

Interlocking Constraints and Housing Quality in a Rapidly Urbanising Nigerian City: The Case of Benin City

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Abstract

This paper investigates interlocking constraints and housing quality in Benin City, a rapidly urbanising African city. The research identifies constraints and opportunities for low-quality housing. A qualitative approach was employed in this study, and semi-structured interviews were used to collect data. Findings show that inadequate infrastructure service provisioning, inadequate monitoring, and inadequate planning, all of which are indicative of the government's "non-interference" policy, access to finance for the impoverished and middle class, the high cost and substandard quality of building materials, and the availability of unreliable and/or incompetent labourers amongst others are all interlocking constraints impacting the delivery of quality housing in Benin City. The delivery of quality accommodation in Benin City is adversely affected by the cumulative effect of these constraints and the informal financial constraints that operate in conjunction. This research makes a valuable contribution to the housing literature by recognising the interrelationships between these frequently overlooked obstacles in African cities. This study collectively illustrates that housing in Benin City is not solely the result of issues in a single dimension (finance, land, governance, labour, etc.), but rather the result of numerous interconnected constraints that operate in tandem, as well as daily coping mechanisms in rapidly expanding African cities.

Keywords: *Housing Delivery, Housing Quality, Interlocking Constraints, Benin City, Nigeria,*

INTRODUCTION

The extent of the housing shortage in Nigeria has not been completely determined, as those responsible for housing administration lack precise data and relevant statistics (Moore, 2019; Oyebode and Daniel, 2024). Nevertheless, attempts have been made to approximate the scale of the problem. Rapid urbanisation, population growth and insufficient housing supply have contributed to an estimated shortage in over a billion people globally, with urbanisation in the global south growing faster than the delivery of housing and infrastructure (Bondinuba and Stephens, 2018).

Tusting et al., (2019) note that about 47% of Sub-Saharan Africans lived in inadequate housing. Housing deficits are evident in many African countries with similar trends of inadequate institutional capacity, insufficient housing finance systems, and growth of informal settlements. According to the National Housing Policy of 1991, the housing deficit was to be addressed by constructing 700,000 houses annually to reach 8 million by the year 2000 (FGN, 1991; Okonjo-Iweala, 2014). Financially, the 2025 official federal estimate of the housing deficit and the current shortage is estimated at 15.2 million housing deficits; the ministry's 550,000-units-per-year

target is estimated (Adedeji et al., 2023). However, Okonjo-Iweala (2014) notes that only about 100,000 units are built annually, while roughly 80% of Nigeria's population resides in informal housing, which is characterised by poor quality and a lack of infrastructure (Bettencourt and Marchio, 2025).

It is well established from several studies (Makinde, 2013; Mukhtar et al., 2016; Ezeanah, 2021, 2025c; Moga and Ezeanah, 2025) that quality housing delivery processes in Nigeria is beset with several obstacles that constrain their delivery, such as the high cost of building materials, access to financial institutions, land titling, planning and building standards in addition to land acquisition problems. Other problems include unachievable westernised housing standards, unskilled workers, poor policy programmes, bureaucratic procedures, high costs of land registration and titling, uncoordinated policies between federal and state levels, and inefficient development control (Ezeanah, 2025a). These constraints are better understood as interlocking constraints shaping housing quality in a rapidly urbanising African city.

These studies highlight individual constraints however, they often treat them as isolated issues rather than interconnected processes. This article provides a fresh perspective on the factors that hinder the delivery of quality housing in Benin City, including the government's 'laissez-faire' attitude, limited access to finance, unskilled and dishonest workmen, the impact of building for rental purposes, rapid construction practices by builders, and a lack of awareness among prospective house builders regarding building requirements. These constraints do not only impact on the number of houses delivered but also influence the quality of housing produced. Seen in this way, Benin City offers a significant case through which to understand how interlocking constraints shape the delivery of

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housing in rapidly urbanising African cities where informal practices, institutional weakness, and market pressures converge.

Challenges in Quality Housing Delivery

The issue of the provision of quality housing has received considerable attention in recent years in countries in the 'global north' and 'global south' particularly in the context of regulatory, economic and infrastructural factors. Several studies (Sinha et al., 2017; Mazur et al., 2022; Ebekozen et al., 2022) help to shed light on the complexities embedded in the housing delivery system, specifically in countries within the global south.

One prominent challenge in quality housing delivery is the inadequacy of standards and regulatory oversight. Clapham (2019) acknowledges that a lack of standardised customer satisfaction metrics makes it difficult to benchmark quality across the housing sector. This incapacity to assess quality systematically can compromise construction standards, leading to subpar housing outcomes. This argument is supported by evidence that quality measures for housing are disparate and often not used in practice, meaning that housing stock quality is often not measured (Sinha et al., 2017; Olayiwola and Ajala, 2022). The lack of broadly agreed, practical indicators and tools prevents regulators and policy agencies from monitoring housing conditions and impacts on health, safety and sustainability. This leads to variable practices across different jurisdictions (Mazur et al., 2022).

Additionally, Amoah (2023) highlights that even with governmental commitments to improve housing conditions, the lack of acceptable quality criteria diminishes the potential for delivering adequate housing. Further supporting this notion, Gbadegesin (2018) asserts that historical challenges in housing policies and inadequate enforcement of building standards exacerbate the issues faced in housing delivery in Nigeria. These

regulatory weaknesses represent one layer of interlocking constraints shaping housing quality outcomes in Benin City.

Economic factors also impede the quality of housing. Ebekozi et al. (2022) emphasise that financial constraints serve as a barrier to adequate housing delivery, particularly for low-income urban populations. They argue that government planning agencies must take an active role in providing funding and resources to facilitate better housing strategies for the urban poor (Ebekozi et al., 2025). Similarly, Mukhtar et al., (2016) and Sule et al., (2025) identify a lack of effective housing finance and building material costs as critical constraints in Nigeria's housing delivery efforts. These economic constraints interact with institutional and infrastructural failures within the broader system of interlocking constraints, which collectively hinder the ability of governmental planning agencies to implement effective housing strategies for the urban poor.

