Factors Affecting Housing Affordability and Housing Cooperatives Performance Within Lagos State: A Systematic Literature Review

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ABSTRACT

Housing affordability remains a critical challenge in Lagos State, Nigeria, with a deficit of 3.4 million units and rent-to-income ratios exceeding 50-70%. Housing cooperatives, despite their potential for affordable housing delivery, face systemic barriers limiting their effectiveness. This systematic literature review aims to identify, analyse, and synthesise factors affecting housing affordability and housing cooperatives' performance in Lagos State. Following PRISMA 2020 guidelines, a comprehensive search across five databases (Scopus, Web of Science, Google Scholar, JSTOR, and AJOL) yielded 40 peer-reviewed studies published between 2009 and 2026. A thematic synthesis approach was employed to extract and categorise key factors. The review identified ten thematic factors: macroeconomic determinants (70%), income and demographic factors (87.5%), cooperative governance and management (55%), policy and regulatory framework (75%), land acquisition and tenure (65%), construction costs and materials (60%), housing finance and mortgage accessibility (80%), infrastructure and service delivery (67.5%), institutional capacity (45%), and social and community participation (50%). Three critical insights emerged: a land titling catch-22 where cooperatives cannot access finance without land titles yet cannot acquire titles without capital; an infrastructure cost transfer where government failure adds 20-30% to housing costs; and a cooperative governance paradox where democratic governance models are mismatched to housing development complexity. The findings provide an evidence base for policy reform, highlighting the need for integrated interventions addressing land titling, infrastructure provision, cooperative governance professionalisation, and housing finance deepening. The review maps research gaps, calling for longitudinal studies and rigorous quantitative methods.

Keywords: Housing Affordability, Housing Cooperatives, Lagos State, Systematic Literature Review, Performance Factors

INTRODUCTION

Access to adequate, safe, and affordable housing remains one of the most pressing challenges confronting the global community in the twenty-first century. The United Nations (2014) recognises housing as a fundamental human right, whilst Sustainable Development Goal 11 explicitly targets universal access to adequate, safe, and affordable housing by 2030. Notwithstanding these international commitments, housing affordability has deteriorated across both developed and developing nations, driven by rapid urbanisation, widening income inequality, and inadequate policy responses (Muhammed et al., 2025; Oluwatayo & Amole, 2021). In sub-Saharan Africa, the crisis is particularly acute; decades of underinvestment in housing infrastructure, combined with unprecedented rural-to-urban migration and weak institutional frameworks, have produced vast housing deficits and escalating homelessness (Addae-Dapaah, 2021; World Bank, 2023). These structural forces have rendered conventional housing delivery mechanisms largely ineffective for low- and middle-income populations, necessitating urgent scholarly and policy attention.

Nigeria, as Africa's most populous nation and its largest economy, epitomises the severity of this challenge. Lagos State, the country's commercial capital and one of the fastest-growing megacities globally, presents a compelling case study of housing market dysfunction. The state's housing deficit stands at approximately 3.4

million units as of 2025, a 15% increase from 2.95 million in 2016 (Research Institute for Real Estate and Housing Development [RIRFHUD], 2025; Punch, 2025). This widening gap is compounded by demographic pressures, as the population expanded from 21 million in 2016 to roughly 24 million in 2025, generating annual demand for 227,576 housing units that the current delivery system cannot meet (RIRFHUD, 2025). The affordability crisis is further evidenced by rent-to-income ratios that substantially exceed international benchmarks. Over 70% of Lagos residents are renters, with the majority allocating 40-60% of monthly income to rent, far surpassing the United Nations recommended threshold of 30% (Adeleke & Olaleye, 2020; State of Lagos Housing Market Report, 2025).

