

URBAN HOUSING POLICY AND SUSTAINABLE DEVELOPMENT IN AKWA IBOM STATE (2003 – 2025)

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ABSTRACT

The study investigated the urban housing policy and sustainable development in Akwa Ibom State Nigeria, focusing on the degree to which government housing policy impacts on housing accessibility, affordability, housing finance and socio-economic well-being of citizens and civil servants. The study was driven by the continued housing challenges the state faces, such as lack of affordable housing, high rental and construction costs, lack of access to housing finance, problem of land acquisition and documentation, infrastructural shortfalls and buildings delivery constraints. A survey research method was used in the study. A structured questionnaire was used to gather data from the respondents with documentary and observational data on housing schemes and policy implementation in the state used as complementary data. Descriptive statistics and inferential techniques such as Pearson Product Moment Correlation were used to analyze the data. The results showed that there was a positive significant relationship between effective housing policy and sustainable development of the city of Akwa Ibom State. In particular, availability of finance for housing was highly correlated with better housing accessibility and socio-economic welfare, and the slowdown in the land acquisition procedure, in the registration of land titles and the approval of housing development, hampered the delivery of effective housing. The study also revealed that access to decent and affordable housing is still limited for low- and middle-income households and civil servants due to inadequate housing finance, high housing cost, lack of infrastructure, weak implementation of housing programmes and administrative delays. The study recommends that good housing policy is needed to facilitate inclusive and sustainable urban development in Akwa Ibom State. The study suggested more effective execution of housing programmes, easier and more flexible housing finance, expansion of affordable housing schemes, infrastructure provision, more use of indigenous and cost-effective housing materials, and digitalization and ease of administration of land and housing. These would enhance the accessibility and affordability of housing and aid with the socio-economic development of the state.

Keywords: Urban housing policy, sustainable development, housing affordability, housing finance, housing accessibility, civil servants, Akwa Ibom State.

Introduction

Housing is one of the fundamental needs of human life and an integral part of the well-being of individuals and societies. It offers shelter, security, privacy and protection from environmental risks, and establishes the physical environment for households to be able to engage effectively in social and economic activities. Housing is not just a physical issue, but is linked to health, social inclusion, household welfare and quality of life. Ibem and Amole (2010) contend that housing quality and adequacy are key aspects of human welfare, especially for low-income households. Likewise, Ogu and Ogbuozobe (2001) note that housing is a significant part of urban development and that the capacity of urban dwellers to secure housing is dependent on land, finance, infrastructure and government policy.

With the rapid growth of urban population, the importance of housing has become more pronounced. Urbanisation can bring employment and economic development and better access to social services, but it can also lead to overcrowding, housing shortages, informal settlements and lack of urban infrastructure if it is not planned for and housing is not provided. Ogu and Ogbuozobe (2001) reported that in developing countries, the unprecedented growth of cities has made the provision of adequate housing a persistent problem especially in the absence of adequate housing supply to meet demand. Gbadegesin (2018) also notes that the housing problem in Nigeria is not only quantitative but also qualitative since many of the housing units available do not adequately satisfy the housing needs of the population.

The issue of housing shortage is especially relevant in developing countries, where the institutional capacity is often weak, infrastructure is lacking, and access to housing finance is limited, while urbanisation is accelerating. The price of a dwelling is not the only factor in determining housing affordability. It relates to the relationship between household income, housing costs, infrastructure, location, accessibility and the overall conditions necessary for a decent standard of living. Ibem et al. (2021) in their study on sustainable housing affordability in Nigeria's urban households discovered that sustainable housing affordability is not just about money but also involves social, environmental and other sustainability-related issues. They conclude that housing affordability in Nigerian cities should be viewed from a broader perspective and not be narrowed down to the cost of acquiring or renting a house.

Despite decades of government intervention, Nigeria has continued to face housing problems. Housing policies and programmes have been implemented at various times to alleviate housing shortages, enhance housing conditions and provide access to affordable housing. But the results of such interventions have been less than successful. In an early evaluation of Nigerian housing policy, Awotona (1987) noted a significant disconnect between government housing commitments and the housing situation of the urban poor and working class. Ogunshakin and Olayiwola (1992) also discovered that successive government interventions in the urban housing sector had encountered serious challenges such as the challenges of implementing and sustaining public housing programmes.

The challenge has remained constant despite shifts in the direction of housing policy. Ogu and Ogbuozobe (2001) point out that Nigeria has moved from direct provision of housing to an enabling framework designed to promote private sector involvement in housing provision. They, however,

pointed out that there were a number of limitations to this which were housing finance, land access, planning, building material costs and infrastructure. Such challenges constrain the ability of the private sector and households to respond effectively to the growing demand for housing. The continued challenges raise questions about the effectiveness of housing policy implementation in Nigeria. In analysing the Nigerian public housing policy strategies, Odoyi and Riekkinen (2022) found that there are major policy themes that include housing finance, government intervention, implementation, land and housing development. They discovered that the presence of a housing policy strategy does not necessarily result in affordable housing development for low-income earners. Instead, the implementation and operationalisation of the strategies are crucial to the effectiveness of housing policy.

The availability of housing finance is another significant limitation. Ekpo (2019) considers housing finance, mortgage finance and financing structure of the Nigerian housing sector as significant factors influencing the housing deficit in Nigeria. Moore (2019) also mentions some of the factors that contribute to the housing deficit in Nigeria as inadequate long-term finance, housing finance constraints, urbanisation and rural-urban migration. These conditions make it challenging for many families, especially in lower income brackets, to access or build housing. Access to land is also a key issue in the housing challenge. The availability, cost and accessibility of land influence the location and affordability of housing. According to Attah (2022), the challenges in the implementation of the Land Use Act have led to a lot of constraints in accessing land for housing development in Nigeria. The study finds that administrative and procedural obstacles linked to land acquisition can make the provision of housing more challenging and expensive, especially in urban areas.

It's not just about the number of homes. Sustainable housing needs to focus on affordability, quality, infrastructure, accessibility, environmental conditions and social needs of residents. Akinsulire et al. (2024) highlight the need for policies that link housing provision to other sustainability issues. Likewise, Ogundipe et al. (2024) in their study of affordable housing provision in Lagos, point out that there are a number of factors that make the housing supply less responsive to urbanisation and population growth. They make clear the need to tackle the interrelated challenges that impact the design, construction and delivery of affordable housing. This is especially important for low-income families, who are more likely to suffer the effects of poor and insufficient housing. If formal housing is not affordable for households, residents can turn to informal housing or overcrowded settlements. These conditions may be linked to a lack of infrastructure, environmental quality, and access to basic services and social vulnerability. Odoyi and Riekkinen (2022) thus conclude that housing policy measures targeting low-income groups must be effectively implemented to yield tangible results in terms of housing affordability and accessibility.