Recent literature Marutlulle (2022) reveals significant challenges in quality housing delivery across developing nations, particularly in Africa. In South Africa, apartheid's legacy continues to impede housing delivery through historical segregation laws that restricted black ownership to impoverished rural areas, creating lasting structural barriers. Nigeria faces multiple interconnected challenges, including inadequate financing, rapid urbanisation, poor policy implementation, unskilled labour, and substandard building materials, with over 52% of the population residing in informal settlements (Adedeji et al., 2023; Ezeanah, 2021b). Ghana's experience with public-private partnerships (PPPs) in affordable housing reveals thirty-four distinct challenges, primarily relating to politics and governance, international forces, administration, and financial resources (Damoah et al., 2020; Ezeanah and Tifwa, 2025b). These studies collectively demonstrate that housing delivery challenges stem from complex interactions

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between historical legacies, governance failures, resource constraints, and inadequate policy frameworks, requiring comprehensive sustainable approaches addressing economic, ecological, social, institutional, and technical factors. Therefore, the objective of this paper is to explore multi-dimensional constraints to quality housing delivery in Benin City, Nigeria. Consequently, several studies propose that poor quality housing outputs in African cities come from the interface of affordability pressures, governance failures, informal building practices, land issues, etc., rather than from a single constraint in isolation.

Theoretical Framework: Interlocking Constraints and Housing Quality

This study advances the concept of interlocking constraints as an analytical framework for understanding housing quality outcomes in rapidly urbanising African cities, such as Benin City (see Figure 1 and Table 1). While not a standalone theory in existing literature, the framework draws from established traditions in urban studies, including systems thinking, informality theory, and incremental housing perspectives (Turner, 1972; Roy, 2009; Collier and Venables, 2014). These strands of literature consistently show that housing outcomes in the Global South are shaped not by isolated variables, but by the interaction of multiple structural conditions. Building on this foundation, the “interlocking constraints framework” conceptualises housing production as the outcome of mutually reinforcing institutional, economic, spatial, technical, and socio-cultural factors. In this sense, housing quality is understood as a system-level outcome emerging from the combined functioning and dysfunction of urban subsystems such as governance, land administration, finance, labour, and material supply chains.

Within this framework, constraints do not operate independently; rather, they are

interconnected and self-reinforcing. It argues that rather than viewing housing issues separately, the quality of housing outcomes is influenced by the interaction between institutional, economic, spatial, technical, and sociocultural factors. Research by authors such as Adedeji et al. (2023) and Ezeanah (2018, 2021a) clearly shows that problems like financing, materials, governance and labour skills do not exist in isolation. They interact to affect housing quantity and quality. Therefore, housing outcomes are not simply about affordability or policy failure but how different components of the urban system, such as governance, land access, finance, labour and materials, work together to affect the production and maintenance of housing.

These constraints are interrelated. For instance, if planning processes are inefficient, then people build informally. This results in weaker

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land tenure, increased risks, and limited access to formal credit. This means people build gradually and use lower-quality materials and unskilled labour, reducing the quality. But high materials prices and low technical skills exacerbate the problem, leading to further deterioration of housing conditions and increased vulnerability for residents. Studies by Collier and Venables (2014), Turner (1972), Rakodi (2007) and Roy (2009) demonstrate that these problems are widespread in African cities and often co-exist. In Benin City, the situation forms a vicious circle where problems reinforce each other, and low-quality housing is the result. In summary, the framework demonstrates that poor housing quality is not a result of one problem but of multiple, interlinked problems. This means that improving housing quality needs a holistic approach that deals with multiple problems.