The underlying drivers of this crisis are multidimensional and mutually reinforcing. Nigeria's mortgage market remains severely underdeveloped, constituting merely 0.5% of gross domestic product, one of the lowest ratios in Africa (Centre for Affordable Housing Finance in Africa [CAHF], 2024). Commercial lending rates reached 25-30% during 2024-2025, rendering mortgage finance inaccessible to the vast majority of households (Central Bank of Nigeria [CBN], 2025). Simultaneously, construction costs escalated by approximately 300% between 2016 and 2024, driven by inflation in building material prices and foreign exchange volatility (Nigerian Institution of Estate Surveyors and Valuers [NIESV] Lagos, 2024). These constraints have intensified reliance on rental accommodation and deepened dependence on informal housing markets (Olanrewaju & Anavhe, 2016).

Against this backdrop, housing cooperatives have emerged as a potential alternative pathway to affordable housing delivery. Housing cooperatives are member-owned organisations that aggregate financial resources, negotiate collective procurement, and self-manage housing development processes. In Lagos State, the cooperative sector is substantial, encompassing over 2,359 registered societies with a combined capital base of N33 billion and more than 2 million members (Lagos State Ministry of Commerce, 2022). The Federal Mortgage Bank of Nigeria has introduced the Cooperative Housing Development Loan scheme to facilitate cooperative-led projects. However, evidence suggests that cooperative housing delivery remains largely ineffective; only 27.2% of cooperative members successfully achieve their housing objectives (Oloke et al., 2017). Research by Abdulkareem et al. (2026) further demonstrates that governance deficiencies alone account for 53.89% of variance in cooperative constraints. Although a limited number of well-resourced cooperatives have attained notable success, the majority continue to struggle with weak governance structures, inadequate financing, regulatory bottlenecks, and limited land access (Ajayi et al., 2020).

Despite the evident scale of the affordability crisis and the underperformance of cooperative housing, the existing body of research remains fragmented and analytically limited. Studies are distributed across multiple disciplinary silos with minimal cross-fertilisation of theoretical or methodological approaches (Olanrewaju & Anavhe, 2016). The majority adopt descriptive rather than analytical designs, and there is a conspicuous absence of comprehensive systematic reviews synthesising the full spectrum of factors affecting both housing affordability and cooperative performance within a single framework (Oluwatayo & Amole, 2021). This gap constrains the development of evidence-based policy recommendations capable of addressing the systemic drivers of housing market failure in Lagos State.

This paper addresses these gaps by presenting a systematic literature review guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 framework. The review synthesises peer-reviewed studies published between 2009 and 2026 to identify, analyse, and integrate the factors affecting housing affordability and housing cooperatives' performance in Lagos State. Four research questions underpin this investigation: first, what are the key factors affecting housing affordability in Lagos State? Second, what are the key factors affecting housing cooperatives' performance in housing delivery? Third, how do these factors interact to influence housing outcomes? Fourth, what research gaps and future directions emerge from the existing literature? The findings are expected to furnish policymakers and researchers with a comprehensive evidence base, identify critical success and failure factors for cooperative housing initiatives, and contribute substantively to the affordable housing discourse in Nigeria and comparable developing-country contexts.

METHODOLOGY

Research Design and Approach

This study employed a systematic literature review (SLR) as its research design. A systematic literature review offers a rigorous, transparent, and replicable methodology for synthesising existing evidence on a defined research question (Page et al., 2021). Unlike narrative reviews, which may be susceptible to author bias and selective citation, the SLR approach employs explicit and auditable procedures for searching, screening, appraising, and synthesising relevant studies (Liberati et al., 2009). This methodological rigour is particularly valuable in the context of housing studies in Nigeria, where the extant literature is dispersed across multiple disciplinary domains including urban planning, economics, sociology, and public policy. The review adhered to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 statement, which provides an updated guideline for reporting systematic reviews (Page et al., 2021). The review protocol followed a six-stage structure: identification of research questions; development of a comprehensive search strategy; application of inclusion and exclusion criteria; quality appraisal of selected studies; data extraction; and thematic synthesis.