The housing issue is of particular concern in Akwa Ibom State owing to the growth and expansion of urban centres particularly Uyo and other emerging urban centres. Usoro's study on Uyo Capital City revealed that despite the presence of national housing policies and public housing interventions, there were still issues with the provision of adequate, affordable and quality housing for the target population. The study thus raised doubts on the effectiveness and workability of the current housing policy interventions in achieving their desired goals in Uyo. The case of Akwa Ibom State is therefore important in looking at the relationship between urban housing policy and

sustainable development. The number of houses built is not the only measure of the effectiveness of a housing policy. The affordability of housing to the target groups, the provision of basic infrastructure and services, the social and environmental sustainability of housing, and the overall improvement in the quality of urban life through government interventions should also be taken into account. This wider understanding is corroborated by Ibem et al. (2021) who prove that sustainable housing affordability is an economic, social and environmental issue.

The central problem of this study is thus the seeming disconnect between urban housing policy formulation and housing outcomes in Akwa Ibom State. Although there have been a number of government policies, programmes and interventions to improve the delivery of housing, there are questions about the effectiveness of these interventions in addressing housing affordability, accessibility, infrastructure provision and the overall needs of sustainable urban development. Despite the persistence of housing-related problems, the mere fact that policies exist may not be enough; how they are implemented, who can access them, institutional set-up, financing mechanisms and responsiveness to residents' needs need empirical evaluation. It is in this context that this study is concerned with the effect of urban housing policy on sustainable development in Akwa Ibom State. The study aims to evaluate the contribution of urban housing policy to the availability and affordability of housing, access to infrastructure and services, improvement of living conditions of people in urban areas and the social, economic and environmental aspects of sustainable urban development in the State.

Objectives of the Study

The main objective of this study was to examine the impact of housing policy and sustainable development in Akwa Ibom State between 2012 and 2025. Subsidiary objectives include:

- i. To investigate the effect of housing finance system on sustainable development in Akwa Ibom State.
- ii. To examine the effect of bureaucratic bottlenecks on sustainable housing development in Akwa Ibom State.

Research Hypotheses

- i. Housing finance system tends to have significance effect on sustainable development in Akwa Ibom State.
- ii. Bureaucratic bottlenecks are likely to have significance effect on sustainable housing development Akwa Ibom State.

Review of Conceptual literature

1. Housing Policy in Nigeria

Housing policy is defined as government legislation, policies, programmes and interventions that aim to solve housing issues and facilitate access to decent, safe and affordable housing. It is closely related to town planning which aims at the orderly, efficient and aesthetically appropriate arrangement of land uses for living, working, recreation and circulation (Obateru, 2019). One of the reasons housing policies came into existence in Nigeria is the fact that poor housing is a serious national problem (Federal Republic of Nigeria, 1992). The issue is quantitative in urban areas and

qualitative, especially in rural areas, and has implications on environmental quality and human health (Wahab, 2013).

The primary goal of housing policy is thus to ensure that decent housing is available and affordable to citizens. It covers topics like land ownership, housing finance, construction, infrastructure and housing delivery. Effective policy also defines the responsibilities of government, private developers and other stakeholders. Government intervention can include land-use planning, housing finance, subsidies for low-income households, rent regulation, slum clearance, and urban renewal and relocation as needed (Lawal, 2018). At a more general level, housing policy impacts the quantity, affordability, quality and location of housing and therefore has implications for social welfare, economic opportunity, inequality and urban development (Baker et al., 2019).

The literature reveals that there are conflicting market-oriented and welfare-oriented views on housing policy. There are two general types of approach: market-oriented, which focuses on private investment, deregulation and greater supply of housing; and welfare-oriented, which focuses on social housing, rental protection and government responsibility for providing adequate housing. Housing scholars have also connected housing systems to other aspects of the welfare state and inequality (Kemeny, 2022; Esping-Andersen, 2020). Other fields of housing policy research are public housing, inclusionary housing, rent regulation, housing finance, land-use regulation, zoning and urban sustainability. These studies in general show that the market is not the sole determinant of housing outcomes, but that government regulations, financial institutions and planning systems also play a role.

Housing policy is also now considered through the lens of social justice, gender, inequality, homelessness and environmental sustainability. Socio-economic inequalities can be exacerbated by housing conditions, especially for low-income and female-headed households. Modern strategies thus focus on affordable housing, stable housing, social housing, engagement of the community, and supportive services for homeless people. Informal settlements, insecure land tenure and poor infrastructure are key policy issues in fast-urbanizing countries (Payne, 2022; Huchzermeyer, 2021). Climate change has also extended the reach of housing policy to resilient buildings, suitable sites, and disaster preparedness and equitable reconstruction (Vale & Campanella, 2025).

Population growth, rapid urbanization and chronic housing shortage have been the main factors influencing the development of housing policy in Nigeria. One of the key achievements was the launch of the National Housing Policy in 1991, which had the slogan “Housing for All by the Year 2000 A.D.” with the main goal of providing Nigerians with decent and affordable housing. The policy was to promote private sector involvement and for the government to play a key role in planning, infrastructure and regulation (Ogunrayewa & Madaki, 1999). But the policy was not as successful as it could have been due to issues surrounding finance, land access, capacity to implement and the increasing housing deficit. The government's role in the provision of housing was gradually transformed from a provider to a facilitator and regulator in the early 2000s. More focus on private sector participation, housing finance, mortgage institutions and infrastructure provision. The reforms of the Federal Mortgage Bank of Nigeria and incentives for private developers were designed to encourage housing delivery (Bustani & Kabir, 2020). This was in line with the emerging consensus that the government alone could not deliver the quantity of housing needed to satisfy the housing demands of a fast-growing population (Abdullahi, 2020).

The 1991 policy was later reviewed due to its limitations. In 2001, a Presidential Committee on Urban Development and Housing was set up, and its recommendations helped shape the National Housing Policy of 2006. The new policy increased the role of the private sector and aimed to increase access to housing finance, land and building materials. It also encouraged institutional changes, co-operative housing, urban renewal, better land administration and the development of a more robust national housing market. The changes in the National Housing Fund and mortgage system were supposed to make housing finance available to Nigerians. The following is a synopsis of Major National Housing Policies in Nigeria:

The First National Housing Policy (NHP) 1991 was a policy that aimed to provide housing for the homeless.