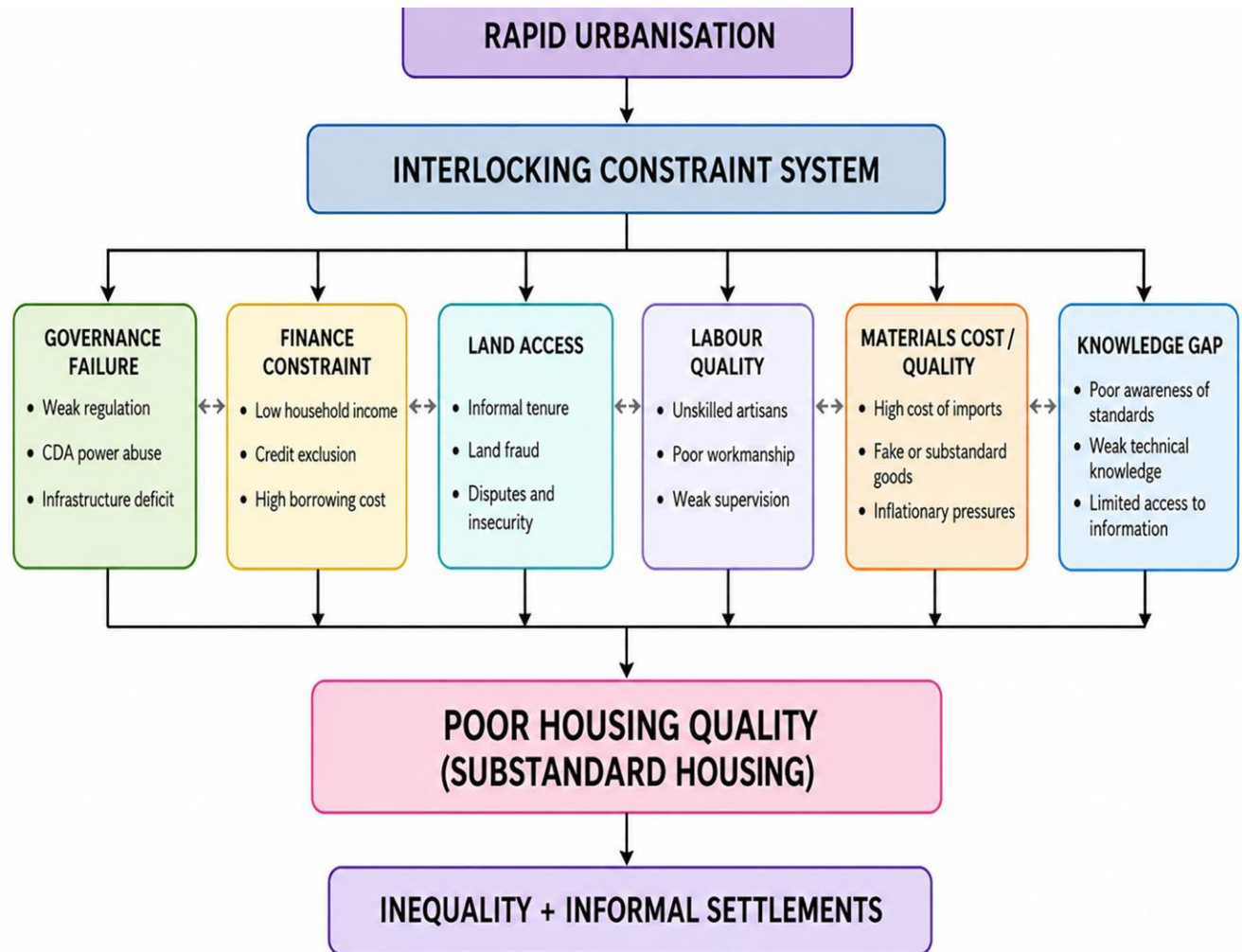


Figure 1: Interlocking Constraints Model of Housing Quality in Benin City

Source: Author's Conceptualisation (2025)

Table 1: Foundations of Interlocking Constraints in Housing Quality

Author(s)	Year	Type	Key Argument / Findings	Relevance to Interlocking Constraints
Collier & Venables	2014	Working Paper	African housing faces “multiple points of vulnerability”; solving one issue (e.g. finance) alone has little effect unless others are addressed.	Demonstrates that housing problems are interdependent; stresses need for coordinated policy across governance, finance, etc.
Rakodi	2007	Article/Report	50–75% of new urban housing in sub-Saharan Africa is supplied through informal channels; informal processes accommodate most low/middle-income demand.	Highlights the scale of informal development; shows how formal/informal systems coexist, emphasizing combined constraints (land, security, etc.).
Turner	1972	Book	Self-help (incremental) housing is common, embodying autonomy under constraint. People adapt to shortages of finance and expertise by building incrementally.	Foundational theory: connects lack of resources (finance, skills) to incremental housing; implies constraints shape user-led housing processes.
Roy	2009	Article	Formal planning in cities often becomes “informalized”: deregulation, ambiguity, and exception are normalized.	Frames formal policies themselves as constrained/informal; supports view of intertwined policy-labor dynamics reinforcing constraints.
UN-Habitat (WCR 2016)	2016	Report	Rapid urbanisation and widespread slums in Africa stem from weak institutions and lack of affordable housing finance and infrastructure.	Provides macro evidence that institutional and financial constraints drive informal settlements; context for multi-faceted housing challenges.
Ezeanah	2021	Article	Empirical study of Benin City: housing is largely self-built informally. Residents cite lack of infrastructure, finance, and standards as quality issues.	Case-specific evidence shows how governance gaps, limited credit, and poor materials interact locally, exemplifying the interlocking constraint concept.

Source: Authors conceptualization, 2025

MATERIALS AND METHODS

The state's largest municipal center is Benin City. Benin City has a rich history that extends to at least the thirteenth century. In 1963, it was designated as the Midwestern region's headquarters, which resulted in a substantial increase in urban development (Omuta 1986). The Oredo local government jurisdiction currently encapsulates Benin City, covering an aggregate area of 1225 km². The Ovia North-East and Ovia South-West local government areas, which have a merged region of 5119 km², and the Orhionmwon and

Uhunmwonde local government areas, which have a joined region of 4385 km², are comprised of portions of the other local government zones. The current size of the planning zone in Benin City is 804 km² (Edo State government, 1996). Recent research has demonstrated that Benin City is characterized by four primary residential patterns: a traditional core surrounded by a migratory ring, an intermediate area, planned settlements/government reservation areas, and new developments/urban fringe (Ikhuoria

1984; Ogu 2005). The four research areas of this study were selected based on these four residential zones (refer to Figure 2). Four neighbourhoods were chosen as case studies, representing the four distinct residential zones of Benin City. The selection of the four neighbourhoods was influenced by the study's objectives. Also, justification for selecting these neighbourhoods is that the Urelu and Ugbowo axis of Benin City, which is in the city's intermediate core, is characterised by a diverse range of income groups and various

housing types, along with a medium population density. Ibiwe Street, Lagos Street, and Ugbague Street are slum areas situated in the city centre, characterised by high population densities and low-income residents. The Government Reservation Area (GRA) is situated within the city's planned zone and characterised by its elite and highly developed residential properties. Amufi, located on the city's periphery, is an emerging area characterised by medium density and a population of medium-income earners.

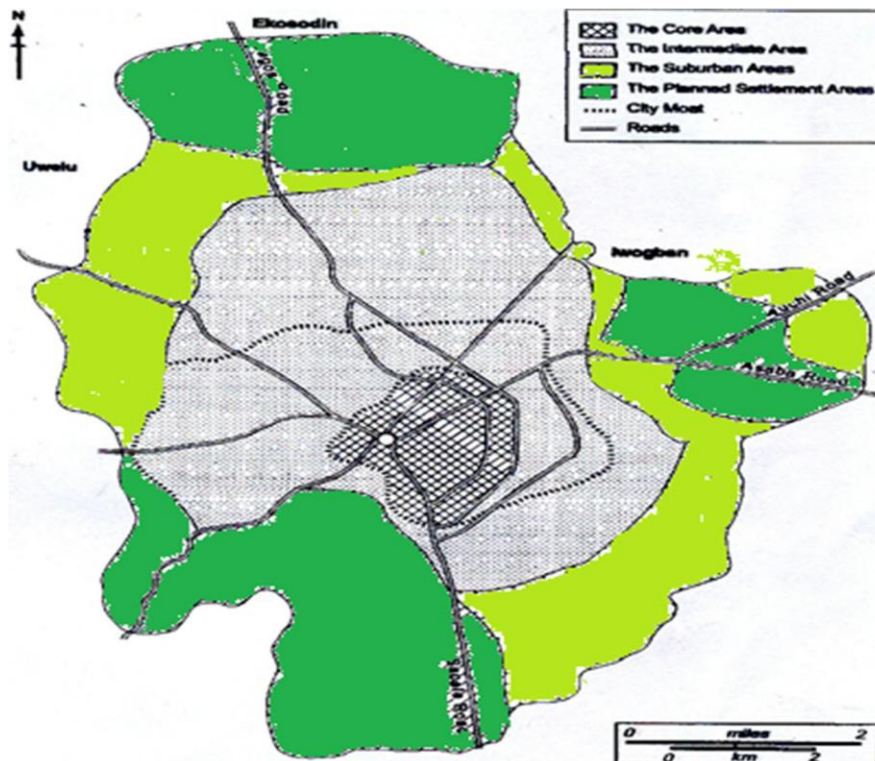


Figure. 2: Residential zones in Benin City.