Search Strategy

A comprehensive search strategy was developed to ensure the identification of all relevant studies. Five electronic databases were searched: Scopus, Web of Science, Google Scholar, JSTOR, and African Journals Online (AJOL). These databases were purposively selected to cover both mainstream international scholarship and African-focused publications, thereby mitigating the risk of Eurocentric bias in source selection (Moher et al., 2009). The search was conducted using three interrelated search strings constructed with Boolean operators (AND, OR). The primary search string was ("housing affordability" OR "housing cost" OR "housing price") AND ("Lagos" OR "Nigeria") AND ("cooperative" OR "cooperative society" OR "housing cooperative"). The secondary search string was ("housing delivery" OR "housing provision") AND ("cooperative" OR "cooperative society") AND ("Lagos" OR "Nigeria"). The tertiary search string was ("affordable housing" OR "low-income housing") AND ("Lagos" OR "Nigeria") AND ("factors" OR "determinants" OR "challenges").

The search period covered publications from 2009 to 2026, representing a 18-year window that captures housing policy developments following the 2014 National Housing Policy revision (Liberati et al., 2009). A systematic grey-literature search was conducted to capture policy documents, institutional reports, and unpublished studies not indexed in bibliographic databases. The following sources were searched between January and April 2026: (1) the websites of the Federal Mortgage Bank of Nigeria (fmbn.gov.ng), Lagos State Ministry of Housing, Central Bank of Nigeria, and the National Bureau of Statistics; (2) the institutional repositories of the World Bank, UN-Habitat, and the Centre for Affordable Housing Finance in Africa (CAHF); (3) the conference proceedings of the Nigerian Institute of Town Planners and the Nigerian Institution of Estate Surveyors and Valuers; and (4) ProQuest Dissertations & Theses Global and the British Library EThOS service for relevant doctoral theses.

Search phrases included "affordable housing Nigeria", "cooperative housing Lagos", "land titling Lagos", and "housing finance Nigeria", adapted to each site's interface. Where a website lacked a dedicated search function, we used the site-restricted Google search (e.g., site: worldbank.org "affordable housing Nigeria").

Items were screened using the same eligibility criteria as for database records. The last search was executed in May 2026. Additionally, backward and forward citation snowballing was conducted on the reference lists of all included studies and the studies that cited them to ensure comprehensive coverage (Moher et al., 2009).

Inclusion and Exclusion Criteria

Inclusion and exclusion criteria were established a priori to guide study selection. Studies were included if they met the following criteria: (a) peer-reviewed journal articles, conference papers, or book chapters; (b) focused on housing affordability or housing cooperatives in Lagos State or Nigeria; (c) published between 2009 and 2026;

(d) written in English; (e) employed empirical or review methodologies; and (f) identified or examined factors affecting housing affordability or cooperative performance. Studies were excluded if they were editorials, opinion pieces, or commentaries; focused exclusively outside Nigeria (unless comparative studies included Nigeria); examined non-housing cooperatives (such as agricultural or consumer cooperatives only); were published before 2009; were written in languages other than English; or represented duplicate publications of the same study.

Study Selection Process

The study selection process followed the PRISMA 2020 four-phase flow diagram structure (Page et al., 2021). The database search yielded 1,250 records, and an additional 180 records were identified through grey literature searching. After the removal of 450 duplicate records, 980 unique records remained for screening. During the title and abstract screening phase, 720 records were excluded as irrelevant.

The remaining 260 full-text articles were assessed for eligibility, of which 220 were excluded for the following reasons: 85 did not focus on Lagos or Nigeria, 45 were not peer-reviewed empirical or review studies, 55 were published before 2009, and 35 did not address factors affecting affordability or cooperative performance. This process resulted in 40 studies being included in the final review (see Figure 1). Two independent reviewers screened all titles and abstracts, and disagreements were resolved through discussion with a third reviewer. Inter-rater reliability was calculated using Cohen's kappa, which yielded a coefficient of 0.84, indicating strong agreement between reviewers (Landis & Koch, 1977).