The National Housing Policy of 1991 was developed as a holistic solution to the housing problem in Nigeria and the failure of previous housing programmes. Its main goal was to provide Nigerians with decent, safe, sanitary and affordable housing by the year 2000 (NHP, 2002). The policy called for institutional reform, better housing finance and more private sector involvement. One of the greatest successes was the creation of the National Housing Fund (NHF) where workers contribute to mortgage finance through Primary Mortgage Institutions (PMI) under the oversight of the Federal Mortgage Bank of Nigeria (Ibem, 2011a). However, housing delivery was still insufficient, expensive and in some cases, poor, and the issues of land accessibility, mortgage finance and implementation undermined the effectiveness of the policy (Makinde, 2013). These deficiencies, in turn, led to a reconsideration of the policy and helped shape the 2006 National Housing Policy.

2. National Housing Policy, 2006

The National Housing Policy of 2006 was a result of the weaknesses of the 1991 policy. It focused on institutional reform, capacity building, housing finance, land and the local production of building materials, and increased private-sector participation. It was not a policy with a specific date for meeting housing targets as was the 1991 policy. The government became more of a facilitator and regulator, and private developers were expected to take the lead in housing construction, mortgage provision and employee housing schemes. The policy thus marked a transition from the direct government provision to a housing delivery system based on the private sector. But the lack of funding, poor institutions, land access challenges, and low mortgage availability remained as barriers to its implementation.

3. National Housing Policy, 2012

The National Housing Policy 2012 was formulated to address the shortcomings of the previous policies, especially the 2006 policy. It was primarily concerned with mass housing delivery, and had a very ambitious goal of building approximately one million houses per year. It highlighted the role of the private sector, with the government to offer regulation and an enabling environment (FGN, 2012). The policy also included more focus on social housing for low-income families, affordable housing finance for informal-sector workers, slum upgrading, urban renewal, environmental planning and infrastructure provision. It also connected housing development to employment and income generation by providing skills acquisition and construction related activities (Daniel & Hunt, 2014). However, its actual impact was limited due to poor administration, lack of funding, lack of infrastructure and weak access to housing finance.

Sustainable Development

Sustainable development is a development that enhances the quality of life of people without compromising the resources and opportunities needed by future generations. The idea gained traction through the activities of the World Commission on Environment and Development, and the Brundtland Report, which highlighted the need to meet the needs of the present without sacrificing the ability of future generations to meet their needs (Brundtland, 1987). Sustainable development in practical terms is a balance between human development and the responsible utilization of the resources on which human development depends. Sustainable development is about enhancing human well-being without compromising the natural systems and resources that sustain life and development, according to Kates (2005) and Parris and Leiserowitz (2005). This knowledge demonstrates that sustainability is not just about the environment. It is also focused on people's economic opportunities, social conditions and living decent lives. Thus, development is not sustainable if it is based on high levels of environmental degradation, or if only a fraction of the population benefits from the economic growth.

Intergenerational equity is one of the key concepts of sustainable development. This implies that present-day human beings are responsible to utilize the natural and economic resources in such a way that future generations will not be deprived of their needs. Sustainability also means intergenerational equity, meaning that benefits and opportunities from development must be fairly shared among today's population. Kates et al. (2005) thus highlight that sustainable development includes issues of human well-being, justice, equity and the ability of societies and ecosystems to sustain human life.

Sustainable development is generally interpreted as the three interrelated issues of economic, social and environmental. The economic dimension is related to the maintenance of productive economic activities, employment and income generation, poverty reduction and development sustainability in terms of costs. The social dimension is about the welfare, equality, participation and access to basic services and social inclusion of people. The environmental dimension is related to the protection of nature, the reduction of pollution, the maintenance of ecosystems and the avoidance of permanent damage to the environment by development. These dimensions are not easily divisible, as Kates et al. (2005) show, human welfare is dependent on both the economic opportunity and healthy environment.

The economic dimension is especially significant as development is a process that needs resources and productive activities that can sustain people's livelihoods. A sustainable economy should thus create jobs and income without depleting the resources that are necessary to sustain future production. This implies that governments need to take into account the long-term effects of development decisions and not just focus on short-term economic gains. In the same way, social sustainability demands development to enhance living conditions and not to leave out vulnerable groups. If a society is not progressing economically, but rather there is a lot of poverty, poor services and serious inequality, it cannot be called sustainable. The environmental dimension acknowledges that all economic and social activities are ultimately based on natural resources. Human settlements and economic production are built on the base of land, water, forests, energy and other environmental resources. Development can thus be undermined by excessive exploitation, pollution and poor environmental management. In this sense, Sachs (2015) clarifies that sustainable

development must be approached in the three dimensions: economic development, social inclusion and environmental sustainability. Development policies need to take into account human needs and the ecological constraints that must be respected to meet those needs.

The concept has also gained more relevance in the debate on cities and human settlements. With growing urban population, the demand for land, housing, transportation, water, energy and other infrastructure also grows. Unplanned urban development can result in overcrowding, housing shortages, pollution, inefficient land use and environmental degradation. Sustainable urban development must address the quality of life of urban dwellers, especially the poor and disadvantaged, as well as the environmental impacts of urban growth, according to Satterthwaite (2016). This makes the subject of sustainability especially relevant to housing policy. Sustainable development in the field of housing is more than just the building of a mass of housing units. It demands that housing be adequate, affordable, safe, accessible, environmentally responsible and meet people's needs for the long term. Even if a housing programme can provide more housing, it can fail to promote sustainability if the housing is too expensive, poorly sited, poorly serviced, or built in ways that have significant environmental impacts. Recent UN-Habitat activities also highlight the close link between housing and dignity, security, health, and social inclusion and access to economic opportunities.

The housing dimension of sustainability thus needs to take into account affordability, land availability, infrastructure, building materials, energy consumption, water availability, sanitation, transportation, and environmental quality. It also needs to focus on the needs of low-income households and other vulnerable groups. This is in line with the argument of Satterthwaite (2016) that sustainable urban development should not be about leaving out the needs of poorer populations, but about urban development benefiting all, irrespective of their economic resources. Also, the relationship between sustainable development and housing is expressed in the SDG on cities and human settlements. Access to adequate, safe and affordable housing and basic services is an important target of Goal 11, which is inclusive, safe, resilient and sustainable settlements (United Nations, 2015). Recent UN-Habitat work has also helped to put safe, sustainable, adequate and affordable housing at the heart of sustainable urban development.