Source: Adapted from Ekhaese (2011)

The study, while concentrated on Benin City, identifies issues that are significant challenges in other major cities in Nigeria, particularly in Southern Nigeria, as well as in African countries more broadly. This study examined urban housing constraints within the central city and its peripheral areas.

A qualitative approach was employed to examine the interlocking constraints and housing quality in a rapidly urbanising Nigerian city: the case of Benin City. This method was crucial for the research, as it provided the rich, detailed, and nuanced data necessary for a comprehensive understanding of the study (Mason, 2002). This study

employs semi-structured interviews and a multi-sited case study, focusing on multiple locations within a single case, specifically Ibiwe and its surroundings, Uselu and Ugbowo, as well as Amufi and GRA. This provided a comprehensive overview of informal barriers to housing delivery while

highlighting the uniqueness of localities (Stake, 2000). Ibiwe and its surroundings and GRA are both located in Oredo LGA while Uselu and Ugbowo are domiciled in Egor LGA and Amufi is in Ikoba-Okha LGA (see Figure 3).

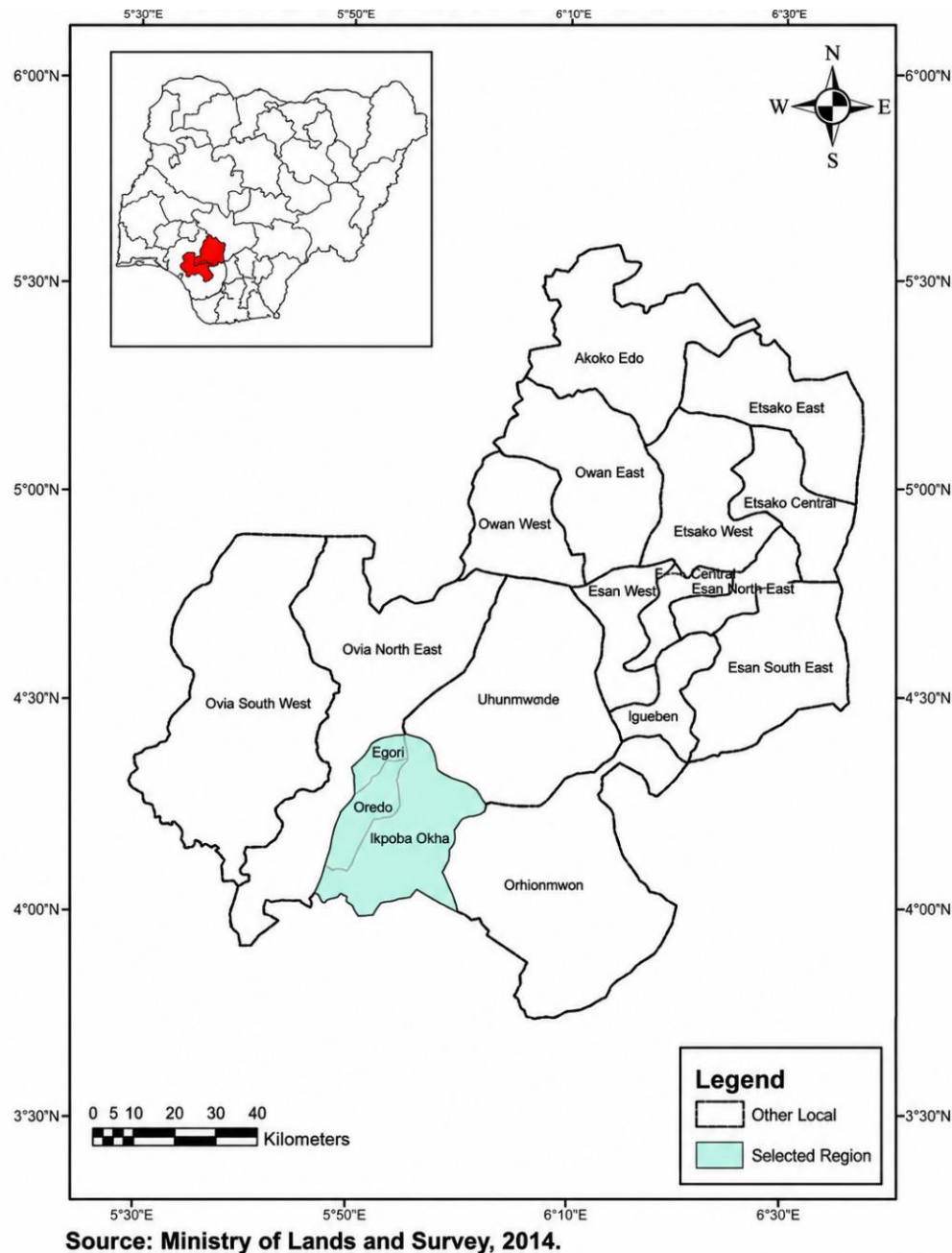


Figure 3: Edo State showing the selected neighbourhoods.

This study involved interviews with four primary groups: tenants, homeowners (both self-built and purchased), a private developer, and government officials. The last group of respondents consisted of the Community Development Associations (CDAs). The four participant groups were selected based on

their engagement in housing delivery processes. The objective of engaging with these groups was to gain a deeper comprehension on the factors that hinder the delivery of quality housing in Benin City. A total of 48 respondents were interviewed (See table 2)

Table 2 Classifications of respondents.

Classification of Respondents	Total Respondents
1. Tenants	23
2. Home-owners/private developer	18
3. Housing officials	5
4. Traditional community leaders (CDA's)	2
Total Interviews	48

Source: Adapted from Ezeanah (2021)

The interviews were transcribed and used as specified, with no alterations to syntax or semantics; however, the local English (Pidgin English) was transcribed into standard English. Organising and analysing textual material was essential, particularly in identifying and considering vernacular idioms, emotions, and unique speech patterns utilised (McMullin 2023). The NVivo software facilitated the coding, saving, and retrieving data, thereby aiding in the

organisation of data into codes and sub-themes to enhance the understanding and argumentation of the findings presented in this study (Refer to Figure 4). Pseudonyms were employed in the presentation of data to maintain anonymity. Accordingly, Benin City is used not just as a local case but as a rapidly urbanising African city, where uneven planning, peri-urban expansion, and informal housing issues make the interlocking nature of housing quality constraints visible.