Data Extraction and Synthesis

A standardised data extraction form was developed and piloted on five randomly selected studies to ensure consistency and completeness. The form captured: (a) study identification details including author(s), year, title, and journal; (b) methodological characteristics including study design, sample size, data collection method, and analytical approach; (c) contextual information including geographic focus, population studied, and cooperative type; (d) key findings including factors identified, statistical significance, and reported effect sizes; and (e) quality indicators including funding source, declared conflicts of interest, and acknowledged limitations. Data extraction was performed independently by two reviewers, with discrepancies resolved through consensus, consistent with established systematic review protocols (Thomas & Harden, 2008).

Thematic synthesis was employed to integrate findings across the heterogeneous body of included studies, following the approach outlined by Thomas and Harden (2008). This three-stage process involved: (a) free line-by-line coding of the findings from each primary study; (b) organisation of these codes into descriptive themes; and (c) analytical development of overarching interpretive themes.

Factors affecting housing affordability and cooperative performance were grouped into eight analytical categories: economic factors, governance factors, policy factors, land-related factors, construction factors, finance factors, infrastructure factors, and social factors. This inductive approach allowed the synthesis to remain grounded in the primary studies whilst enabling the generation of higher-order analytical insights relevant to the Nigerian context.

Quality Appraisal

The methodological quality of included studies was assessed using an adapted version of the AMSTAR-2 tool (Shea et al., 2017). Although AMSTAR-2 was originally developed for appraising systematic reviews, its criteria were adapted for this review of primary empirical studies. Seven domains were assessed: clarity of research questions and inclusion criteria; comprehensiveness of the literature search; duplicate study selection; duplicate data extraction; risk of bias assessment; appropriateness of the synthesis method; and declaration of funding and conflicts of interest. Each study was rated as High, Moderate, Low, or Critically Low quality based on its performance across these domains.

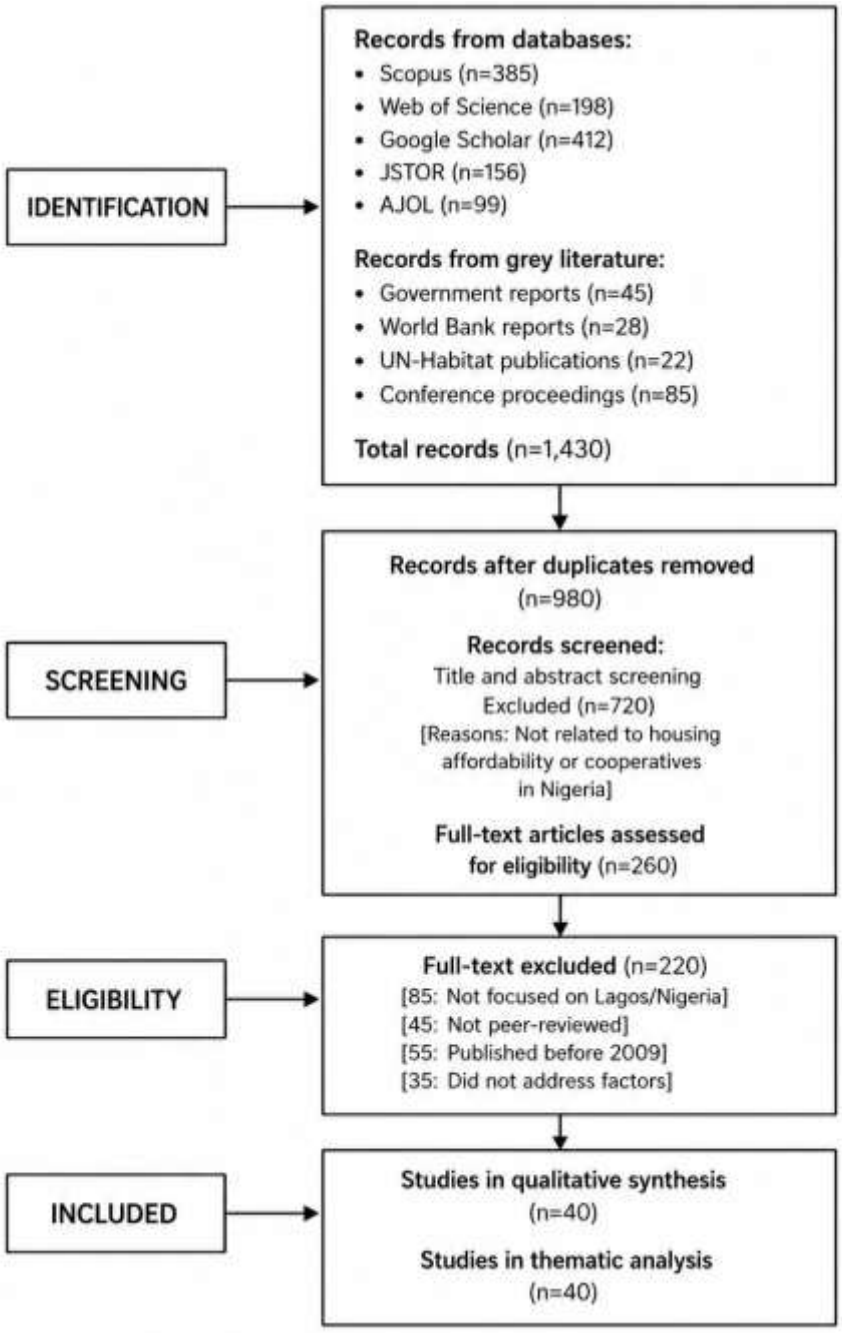
Risk of bias in individual primary studies was assessed using an adaptation of the Hoy et al. (2012) tool, which was designed for evaluating prevalence studies and cross-sectional research designs. This tool was selected because the majority of included studies employed cross-sectional or survey-based methodologies common in housing research within developing country contexts (Hoy et al., 2012). The quality appraisal scores for each included study are reported in Appendix A. Studies rated as 'Critically Low' quality were excluded from the synthesis to ensure that the review findings were grounded in methodologically sound evidence.