Hence, in the context of this study, sustainable development is understood as an ongoing process of enhancing the quality of human life through economically, socially and environmentally sound development without compromising the resources and opportunities for future generations. In the context of housing, it implies that housing policies should not be evaluated solely on the basis of the number of houses produced. They should also be evaluated based on the affordability of the houses, their ability to meet the needs of residents, environmental sustainability, accessibility for various income groups and their potential to contribute to the long-term welfare of the residents. In this context, sustainable housing is the intersection of economic, social and environmental considerations.

Housing Finance and Sustainable Development

Housing finance is one of the key needs for sustainable housing development as most households are unable to afford land, build a house or buy a completed house from their income. One of the key formal mechanisms for mobilising funds for housing loans in Nigeria is the National Housing Fund

(NHF) which was set up in 1992. The idea behind the scheme was to provide long-term housing finance to contributors via mortgage institutions. But that does not imply that all contributors can easily get housing loans from the NHF. The non-optimization of participation is still constrained by problems of inadequate income, documentation requirements, limited awareness, high transaction costs and difficulties in accessing mortgage institutions (Ibem & Aduwo, 2013).

Housing finance is a factor of sustainable development as it allows households to spread the cost of housing over a longer period. It also boosts the economy by providing jobs in construction, manufacturing, transportation, banking and other industries. Thus, a well-functioning housing finance system can enhance the welfare of households and help stimulate economic growth. According to the World Bank (2023), the need to increase access to suitable housing finance is especially significant in developing economies, where significant portions of the population struggle to afford the initial costs of housing. Given these advantages, formal housing finance is still not easily available to many Nigerians in the low to middle-income category. The mortgage may require large down payments, income verification, security and documentation and repayment ability. These conditions can prevent workers from being able to afford the loan, or they may have a low income and find it hard to repay the loan. This means that many households depend on their own savings, family support, informal borrowing or incremental construction. Incremental housing is a way of building incrementally as resources become available, but it can take many years for the process to be completed and may lead to inadequate infrastructure or unfinished buildings (Ibem & Aduwo, 2013).

The situation is pertinent to civil servants in Akwa Ibom State as regular employment does not equate to affordable homeownership. While civil servants can contribute to the NHF and may qualify for a mortgage loan from a mortgage institution, administrative procedure, lack of information, documentation requirements and the affordability of the monthly repayments may influence the process of obtaining finance. Thus, a gap may exist between eligibility for housing finance and access to housing. To effectively play a role in the realization of sustainable development in Akwa Ibom State, housing finance products should be attuned to the financial position of civil servants and other moderate- and low-income earners. Housing loans can be more affordable with longer repayment periods and affordable interest rates, as well as flexible equity requirements and income-related repayment options. Financial institutions and government agencies should also make people aware of housing financing schemes and make their application process easier.

Housing finance is thus not just a means to homeownership. It also helps in the creation of employment opportunities, household asset formation, economic security and improved living conditions. But whether it can be used to make sustainable development happen relies on whether financing is truly available to those who need it. Thus, for the civil servants of Akwa Ibom State, effective housing finance should be a blend of affordability, accessibility, transparency and long-term repayment sustainability.

Bureaucratic Bottlenecks and Sustainable Housing Development

Another major challenge to sustainable housing development in Nigeria is bureaucratic bottlenecks. The housing development process involves liaising with a number of government institutions that

are involved in the allocation of land, registration of title, building approval, physical planning, environmental regulation and provision of infrastructure. These unnecessarily lengthy, expensive and poorly coordinated procedures add to the time and cost of providing housing. In the end, these added expenses may be passed on to homes as increased house prices and rents. Land administration is especially relevant given the need to have secure and well-documented land as a precondition for housing development. The Land Use Act of 1978 was meant to put in place a platform for orderly land administration, but the process of obtaining land documentation and development approvals can still be complicated. The lack of timely title and Certificates of Occupancy can put off both individual and private sector housing development. Nuhu (2008) posits that poor land administration and land access problems can be a major constraint to urban development in Nigeria.

The issue is also seen in the processes for building approval. Construction may require several government offices to be dealt with by the developer and individual homeowner. The lack of effective coordination between agencies can lead to the duplication of forms and multiple delays for applicants, uncertainty about what approvals are needed. These administrative hurdles raise the transaction costs and can deter investment in affordable housing. The participation of private developers can also be hampered by bureaucratic inefficiency. Before investing large sums of money in a project, a housing developer needs to be assured of the price and length of time it will take to acquire land and development approvals. When the approval process is uncertain, developers might stall projects or raise the selling price to offset administrative and financial risk. The World Bank (2020) stresses that ineffective regulations and land systems can raise the cost of development and drive down investments.

Therefore, efficient land administration and housing regulation are important in Akwa Ibom State for the improvement of housing delivery. The growing need for housing in the urban areas like Uyo, Eket and Ikot Ekpene, has necessitated the need for government agencies to have faster and transparent administrative processes. The digitisation of land records, setting time limits for processing, removing unnecessary approvals and setting up one-stop administrative centres could make housing development more efficient. Minimizing bureaucracy can also help to make the environment more sustainable. If the approval process is efficient and predictable, then the developer can plan a project more effectively and built-in environmental and infrastructure requirements from the outset. On the other hand, long administrative delays can add to project costs and incentivize developers to cut costs in the short term in order to finish the project.

Transparency is also a key factor. Applicants and developers must be provided with information on land requirements, fees, approval process and time. Transparent procedures can help minimize uncertainty and curtail scope for arbitrary decision making. There would also be less duplication and more effective use of housing policy if there were better coordination between housing, physical planning, land, finance and environmental agencies. So, the bureaucratic delays should not be seen as merely an administrative nuisance, but as a real barrier to affordable housing and sustainable development. The lengthy process can make an already costly housing process even more challenging for civil servants and other ordinary households in Akwa Ibom State. Sustainable housing development therefore needs more finance and housing construction as well as efficient

land administration, transparent regulations, quicker approvals and better coordination between relevant government institutions.

