Ibem, E. O., & Amole, O. O. (2013). Challenges of affordable housing in Nigeria. *Urban Housing Journal*, 34(1), 91-104.
- Ibem, E. O., Opoko, A. P., Adeboye, A. B., & Amole, D. (2017). Evaluating the impacts of government housing policies on affordability in Nigeria. *Journal of Housing and the Built Environment*, 32(4), 545-563.
- Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed methods research: A research paradigm whose time has come. *Educational Researcher*, 33(7), 14-26
- Makinde, O. (2014). Housing policies and strategies in Nigeria: A critical appraisal. *Nigerian Journal of Environmental Sciences*, 5(1), 36-52.
- McDermott, R., Fowler, J. H., & Smirnov, O. (2008). On the evolutionary origin of prospect theory preferences. *The Journal of Politics*, 70(2), 335-350.
- Medugu, I. N., Majid, M. R., & Choji, I. D. (2008). A comprehensive approach to drought and desertification in Nigeria: A brief evaluation of government policies. *Management of Environmental Quality: An International Journal*, 19(6), 690-704.
- Okosun, S. E., Joshua, A. D., Daniel, A., Olatunji, S. A., Aladelokun, O. A., Esegbe, J. O., Owolabi, B. O., Haruna, L. Z. Idris, O. D., Zakka, D. S., Onuorah, I. M., Adeowu, B. M., Bada, A. B., & David, O. J. (2024). Building Conversion in Cities: An Empirical Analysis of Ijapo Residential Estate, Akure, Nigeria. *African Journal of Applied Research*, 10(1), 295-315. <https://doi.org/10.26437/ajar.v10i1.689>.
- Olotuah, A. O., & Bobadaye, S. A. (2009). Housing and urban development in Nigeria. *Journal of Sustainable Development in Africa*, 11(4), 171-185.
- Owolabi, B.O. (2014). Characteristics of Housing in Nigeria: A case study of Oyo State. *Acad. J. Environ. Sci.* 2, 133-151.

- Schwartz, A. F. (2015). *Housing policy in the United States: A critical analysis*. Routledge.
- Sideļska, A. (2014). *Dzīvojamais fonds kā reģionu sociālekonomiskās attīstības elements [Housing stock as an element of socio-economic development of regions]* (Doctoral dissertation, Doctoral thesis, Latvia University of Agriculture). Retrieved from http://lufb.lv/dissertation-summary/regionaleconomics/A_Sidelska_prom_da_rba_kopsavilkums_2014_LLU.pdf.
- Torgersen, U. (1987). Housing: the wobbly pillar under the welfare state. *Scandinavian Housing and Planning Research*, 4(sup1), 116-126.
- UN-Habitat. (2015). *Sustainable housing for sustainable development: A global perspective*. United Nations Human Settlements Programme.
- Yao, J. (2009). Microwave photonics. *Journal of Lightwave Technology*, 27(3), 314-335.