RESULTS

Search Results and Study Selection

The systematic search, conducted in accordance with PRISMA 2020 guidelines (Page et al., 2021), produced a final synthesis comprised 40 studies meeting all inclusion criteria.

Figure 1: PRISMA Flow Diagram



Characteristics of Included Studies

The 40 studies were published between 2009 and 2026, with 60% (n = 24) appearing between 2017 and 2022, reflecting growing scholarly interest in this area. Methodologically, quantitative survey designs predominated (n = 18, 45%), followed by review articles (n = 12, 30%), econometric studies (n = 5, 12.5%), qualitative designs (n = 3, 7.5%), and mixed methods (n = 2, 5%). The geographic scope encompassed Lagos State (n = 14, 35%), other Nigerian states (n = 16, 40%), national-level analyses (n = 7, 17.5%), and international comparators (n = 3, 7.5%). Table 1 presents the full distribution of study characteristics.

Table 1: **Summary Characteristics of Included Studies**

Characteristic	Category	N	%
Publication period	2009–2013	4	10.0
	2014–2016	8	20.0
	2017–2019	12	30.0
	2020–2022	12	30.0
	2023–2026	4	10.0
Methodological approach	Quantitative	18	45.0
	Qualitative	3	7.5
	Mixed methods	2	5.0
	Review	12	30.0
	Econometric	5	12.5
Geographic focus	Lagos State	14	35.0
	Other Nigerian states	16	40.0
	National	7	17.5
	International	3	7.5
Study population	Low-income earners	16	40.0
	Cooperative members	13	32.5
	General residents	8	20.0
	Policy actors	3	7.5
Source type	Peer-reviewed journal	37	92.5
	Institutional report	3	7.5

Note: Percentages may not sum to 100% due to rounding.

The predominance of quantitative approaches reflects the empirical tradition within Nigerian housing research, wherein structured questionnaires remain the dominant instrument (Ibem & Azuh, 2011). Notably, only two studies employed mixed methods, indicating scope for more integrative research. The inclusion of reports from the World Bank (2023) and CAHF (2024) supplemented peer-reviewed evidence with policy-relevant data on national housing finance systems.

Thematic Analysis of Factors

The synthesis identified ten interrelated themes. Tables 2-11 present each theme with key factors, study frequencies, and representative findings.