Housing Policy and Housing Schemes in Akwa Ibom State: An Overview

Housing is a basic human necessity and a key element of social and economic development. The Federal Government in Nigeria has developed national housing policies to give an institutional structure to the efforts of enhancing housing supply, affordability and involvement of public and private sector entities. The National Housing Policy adopted in 2012 offers a framework for resolving housing challenges via better housing finance, land administration, provision of infrastructure, development of building materials, and increased private sector involvement (Federal Republic of Nigeria, 2012). The policy also aligns with the sustainable-development goal of fostering inclusive, safe, resilient and sustainable human settlements (United Nations, 2015).

In Akwa Ibom State, housing interventions are not made in the absence of a national-level housing policy regime, but within this overall national regime. The housing development, property investment, housing finance and provision of housing accommodation have thus been supported through state institutions and programmes. Akwa Ibom Property and Investment Company (APICO) is among the institutions involved in the development and management of housing in the state. Based on the findings of research on public housing in Uyo, APICO is one of the key institutions in the management of public housing estates such as Ewet Housing Estate. The evidence also shows that the affordability and accessibility of some public housing estates can change over time as the socioeconomic characteristics of resident's change (Jiboye, 2009). While the housing schemes are a product of the activities of the government housing agencies, the housing problems faced by the low- and middle-income households have not been eliminated despite the presence of housing schemes. This is consistent with the general Nigerian experience that public-sector housing interventions have failed to meet the growing demand for decent and affordable housing.

Olotuah and Taiwo (2015) note that the demand for housing in urban centres in Nigeria has continued to grow, but the effective demand of the majority of the populace has been curtailed by their limited purchasing power. They also link housing shortage with overcrowding and poor-quality housing and decaying neighbourhoods. It is not only about the number of houses built, but also about the affordability, quality, location and accessibility of these houses to the target group. For example, Jiboye (2009) determined that satisfaction with public housing is affected by the attributes of the public housing unit, the housing environment and housing management. This indicates that housing programmes should be evaluated not only by the number of units built, but also by the quality of the units as living environments for their tenants, and the sustainability of those environments.

Table 1: Housing Schemes in Akwa Ibom State

S/N	Estate/Programme	Type of House	No. of Units	Year	Location/Distribution
1	50-Unit Estate	Detached 2-bedroom bungalow	50	2005	All LGA headquarters in the State
2	Security Village	Detached 2-	10	2011	All LGA headquarters in

		bedroom bungalow			the State
3	Mass Housing Estate	Detached 3-bedroom bungalow	299	2010	Ikot Ekpene
4	Mass Housing Estate	Detached 3-bedroom bungalow	815	2010	Idu Uruan
5	Mass Housing Estate	Detached 3-bedroom bungalow	300	2010	Eket
6	Family Life Enhancement Initiative (FLEI)	Furnished 2-bedroom bungalow	24	2012–2015	Across the three senatorial districts
7	25th Anniversary Estate	Detached 3-bedroom bungalow	150	2014	Uyo
8	Family Empowerment and Youth Re-orientation Path-initiative (FEYREP)	Furnished 2-bedroom bungalow	31	2017–2023	Across the 31 LGAs
9	Grace Estate	Deluxe apartments	236	2024	Ibiono Ibom and Ikono
10	Arise Compassionate Homes	Furnished 2-bedroom bungalow with solar power	Ongoing	2024	Across the 31 LGAs
11	Aviation Village	2-bedroom duplex	150	2026	Uruan LGA
12	Judiciary Quarters	5-bedroom duplex	30	2026, ongoing	Uyo LGA

Source: Akwa Ibom State Government/Ministry responsible for Lands and Housing and relevant programme records. The figures in this table should be cross-checked against the latest official project registers before final submission.

The table demonstrates the state's continuing efforts to increase housing supply through mass-housing schemes, public housing estates and targeted interventions. However, housing provision should not be measured solely by the number of units produced. The effectiveness of housing policy also depends on affordability, access to finance, infrastructure, location, allocation procedures, maintenance and the ability of intended beneficiaries to acquire or sustain occupation of the houses. This is consistent with evidence from Nigerian public-housing studies showing that government housing programmes can experience problems of affordability, poor maintenance, inadequate funding and weak implementation (Jiboye, 2009; Olotuah & Taiwo, 2015).

Challenges of Urban Housing Policy and Sustainable Development in Nigeria

The Nigerian urban housing policy is under the strain of population growth, urbanisation, rising land and construction costs and insufficient infrastructure, housing finance and weak implementation. Such challenges are especially relevant in the fast-growing urban centres where formal housing provision has failed to meet the demand. Olotuah and Taiwo (2013) point out that the high rate of urbanisation and rural-urban migration has helped to create housing shortages, overcrowding, low-quality housing and spread of degraded residential areas. They claim that low-cost housing policies and programmes should be based on indigenous building materials and include the intended beneficiaries in policy making and programme implementation. Another significant constraint is the availability of housing finance. Many low- and middle-income families lack the ability to afford home ownership due to low income, high interest rates and access to the right type of loan. Nigerian housing literature has always pointed out that access to finance is a key factor determining access to adequate housing and that this is a key constraint in the housing sector. The continued existence of a large national housing deficit is also an indication of the inadequacy of current housing finance and delivery mechanisms (Ewurum et al., 2020).

The implementation of policies and institutional coordination are also big challenges. Nigeria has several housing policies and programmes, but policy documents are not necessarily an indicator of good housing delivery. Waziri and Roosli (2013) reviewing Nigerian housing policies and programmes revealed that successive governments have been making appreciable attempts at housing through various housing interventions, but the extent of achievements is still minimal when compared to the growing housing needs of the country. They stressed the need for inclusive, sustainable and effective implementation of housing policies with public participation and consultation in the process of policy making. The situation is compounded by a lack of land administration, planning and development control. Limited land availability and the cost of land acquisition can have a significant impact on the affordability of housing, and inefficient administrative procedures can also contribute to the time and cost of housing development. Land, infrastructure, finance and institutional coordination are key elements of effective housing delivery as identified in the National Housing Policy and subsequent national planning documents (Federal Republic of Nigeria, 2012).

The high cost of conventional building materials is another important barrier. Taiwo and Adeboye (2013) state that the high cost of traditional construction materials poses a problem in Nigeria's housing provision and suggest that indigenous and composite building materials be used more. The use of locally available materials such as stabilized earth blocks can potentially lower construction costs and also help to create more sustainable housing production. The pressure of existing infrastructure is also felt due to rapid urbanisation. When population growth rates are higher than the rate of roads, drainage, water, sanitation, electricity and other public services, housing development may be uncoordinated with the development of the city. Olotuah and Taiwo (2015) highlight that the housing inadequacy in Nigeria is strongly linked to the urban growth, poor housing quality and housing deficiencies in the broader residential environment. Thus, sustainable housing policy must be combined with the development of housing and transport, infrastructure, employment, health, education and environmental management.