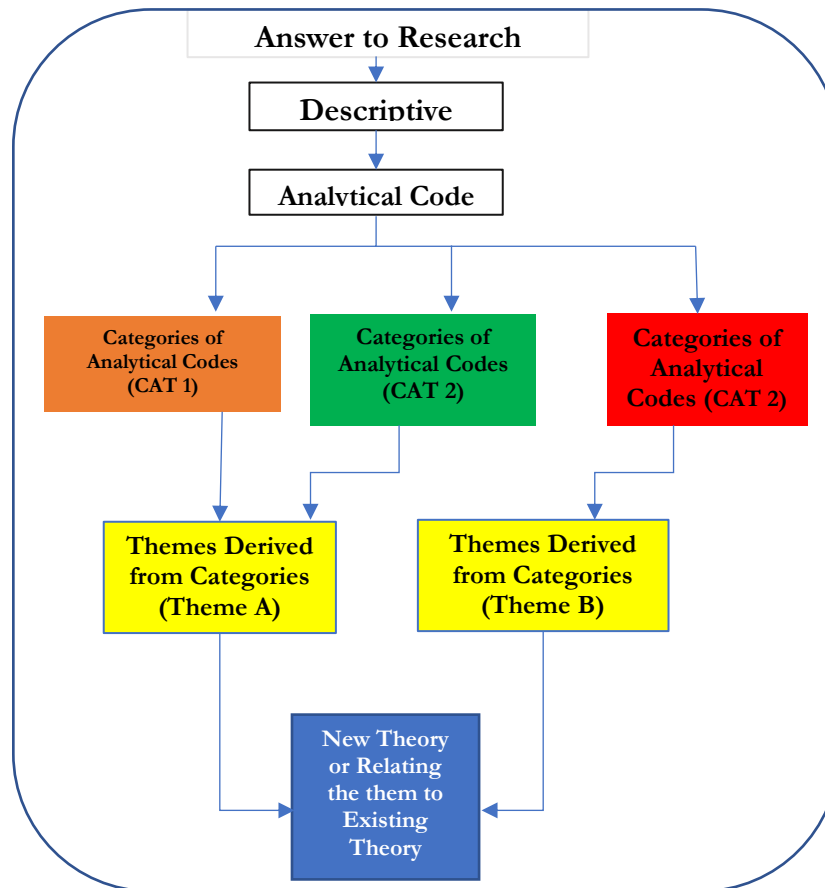


Figure 4: Steps for analysis of data.

Source: Adapted from Ezeanah (2021)

RESULTS AND DISCUSSION

This section empirically demonstrated how interlocking constraints to housing quality operate simultaneously across institutional, economic, technical, and social dimensions in Benin City. This section outlined information collected from interviewees, categorised under the following headings: Laissez-Faire Attitudes of Government: Analysis, Low Incomes and Access to Finance, Dishonest and Unskilled Workmen, Rushed Building Practices of House Builders, Lack of Awareness of the Prospective House Builder

Laissez-Faire Attitudes of Government

A burgeoning corpus of literature acknowledges the substantial impact of governmental institutions, planning

legislation, and negligence on housing delivery processes in Nigeria. This research expands upon existing findings regarding the government's laissez-faire approach and its influence on the quality of housing produced in various case studies.

Many of the respondents in the case study regions faulted the government for failing to provide adequate housing in all neighbourhoods in Benin City, forcing individuals to build their own houses, which is typically of poor quality. Many interviewees (Participants B, D and H) stated that the government is currently doing very little to provide housing for any socioeconomic class, and that housing

delivery is even worse in Benin City, where there are currently no government-initiated housing schemes or programmes for the people. In other states, such as Lagos and Kaduna, efforts are undertaken to supply housing through public-private partnerships (PPPs) and by the government through the Federal Housing Authority (FHA) (Ezeanah and Daniel, 2025c). According to the government interviewees (Participants 1 and 2, government officials), the reasons for the lack of government-initiated projects include a lack of funding, the present governor's disinterest in providing housing for the people, and bad housing policy.

When asked why poor-quality houses are produced, several interviewees cited excessive approval costs for planning permits, unethical activities by formal personnel, and a lack of effective oversight of the house building process. Other issues highlighted by interviewees include the government's incapacity to aid land acquisition and planning. However, interviewees in all the study regions felt that if the government had been directly involved, more quality residences would have been created.

“If government was handling it directly I think more people would have been building more quality houses, because no standards are in place everybody goes with whatever, but if standards are in place and government have more control of these regulatory rules, people will then be forced, to comply and quality houses will be built” (Participant K).

The government's laissez-faire attitude sheds light on how a lack of monitoring of house construction procedures affects the quality of housing created in various case studies.

Another critical factor is infrastructure. Several interviewees in Ugbowo, Uselu, and Amufi reported a lack of infrastructural provision caused by the government's laissez-

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faire approach, which influenced the quality of houses built. As a result, the sold lands lack infrastructure such as electricity, decent access roads, and water. The reasons for lands not being serviced with infrastructures by the government are borne out of inadequate planning and carelessness in infrastructure provision by the government.

The absence of state-provided infrastructure significantly hinders the provision of quality housing, as infrastructure development by builders constitutes over 30% of housing costs (Morakinyo et al., 2014; Bettencourt and Marchio, 2025). Consequently, the elevated expenses associated with self-provisioning infrastructure led to a compromise in housing quality, as builders strive to minimise costs. Collier and Venables (2014) note, adequate housing requires government support through provision of physical amenities and community facilities.

Planning neglect further reinforces poor outcomes. Likewise, as demonstrated by numerous interviewees across all case studies, the government's non-involvement in housing provision within the state enables the CDA to disregard formal institutions and partake in the sale of moats, which are lands of cultural and historical importance and hold significant implications for erosion control. According to one interviewee:

“Government they are not even concerned about any community, that is why you see some community today the roads can just end suddenly, no provision of erosion drains, you see some roads will not even reach the size of a normal road because the government have neglected their own duty. Naturally there are some areas they are reserved for erosion (moats), but they cover all just because the government did not play their role” (Participant 3, CDA chairman).