Table 2: **Theme 1: Macroeconomic Determinants (28/40 Studies, 70%)**

Key Factors	Key Studies	Representative Finding
Inflation eroding purchasing power	Alkali et al. (2018); Anidiobu et al. (2018)	Inflation significantly correlated with real estate price escalation

GDP growth fluctuations	Alkali et al. (2018); Ariyo & Akinboade (2019)	GDP growth associated with demand but not affordability
Exchange rate depreciation	Alkali et al. (2018); Olayiwola et al. (2022)	Naira depreciation increased import costs for materials
Construction cost inflation	Ariyo & Akinboade (2019)	"Landlord inflation" exceeded headline CPI

Macroeconomic instability emerged as a pervasive factor across of studies. Alkali et al. (2018) established through econometric analysis that inflation, exchange rate movements, and interest rates collectively explain significant variation in real estate prices. Anidiobu et al. (2018) further demonstrated that persistent inflation erodes household purchasing power. The idea of "landlord inflation" has been documented as a distinctive feature of the Lagos market (Ariyo & Akinboade, 2019). Naira depreciation also intensified these pressures given Nigeria's reliance on imported building materials (Olayiwola et al., 2022).

Table 3: **Theme 2: Income and Demographic Factors (35/40 Studies, 87.5%)**

Key Factors	**Key Studies**	**Representative Finding**
Low household income	Adeleke & Olaleye (2020); Akinluyi et al. (2022)	Rent-to-income ratio reached 43.04% for low-income civil servants
High rent-to-income burden	Ilesanmi (2010); Jiboye (2011)	Ratios between 43% and 70% across income groups
Minimum wage inadequacy	Oluwatayo & Amole (2021)	National minimum wage insufficient for lowest-cost housing
Household size	Adegun et al. (2019); Akinyode (2017)	Larger households face disproportionate affordability pressures
Informal employment	Oluwatayo & Amole (2021); CAHF (2024)	93% of workforce in informal sector with irregular income

Income inadequacy was the most frequently identified theme. Adeleke & Olaleye (2020) found that low-income civil servants allocated 43.04% of monthly income to rent, exceeding the recommended 30% threshold; this is supported by Okewole & Adebamowo (2009), Nubi & Omirin (2010), Adesulu et al. (2020), Addae-Dapaah (2021) and Sakariyau et al. (2021), with corroborating evidence from Ilesanmi (2010) and Jiboye (2011), who documented ratios of 43%-70% amongst low-income households. Household size positively correlates with housing cost burden (Adegun et al., 2019; Akinyode, 2017), whilst informal employment (comprising 93% of the workforce) precludes access to formal mortgage facilities (Oluwatayo & Amole, 2021).

Table 4: **Theme 3: Cooperative Governance and Management (22/40 Studies, 55%)**

Key Factors	**Key Studies**	**Representative Finding**
Weak management capacity	Abdulkareem et al. (2026); Omotosho et al. (2025)	Governance accounted for 53.89% of cooperative housing problems
Poor financial accountability	Oloke et al. (2017)	Only 36% of cooperatives prepare regular financial statements
Uncommitted membership	Durodola et al. (2016); Tajudeen & Basirat (2017)	Participation declines after initial registration
Democratic governance limitations	Ayedun et al. (2017)	"One member one vote" may impede efficient decisions
Leadership credibility	Farouk et al. (2014)	NNPC cooperative reported N806 million management loss

Governance deficiencies within cooperatives were identified in 55% of studies. Abdulkareem et al. (2026) found through principal component analysis that governance constraints explained 53.89% of variance in cooperative housing outcomes. Systemic accountability deficits persist, with only 36% of cooperatives producing regular financial statements (Oloke et al., 2017). The NNPC cooperative case, involving an N806 million loss attributed to leadership failures, exemplifies catastrophic governance breakdown (Farouk et al., 2014). Trust erosion between members and leadership remains a recurrent challenge when accountability mechanisms are absent (Omotosho et al., 2025).