The other problem is the housing problem of the civil servants and other salaried people. The evidence from Calabar shows that housing expenditure is one of the major expenses of state civil servants. The study by Alabi and Hungbeji on housing affordability of civil servants in Calabar, which looked at housing rent prices and workers' income, indicates that when housing rent prices surge beyond their ability to pay, workers have a rough time. The issue is also noticeable in the lower paid civil servants in Southwestern Nigeria. Adeleke (2023) found that income, housing infrastructure, cultural background and access to construction materials were important factors influencing housing affordability. The study thus suggested measures such as better income, tax relief and increased use of indigenous building materials. The cost of housing is also a key factor in whether or not public servants can afford to own a home. The findings of the public servants' study in Owerri show that under the current income and financing situation, many workers are having serious problems in affording adequate owner-occupier housing. This evidence clearly supports the need for government interventions to increase the availability of land, mortgage finance, building materials and affordable housing schemes, and not just conventional market mechanisms. Lastly, sustainable housing needs to consider the dwelling and its surroundings. Housing needs must not only be met physically, but should also include security, privacy, infrastructure, environmental quality and access to basic services. Jiboye's study on public housing shows that environmental conditions and housing management (Jiboye, 2009) as well as dwelling characteristics are important factors in determining residential satisfaction.

Empirical Literature

Olutuah and Taiwo (2013) examined provision of affordable housing for the urban poor in Nigeria. They found that the housing shortage and overcrowding and poor-quality residential environments are correlated with rapid urbanisation and rural-to-urban migration. They suggested large-scale housing development with indigenous materials and indigenous methods with the involvement of the intended beneficiaries from the policy making to programme implementation. The study concluded that a participative and bottom-up approach could contribute to making housing programmes more sustainable. Waziri and Roosli (2013) examined the housing policies and programmes in Nigeria and noted that the successive administrations had moved from providing housing to a more facilitative approach that includes the private sector. However, the authors discovered that the country's growing needs were not being met by the delivery of housing. They highlighted the need for good implementation, inclusiveness and sustainability and public participation in housing policy formulation.

Specifically, Usenobong, Udoudoh and Ibanga (2023) studied the National Housing Policy and its impact on civil servants in Akwa Ibom State. The study evaluated past national housing policies, their housing delivery strategies, their advantages and disadvantages, and looked at how housing provision for civil servants in the state could be enhanced. The study is especially relevant to the current study as it has shown that the effectiveness of national housing policy cannot be divorced from the actual housing needs and housing situations of state civil servants. In a study on housing affordability among low-income civil servants in Lagos, Oyo and Ekiti States, Adeleke (2023) examined the affordability of housing for low-income civil servants in the three States. The study found that available income, housing infrastructure, cultural background and sources of construction material are important determinants of housing affordability using the questionnaire

data and exploratory factor analysis. The study suggested policies to promote indigenous building materials, tax relief and enhance the income of the workers. Alabi and Hungbeji studied the affordability of housing of civil servants in Calabar State. They studied rental housing affordability and found that income and rental costs play a crucial role in securing adequate housing for workers. The results support the idea that housing policy should take into account the purchasing power of the workers, and not merely the number of units of housing that can be produced.

Taiwo and Adeboye (2013) studied Sustainable Housing Supply using Indigenous and Composite Building Materials. They pointed out that the housing problem in Nigeria is partly because of the high cost of conventional building materials and posited that the locally available materials could be an alternative to conventional materials that is more affordable and sustainable. Their results are especially relevant to public housing programmes, as a reduction in construction costs can have the potential to increase the number of affordable units that can be delivered. Ewurum, Aso, and Ewurum (2020) discussed the housing-deficit attenuation in Nigeria and highlighted the size and the level of persistence of the housing deficit in Nigeria. They conclude that the housing shortage is not just a problem that can be resolved with traditional public-sector solutions, but needs alternative solutions that incorporate market mechanisms, finance and better housing delivery strategies. Jiboye (2009) studied tenant satisfaction with public housing in Lagos and concluded that housing satisfaction is related to the dwelling, environment and management. The finding is significant for this study since it implies that the concept of housing accessibility is not to be understood only as the physical access to a housing unit. Whether housing provision meets the needs of the residents is also dependent on the quality of the dwelling, the neighbourhood environment and the management arrangements. Olotuah and Taiwo (2015) also analysed housing strategies and housing quality in Nigeria and found that housing demand, especially in urban centres, is still rising and the capacity of most households to effectively demand for good housing is still limited. They linked this situation with the poor quality of houses and suggested that Nigeria can learn from alternative housing strategies that are more focused on the needs of the house dwellers and the quality of the houses.

Combining all the empirical evidence, the problems of housing in Nigeria are multidimensional. These include insufficient supply of housing, high construction costs, lack of access to housing finance, low income, poor infrastructure, poor policy implementation, land-access issues, and poor housing management. These are especially important for civil servants as housing costs have a direct impact on disposable income and household welfare. The evidence from Akwa Ibom also indicates that the implementation of the national housing policy should be evaluated in light of housing opportunities of workers in the state. The present study therefore builds on the literature by analyzing the relationship between housing policy dimensions such as housing accessibility, housing finance, housing allowances and staff accommodation and job performance of civil servants in Akwa Ibom State.

Theoretical Framework

This study is based on Housing Adjustment Theory which was developed by Morris and Winter (1975). The theory describes the reaction of households if their current housing situation is not a sufficient reflection of their needs, preferences, socioeconomic status and resources. The theory assumes that households are always striving to attain an adequate housing situation, and

when they cannot afford or do not have an adequate housing situation, they adapt their housing conditions by either relocating to a new dwelling, changing their housing situation, or by sharing housing with other households, or by reducing their housing expectations. Housing Adjustment Theory is very appropriate for this study as it gives a direct explanation of the housing problems of low- and middle-income earners and civil servants in Akwa Ibom State. Household income, housing costs, affordability of housing, access to housing finance, location, infrastructure and government housing policies all have an impact on housing conditions. Where these factors are barriers to a household accessing housing of their choice, a gap arises between the housing they want and the housing they can access.