The laissez-faire stance also emboldens CDAs all to impose multiple levies on house builders, creating parallel systems of taxation. Another issue expressed by several interviewees in all the case study areas is about how the government's attitude constrains the creation of quality housing and the government's incapacity or unwillingness to limit the CDAs' operations in terms of the collection of different levies. When asked what the government is doing to solve this threat, several interviewees responded that the government is doing nothing.

In contrast to popular belief that the government is doing nothing to combat CDA extortion, the newly crowned Oba of Benin had issued a decree prohibiting all illegal CDA activities and urging the state governor to enact legislation to officially ban CDA activities. Although the government passed legislation in 2017 banning CDA activities and imposing penalties of ten years' imprisonment and fines of ₦2 million (Nigerian Observer, 2017), its effectiveness remains uncertain due to entrenched interests. As one interviewee bluntly noted:

"Yes, the government is aware of these levies even when the government is against it, there is nothing the government can do to stop it because several times the government has said if you meet with anybody disturbing you call this number, nothing will come out of it" (Participant Z).

The evidence demonstrates that the government's disengagement has allowed non-state actors to dominate housing delivery. This has produced a dual system of control, perpetuated informal practices, and constrained the production of quality housing. The contrast between elite areas like GRA, where planned layouts and infrastructure exist, and new settlements such as Amufi, Uselu, and Ugbowo, where roads, drains, and facilities are absent, further illustrates the uneven outcomes of this laissez-faire

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approach. Government withdrawal is thus not a stand-alone governance problem; it is an interlocking constraint that intensifies weak planning outcomes, infrastructure challenges, and ultimately poor housing quality.

Low Incomes and Access to Finance

Access to finance is a major determinant of housing quality in Nigeria and the wider global south (Collier and Venables, 2014; Ebekozi et al., 2025). This study finds that income instability, difficulties in accessing loans, and limited cooperative financing constrain the production of quality housing in Amufi, Uselu, Ugbowo, and Ibiwe, while residents in GRA faced fewer challenges.

Across the low- and middle-income neighbourhoods, respondents consistently linked poor housing outcomes to unstable and insufficient incomes derived from petty trading and informal activities. As one interviewee explained:

"Income is a major factor that makes people build the way they do... if he does the foundation he leaves it for a while, if he manages to see money to buy one trip of sand he goes to mould (blocks)... no plan of house done... they are struggling to build these houses in batches and at the end of the day they end up with poor jobs" (Participant A).

Household income was also diverted to immediate needs such as food, rent, and school fees, leaving little for construction. As Participant F, observed:

"Considering the hardship that lingers around individuals, this restrains many from building such quality house... the income of so many is even below what I and you can use to build such quality houses."

These findings resonate with Marinovic (2020). idea of incremental housing tied to

rotational capital and Alabi, et al., (2021) argument that raising lump sums over several years is onerous for households already spending most of their wages on rent and daily survival. The financial burden on households with limited resources is emphasised by the fact that incremental housing construction in Ibadan takes 8-12 years, with financing mechanisms varying substantially across construction phases, as documented by (Adeoye et al., 2021; Chiwuzie and Dabara, 2021). This phenomenon significantly impacts the delivery of houses in Benin City.

Respondents also highlighted difficulties in accessing finance. Formal loans and mortgages were largely inaccessible due to stringent requirements, collateral demands, and bureaucratic processes (Senbeta and Batra 2020). Interviewees noted that the National Housing Fund is particularly exclusionary for informal workers, as one respondent explained:

“One of the problems faced in building a quality house is cash, yes money... income is one of the problems you encounter, a constraint to building a quality house” (Participant J).

Although workplace cooperatives provided some support, they were limited in scale. Borrowers could only withdraw a portion of income and repay over two to three years, which delayed completion. As Participant Q recalled:

“I took loans from my office co-operative which I have to repay in 3 years... we brought it to a habitable standard by September 2012, precisely 4 years.”

Such incremental buildings often stalled when funds ran out, forcing households to wait until repayment cycles ended. These findings extend beyond Nigeria, as Senbeta and Batra

(2020) show that low-income levels, high lending rates, a lack of collateral, and strict down payment requirements prevent most Ethiopian families from accessing home finance. This mirrors experiences in Ghana where cooperative loans are similarly restricted (Yeboah, 2005). The effects of these financial constraints are evident in delayed projects, use of substandard materials, and poorly finished houses. As one respondent summarised:

“Most of the time, the houses people build are usually not of very good quality because of the economic challenges... they may tend to build what their pockets can cover” (Participant C).

By contrast, high-income earners in GRA, such as civil servants in elite organisations, did not experience the same limitations and could more easily access formal loans. Yet even they acknowledged that for most Nigerians, lack of stable income and limited finances are central to the problem of housing quality. Finance, therefore, functions as an interlocking constraint in Benin City, which not only shapes whether households can build but also how fast they do so, the artisans they hire, the materials they buy, and the quality of the final housing.

Dishonest and Unskilled Workmen

Existing literature links poor housing quality to the scarcity of skilled labour, weak technical training, and the inability to apply modern building technologies (Ugwunke et al. 2025; Ebekozi et al., 2022; Ezeanah, 2021). This study corroborates these arguments but further emphasises the dishonest practices of workers and the widespread use of unskilled artisans who pose as professionals. Hedidor et al. (2016) found in Ghana that the inspection of houses revealed that property owners heavily relied on local artisans for professional guidance who had no formal training or certified

technical training, and the interviews across all neighbourhoods suggest that this reliance significantly undermines housing quality.

Respondents repeatedly pointed to fraudulent practices:

“Bad workmen will want to cheat you: normally a bag of cement should give you about 40 pieces of block, but the block moulder will want to mould 50 pieces. This will obviously give you low quality blocks and building with such block will give you low quality building and would fall apart with time” (Participant Q).

“Some of these contractors... short-change them: they would give wrong estimates; use wrong sub-standard materials ... meanwhile they make it look beautiful which is not” (Participant I).