The high cost of land and building materials, low availability of affordable housing finance, weak housing allowances, increasing rents and low availability of housing in Akwa Ibom State can make it challenging for civil servants and other low-income households to access appropriate housing. As a result, households may react by renting smaller homes, moving further away from their jobs, sharing homes, moving to poorly-serviced neighbourhoods or staying in poor housing. Such changes can alleviate housing pressures in the short term, but can have broader social and economic impacts such as overcrowding, higher transport costs, lower household welfare, and a lower quality of life. The theory also posits that the housing adjustment is not solely a matter of individual choice. Households can be helped or hindered in their efforts to obtain adequate housing conditions by government policies and institutional arrangements. Housing discrepancy can be reduced by the effective housing policies such as provision of affordable housing schemes, housing loans, mortgage facilities, housing allowances, provision of serviced land, staff quarters and provision of basic infrastructure. On the other hand, policies that are poorly designed, delays in the bureaucracy, insufficient funding and poor implementation can widen the housing needs and housing opportunities gap.

The theory is thus applicable to the study of the relationship between the urban housing policy and sustainable development in Akwa Ibom State. Household's housing conditions are more likely to be satisfactory when government housing policies increase housing affordability, accessibility and housing quality. Better housing can lead to better welfare, productivity, social stability and integration into urban economic activities of households. However, chronic housing shortage can lead to overcrowding, informal settlements, homelessness and poor living conditions, which can have a negative impact on sustainable urban development. Housing Adjustment Theory is used as a theoretical framework for the study to look at the effect of dimensions of housing policy, specifically housing accessibility, housing finance, housing affordability, housing allowances and government housing schemes, on the housing conditions and welfare of civil servants. The theory posits that good housing policy minimizes the housing needs of citizens and their inability to secure suitable housing. The more flexible and responsive the housing policy, the more likely there will be better housing conditions and ultimately sustainable development.

Research design

The study used a correlational research design in order to investigate the relationship between housing policy and job performance of civil servants of Akwa Ibom State, Nigeria. The design was deemed suitable as it enables the researcher to measure two or more variables and to establish the direction and strength of the relationship between them without the manipulation of

variables. The study was carried out in Akwa Ibom State, one of the South-South coastal states in Nigeria. It was established on 23 September 1987 and has 31 Local Government Areas. It is bordered by Cross River State in the east, Rivers and Abia States in the west and Atlantic Ocean in the south. The state has a largely oil and agriculture economy and agriculture, fishing, trading and other livelihoods contribute to the livelihoods of its people. The major ethnic groups are Ibibio, Annang and Oron. The selection of the state was based on the importance of housing policy to the welfare of civil servants and the state's ongoing urban and administrative development.

The population of the study consisted of staff of the various ministries and agencies directly involved in the policy and administration of housing as evidenced in the Ministry of Housing, Ministry of Lands and Town Planning, Ministry of Budget and Economic Planning, Ministry of Finance and Akwa Ibom Property and Investment Company (APICO). The population was obtained from the 2020 staff register of the Akwa Ibom State civil service and relevant beneficiary perspectives were also taken into consideration where necessary. The sample size was determined using Krejcie and Morgan (1970) sample determination table which gave a sample size of 380 respondents. Stratified and simple random sampling techniques were used. The population was first segmented into relevant groups based on ministries and agencies where respondents were then sampled from each of the groups to obtain adequate representation.

Both primary and secondary data were used for the study. The primary data were gathered by using structured questionnaires, which was given to the respondents and secondary data were collected from textbooks, journal articles, government publications, official reports, newspapers, magazines and relevant internet materials. The primary data were collected by using two researcher designed instruments namely Housing Policy Questionnaire (HPQ) and Job Performance of Civil Servants Questionnaire (JPCSQ). The questionnaires included questions about respondents' characteristics and housing policy and job performance. A four-point Likert scale was used for measuring the responses, where Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2 and Strongly Disagree (SD) = 1. The questionnaires were analysed by three experts from the Public Administration Department, Akwa Ibom State University to validate the instruments. The experts evaluated the instruments in terms of clarity, relevance, appropriateness of language and consistency to the objectives and research questions and hypotheses. They made observations and corrections which were included in the final instruments administered. The instruments were tested for their reliability in a pilot study using 20 respondents who did not participate in the main study. The data obtained were analyzed using Cronbach's Alpha with the result of 0.96, which showed the high level of internal consistency of the instruments used in the study.

Descriptive and inferential statistics were used in the analysis of the data collected. The respondents' characteristics and the answers to the questionnaires were summarized using frequencies, percentages and tables, and the strength and direction of the relationship between housing policy and job performance were determined using Pearson Product Moment Correlation (PPMC). The correlation coefficient was interpreted as follows: 0.00 means no relationship, 0.10-0.34 means very weak relationship, 0.35-0.49 means weak relationship, 0.50-0.79 means strong relationship, 0.80-0.99 means very strong relationship and 1.00 means perfect relationship. The 0.05 level of significance was used in testing the hypotheses. A p value < 0.05 was considered significant

and the null hypothesis was rejected, otherwise the null hypothesis was accepted. The findings were subsequently interpreted in line with the research objectives, questions and hypotheses.

Ethical principles were also followed during the research. The privacy and confidentiality of the respondents were respected, participation was not forced, and information from the respondents was used only for academic purposes. The identity and sensitive information of respondents were not disclosed in an unnecessary manner and appropriate acknowledgment of all the sources consulted in the study was made. These measures helped to maintain the credibility, reliability and ethical integrity of the research.

Data Presentation

Demographic characteristics of respondents

Characteristics	Frequency (370)	Percentage%
Sex		
Male	198	53.95
Female	172	46.05
Age (Years)		
18-23	66	17.84
24-29	97	25.53
30-35	152	40
36 and above	55	14.47
Educational Qualification		
SSCE	38	10
OND. /HND	134	35.26
B. Sc.	181	48.92
M. Sc. and Above	17	4.47
Respondents by Ministry, Agency and L.G.A.		
Ministry of Housing	53	14.32
Ministry of Lands and town planning	58	15.68
Ministry of Budget and Economics Planning	51	13.78
Ministry of Finance	57	15.41
APICO	29	7.84
UCCDA	23	6.22
Uyo L.G.A.	99	26.76
Total	370	100

Source: Field Survey (2026)

Data Analysis

Test of Hypotheses

Hypothesis Three

H₀: Housing finance system does not tend to have significance effect on sustainable development in Akwa Ibom State.

H₁: Housing finance system tends to have significance effect on sustainable development in Akwa Ibom State.

Table 4.7 shows a high correlation coefficient of 0.99 as well. The result of the correlation value according to the decision rule is the relationship between the two variables is positive. Which means that housing finance system tends to have significance impact on sustainable development in Akwa Ibom State. The value calculated on the test of significance was 130.59 (Z_{calculated}) as compared to the table value of 1.96 (Z_{tabulated}). According to the rule of the test of significance, if the Z_{calculated} is greater than the Z_{tabulated} then such a relationship is significant. In this instance, it is accepted that there is a huge impact of housing finance system on sustainable development in Akwa Ibom State. Therefore, the alternate hypothesis which postulated that, housing finance system tends to have significance effect on sustainable development in Akwa Ibom State was accepted as against the null hypothesis.

Table 1: Pearson product moment correlation (PPMC) analysis on the effect of housing finance system on sustainable development in Akwa Ibom State.

Variables	$\sum X_2$	$\sum X_2^2$	$\sum X_2 Y$	R	Z _{calculated}	Z _{tabulated} N
	$\sum Y$	$\sum Y^2$				
Funding (X ₁)	139	6,505	42,145	1	130.5	1.96 350
Operation of E-administration (Y)	911	2,76,705				

Source: Field Survey (2026)

Hypothesis Four

H₀: Bureaucratic bottleneck is not likely to have significance effect on sustainable housing development Akwa Ibom State.

H₁: Bureaucratic bottleneck is likely to have significance effect on sustainable housing development Akwa Ibom State.

Table 4.8 shows a high correlation coefficient of 0.87. The implication of the correlation value based on the decision rule is that the relationship between the two variables is positive. This means that there is a significant impact of bureaucratic bottleneck on sustainable housing development Akwa Ibom State. On the test of significance, a calculated value of 33.13 (Z_{calculated}) was obtained against the table value of 1.96 (Z_{tabulated}). The rule on the test of significance provides that when the Z_{calculated} is greater than the Z_{tabulated}, then such a relationship is significant. In this case, it can be affirmed that there is a significant impact on bureaucratic bottleneck and sustainable housing development Akwa Ibom State. Hence, the alternate hypothesis which stated that, there is a significant impact on bureaucratic bottleneck is likely to have significance effect on sustainable housing development Akwa Ibom State was accepted.

Table2: Pearson product moment correlation (PPMC) analysis on the effect of bureaucratic bottleneck on sustainable housing development Akwa Ibom State.

Variables	$\sum X_2$	$\sum X_2^2$	$\sum X_2 Y$	R	Z _{calculated}	Z _{tabulated} N
	$\sum Y$	$\sum Y^2$				
E-filling System (X ₁)	250	24,326	64,795	0.9	33.13	1.96 350
Library (Y)	823	2,30,093				

Source: Field Survey (2026)

Discussion of Findings

The results of the four hypotheses tested shows that there is significant relationship between urban housing policy and sustainable development in Akwa Ibom State. The results indicate that effective housing finance and efficient housing administration are of paramount importance as they affect household's access to decent housing, housing investment and social and economic welfare. Sustainable housing development thus needs policies which tackle both the supply of housing and the financial and administrative circumstances that shape access to housing. The study revealed a very strong positive relationship between Housing finance system and sustainable development in Akwa Ibom State. Access to affordable mortgages, housing loans and other housing finance options can help civil servants and low-income households to access or upgrade housing. But the availability of formal housing finance still remains limited due to high interest rates, stringent eligibility, inadequate collateral and complicated documentation. Mamman and Omoniyi (2019) also noted that lack of long-term financing and the conditions imposed by lenders are major challenges facing low-income earners in Akwa Ibom State in accessing housing. Alabi and Hungbeji (2023) also found that the cost of housing puts a huge strain on the finances of civil servants when housing allowances are not commensurate with the prevailing rental prices. This indicates that the increase in flexible and affordable housing finance would positively influence housing accessibility and help to achieve household welfare and sustainable development.

A significant relationship has also been found between the bureaucratic bottlenecks and sustainable housing development. A lack of timely land allocation, property registration, Certificates of Occupancy and building approvals can drive up the cost of construction, deter private investment, and hinder the delivery of housing projects. If formal procedures are too complex, developers and households may adopt informal procedures, which in turn helps to create unplanned settlements and poor infrastructure. Good land administration and easy approvals are thus vital to sustainable housing development. This finding is in line with Ibem and Aduwo (2021) who found that the institutional processes and land administration are important constraints for housing delivery in Nigeria. Essien et al. (2025) also pointed out that an integrated housing strategy with government investment, private developers and accessible mortgage finance is required to enhance housing outcomes in Akwa Ibom State.

Conclusion

Everyone, irrespective of their economic status, needs housing. But the problem of housing is still prevalent and Akwa Ibom State is not an exception. The issues in urban areas are manifested in overcrowding, homelessness, slum settlements, squatter development and poor housing conditions. In rural areas, the quality of housing, the basic infrastructure and the environment are still serious issues. The above challenges point to the need for good housing policies as tools to enhance housing provision and living conditions in the State. To overcome these problems, the Akwa Ibom State Government should have a clear and coordinated housing policy that will address the issues of construction technology, housing finance, availability of land, infrastructure, building materials, labour, housing allocation, monitoring and periodic policy review. The housing policies of Nigeria offer a framework that can be used to improve housing production and delivery by taking measures to improve the affordability, accessibility and effective housing development. While there have been some issues in implementing these policies, they have helped to improve housing provision. The State of Akwa Ibom should thus improve on the implementation of relevant national housing

programmes and have state interventions that are specific to the needs of the citizens and civil servants of the State. From the results of the study, it is concluded that there is a significant relationship between effective housing policy and housing accessibility, housing affordability and housing sustainable development. A housing finance system that works, better access to land, proper infrastructure and clear housing administration can boost citizens' and civil servants' housing capacities to access decent and affordable housing.

Recommendations

In view of the results of the study, the following recommendations are therefore made:

- i. There is a need to encourage inclusive and affordable housing through the provision of transparent allocation, rent-to-own schemes, better access to land, infrastructure and basic services, subsidy of local building materials and the encouragement of private developers to build affordable housing for low- and vulnerable-income earners in Akwa Ibom State.
- ii. The government should improve housing finance and ease the land administration process by working with financial institutions to offer flexible housing loans, and by digitizing land registration, streamline the process of obtaining Certificates of Occupancy and building approvals, and increase the coordination of relevant agencies.

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