Beyond dishonesty, the reliance on “quacks” was seen as a major source of poor construction, often linked to limited finance and negligence by house owners. As Hedidor et al. (2016) argue, competent supervision is crucial, yet many homeowners lacked the expertise to oversee projects effectively. One resident explained:

“It all depends on the knowledge of the builder and the people involved... some people use quacks, some people lack the knowledge of supervising a building construction: all they know is just let’s dig the ground, put some cement there, put some blocks there and form a shade over your head” (Participant N).

Interviewees further alleged theft of materials, rapid and poor construction, and the use of wrong proportions of building material when builders were not closely monitored (Participants U and E in Amufi and Ibiwe and Environs). The evidence shows that

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supervision and monitoring are central to preventing dishonesty and enhancing artisans’ productivity; without it, housing quality is compromised and risks of collapse may increase. The issue faced by workers in Benin City is best understood as being interlocked with low incomes, weak institutions, limited knowledge among builders, and inadequate supervision.

Access to Land

Access to land emerged as a key limitation shaping the delivery of quality housing, reinforcing earlier observations that most land in Benin City is acquired informally rather than through formal channels (Kuma and Ighalo, 2015; Lawal and Adekunle, 2018; Frimpong et al., 2024). Formal supply is minimal, largely reserved for state projects, leaving ordinary people to navigate high costs (Ezeanah, 2025a) and complex bureaucracies in securing titles (Udechukwu, 2008). For many residents in Amufi, Uselu, Ugbowo, and Ibiwe, and even in the GRA, the situation makes land acquisition unattainable, particularly for low-income groups who form most of the population. As one respondent noted:

“Accessibility of land is a constraint, because if lands are made easy for people to acquire, then housing delivery will gear up... but when government has no land to allocate, it becomes difficult because you need to mop up large sums of money for you to acquire a parcel of land” (Participant R, government representative).

Even when land is obtained, the informal nature of transactions creates further risks. Multiple sales of the same plot, fraudulent deeds, and weak documentation frequently lead to conflicts (Alagbe & Opoko, 2013; Ezeanah, 2025a, 2025b and 2025c). Several interviewees described the violent disputes that followed, involving “machetes, guns, and native medicines” (Participants U and H).

Such conflicts halt development, result in demolitions, and waste resources, ultimately undermining housing quality.

Rushed Building Practices of House Builders

Rapid building was identified as another contributing factor to poor housing quality, particularly in Amufi, Ibiwe, Uselu, and Ugbowo. Fear of future financial insecurity, poor landlord–tenant relationships, and pressure from Community Development Associations (CDAs) were the main drivers. Respondents explained that with minimum wages fixed at ₦70,000 (\$50.39), many doubted their ability to build after retirement, prompting them to construct hastily during their working years, often at the expense of quality (Participant C). By contrast, wealthier GRA residents, less constrained by such fears, produced higher-quality housing.

Landlord–tenant tensions were another trigger. Several tenants described harassment over space use and family size:

“The landlords will tell you not to have many children so that the soakaway pit will not be full... When you think of this harassment, you just want to go and build your own house, whether it is quality or not” (Participant E).

“Exactly, nobody will be restricting where you go and where not to go... and this made me build a house that did not meet the standard” (Participant H).

High rents and advance payments (6–12 months) further compounded pressure, consistent with findings in Ghana, Kenya, and Tanzania (Ehwi, Asante, and Gavu, 2024; Ugwunke et al. 2025). Finally, many residents built quickly to prevent CDAs from reselling undeveloped land, echoing similar patterns in Ghana (Yeboah, 2005). The result is poorly planned, low-quality construction,

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prioritising speed and tenure security over durability. Access to land is a foundational international constraint because it constitutes who can build, where the building occurs, security of tenure and the extent to which households can invest confidently in quality housing delivery.

Lack of Awareness of the Prospective House Builder

Beyond finance, materials, and labour, this study highlights homebuilders’ own lack of awareness as a critical factor influencing quality housing. Illiteracy, misinformation, and failure to conduct basic feasibility studies meant that many engaged in construction without sufficient knowledge (Prince Obazuaye). As Participant J explained, even where funds are available, ignorance undermines outcomes:

“Unless a client is very knowledgeable about the quality of the product, he wants and endeavours to enforce it, he will end up paying for the highest quality and obtaining the least.”

Ede (2011) provides a striking example, noting that 11.5 mm rods are often substituted for 12 mm, resulting in an 8% loss of reinforcement strength. Such practices, combined with poor monitoring, directly compromise housing quality.

Thus, builders themselves are not passive victims of structural barriers: their lack of awareness and responsibility for monitoring construction plays a significant role in the proliferation of substandard housing.

Access to Building Materials

While earlier studies highlighted shortages of building materials in Nigeria (Collier & Venables, 2014; Ezeanah and Kigbu, 2025), this study finds that availability is no longer the main problem. Rather, the challenge lies in the quality and affordability of materials.

Imported products dominate the market, many of which are inferior and expensive, making it difficult for house builders, particularly low- and middle-income groups, to obtain reliable materials. Respondents across Amufi, Uselu, Ugbowo, and Ibiwe explained that building materials were available, but financial capacity determined what they could buy:

“They are easy to get... if you want the cheaper one you go for it; you want the quality one you go for it. However, availability is not an issue. (Participant G)

“Materials are not difficult; it’s your money that makes things difficult” (Participant O).

The high cost of cement and other inputs was repeatedly stressed. A bag of cement, priced at about N12,000, placed serious pressure on low-income builders, with (Sule et al., 2025) noting that materials can constitute up to 75% of total building costs. As Participant T explained:

“The cost of building materials is very high in Nigeria... most of the materials we use are imported; only a few are produced here. The cost of importation increases the price of the materials. Therefore, it affects a lot.”

Beyond cost, respondents identified the proliferation of inferior and counterfeit products as a major concern. Novice builders often struggled to differentiate between fake and genuine items, which raised overall expenditure and reduced quality. As Participant E noted:

“There are so many fake materials in the market nowadays... when you ignorantly buy them and use them, you discover they don’t last and need replacing, making you spend more.”

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The reliance on imported goods also inflated construction costs compared to other countries. Okonjo-Iweala (2014) estimates a 3-bedroom house in Nigeria costs about US\$50,000, far higher than in South Africa (US\$36,000) and India (US\$26,000). Recent research reveals Nigeria's house-building costs have risen dramatically over the previous decade, increasing the gap with other countries. In Nigeria, a 3-bedroom house can cost between ₦25 million and ₦65 million, depending on the exchange rate and finish. Larger duplexes range from ₦50 million to over ₦150 million (Moyanga and Saka, 2023). As a result, many respondents admitted compromising by purchasing cheaper, lower-quality materials:

“Because the materials to build are so expensive, I was not able to go for quality materials I want and eventually I had to go for lower quality materials in order to just have a place of your own” (Participant V).

Nevertheless, a few interviewees, mainly middle- and high-income earners in GRA and Uselu neighbourhoods, insisted on sourcing quality products despite the price. For instance:

“Because I always like quality, whatever I buy I make sure is quality, and when I buy, I go for the best no matter how expensive it is and how long it takes to finish the house” (Participant S).

This disparity illustrates how socio-economic status shapes the ability to secure durable housing. For poorer residents, fluctuating prices, strikes by supply-chain actors (e.g., tipper drivers), and widespread fakes forced compromises that often-weakened building integrity. Yagboyaju and Chinedu (2025) observed that prohibitive costs, poor materials, and bureaucratic hurdles remain central causes of Nigeria’s housing crisis. The findings show that while materials are

accessible, the high cost, dependence on imports, and prevalence of inferior products significantly undermine housing quality in Benin City. Several respondents stressed that greater investment in locally produced materials could lower costs and improve quality, echoing arguments by Ejiofor and Chiedozie (2023) and Oyeboode and Daniel (2024). who emphasise that affordability, material quality, and sustainable local production are critical to improving housing deliveries in Nigeria. In a rapidly urbanising African city, the availability of housing in the market does not ensure housing quality when government regulation, expert knowledge, and affordability are limited.

Building to Rent Out

Another factor shaping poor housing quality is the widespread practice of building primarily for rental purposes. In Benin City, over 80% of housing is informally delivered by individuals (Sado et al., 2022), and this study finds that the profit motive often leads to compromises in construction. As one interviewee observed:

“Houses built for commercial purposes [rent] usually have lower quality than those built for personal use... it's not of the same quality as the house they would have built for themselves if they were going to live in it” (Participant L).

In the middle- and low-income areas (Amufi, Uselu, Ugbowo, Ibiwe), landlords often cut costs by using substandard materials, engaging unskilled labour, or applying materials in the wrong proportions. The motivation is to produce more units with limited funds, even if quality is sacrificed (participants Y, I and P). Recent studies confirm this trend. Fameso (2016) found that poor finishes and materials significantly reduce rental values in Benin City, while Ojo, Adeleke & Jogunola (2022) argue that weak mortgage systems and poor housing finance

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policies force landlords to rely on cost-cutting strategies rather than sustainable quality housing. Rising construction costs further compound the problem. Fidelis and Edionwe (2025) show that building material prices in Benin City rose by over 100% between 2020 and 2024, making quality construction unaffordable for many landlords.

By contrast, GRA residents, who are mostly high-income earners, did not report building properties for rent. Their concern was the difficulty of finding tenants able to afford high rents after investing heavily in quality housing. Overall, building to rent out has become a significant constraint on quality housing delivery in Benin City, not only because of the profit-driven practices of landlords but also because it intersects with wider issues of finance, unskilled labour, and material quality. Profit-driven rental housing practices significantly constrain housing quality delivery through cost-cutting on materials and labour, a pattern documented across multiple Nigerian contexts. The original Benin City findings align with broader evidence on housing delivery constraints. Mukhtar et al. (2016) identified fluctuating building material costs as a major constraint to housing development, leading to delays, higher prices, and reduced affordability for low-income households. Supporting this, Adedeji, Deveci and Salman (2023) found that more than half of Nigeria's population lives in informal settlements, with affordability and poor construction practices being critical barriers to sustainable housing delivery.

On rental housing quality specifically, Akande et al., (2024) examined public housing project delivery in Nigeria and concluded that focusing on quantity over quality undermines liveability, with inadequate financing, poor material choices, and weak project management contributing to substandard outcomes. These studies collectively support the Benin City analysis

that rental production extends the chain of interlocking constraints by linking profit motives to wider pressures in finance, labour quality, infrastructure, and building material costs.

Conclusion and Policy Implications

This study demonstrates that poor housing quality in Benin City arises from a complex, interlocking web of constraints rather than any single cause. Weak governance and planning, limited infrastructure provision, insecure land tenure, scarce finance, high material costs, unskilled labour, and the pressures of rental markets all combine to shape outcomes. In other words, housing outcomes emerge as a system-level result of these mutually reinforcing factors. As Collier and Venables note for African housing, addressing only one or two (vulnerabilities) has little payoff if the others remain unresolved. In Benin City (and Nigeria more broadly), over half the population live in informal settlements, reflecting the pervasiveness of these cumulative barriers. Consequently, housing quality cannot improve by targeting affordability or land alone; all dimensions must be addressed together.

The evidence from Benin City shows how these constraints interact in practice. For instance, unreliable incomes and high rents compel builders to construct hastily and incrementally, while lax enforcement and dishonest artisans result in the use of substandard materials and labour. This mirrors broader trends: informal, incremental processes deliver between roughly one-half and three-quarters of new housing in sub-Saharan African cities. In such a context, governance failings (e.g. “non-interference” planning) encourage informality, which in turn undermines tenure security and access to credit, prompting even more self-built, poor-quality housing. Our findings confirm that Benin City’s housing crisis is not a series of

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isolated issues, but a self-reinforcing cycle driven by interrelated economic, institutional, and social factors.

The implication is clear: improving housing quality requires multi-dimensional, coordinated interventions. Policymakers must move beyond piecemeal fixes and strengthen the entire housing system at once. This means upgrading regulatory and planning capacity, investing in infrastructure, expanding inclusive housing finance, and promoting affordable, high-quality building materials and training. In practice, a coherent strategy must be “ecological, economic, social, institutional, and technical” all at once. Without such integrated policies, for example, combining tenure reform with credit access and skills development, poor quality housing will persist despite isolated efforts. Only by breaking the cycle of interlocking constraints can Benin City (and similar rapidly urbanising African cities) achieve sustainable improvements in housing quality.

AI Declaration

AI was used solely for grammar checks and correction within the manuscript.

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