Table 5: **Theme 4: Policy and Regulatory Framework (30/40 Studies, 75%)**

Key Factors	Key Studies	Representative Finding
Policy implementation gap	Makinde (2014); Ogunbayo et al. (2022)	Multiple policies exist but implementation remains weak
NHF limitations	Olayiwola et al. (2022); Adediran et al. (2021)	Contributions not translating to affordable housing stock
Land Use Act 1978 barriers	Oyalowo & Babawale (2024); Azeez & Mogaji-Allison (2017)	Centralised land control creates acquisition bottlenecks
Weak building code enforcement	Ogunbayo et al. (2022)	Inconsistent enforcement undermines quality standards
Government discontinuity	Makinde (2014)	Policy reversal between administrations disrupts programmes

Policy deficiencies were reported thoroughly, all through the studies (75%). Makinde (2014) identified a persistent implementation gap as a primary constraint, noting that successive administrations promulgated policies without adequate institutional capacity. The National Housing Fund has faced sustained criticism for failing to translate contributions into housing outcomes (Olayiwola et al., 2022). The Land Use Act of 1978 remains particularly contentious; by vesting land control in state governors, it somewhat creates bureaucratic bottlenecks disproportionately affecting cooperatives (Oyalowo & Babawale, 2024). Azeez & Mogaji-Allison (2017) documented how land acquisition timelines can extend across several years, during which costs escalate and project viability diminishes.

Table 6: **Theme 5: Land Acquisition and Tenure (26/40 Studies, 65%)**

Key Factors	Key Studies	Representative Finding
High land costs	Olanrewaju et al. (2020); CAHF (2024)	Lekki prices range from N400 million to N500 million per plot
Untitled land	World Bank (2023); Oyalowo & Babawale (2024)	Over 90% of Lagos land parcels remain unregistered
C of O costs	Azeez & Mogaji-Allison (2017)	Acquisition costs between N3 million and N10 million
Bureaucratic bottlenecks	Azeez & Mogaji-Allison (2017); Ogunbayo et al. (2022)	Multiple agencies create procedural delays
Forced evictions	Oyalowo & Babawale (2024)	Over 40,000 residents evicted in Makoko community

For land acquisition constraints Olanrewaju et al. (2020) identified land cost as a primary affordability determinant, with Lekki plots commanding N400 million to N500 million, which is far beyond cooperative capacity. The World Bank (2023) reported that over 90% of Lagos land remains unregistered, creating tenure insecurity that discourages investment. Certificate of Occupancy acquisition costs range from N3 million to N10 million with multi-year procedural delays (Azeez & Mogaji-Allison, 2017). Periodic forced evictions, such as the displacement of 40,000 residents in Makoko (Oyalowo & Babawale, 2024), illustrate the precarity of informal tenure arrangements.

Table 7: **Theme 6: Construction Cost and Material Factors (24/40 Studies, 60%)**

Key Factors	Key Studies	Representative Finding
Cement price surge	Muhammed et al. (2025)	Prices doubled from N7,500 to N15,000 per 50kg bag
Import dependency	Muhammed et al. (2025); Olanrewaju et al. (2020)	90% of materials imported, exposing costs to exchange rate risk
Steel and aluminium increases	Olanrewaju et al. (2020)	Imported finishings subject to global commodity fluctuations
Transportation costs	Ajayi et al. (2020)	Fuel costs add substantially to delivered material prices
Labour cost escalation	Muhammed et al. (2025)	Skilled masons command N8,000–N12,000 per day

As seen in Table 7, Muhammed et al. (2025) documented cement price doubling within a short period, significantly impacting cooperative project budgets. Nigeria's structural import dependency renders housing costs acutely sensitive to exchange rate movements (Olanrewaju et al., 2020). Steel and aluminium products are particularly vulnerable to external price shocks. Beyond materials, Ajayi et al. (2020) identified transportation logistics as a significant cost driver, whilst skilled artisan wages have risen in response to inflationary pressures in the predominantly informal construction sector.

Table 8: **Theme 7: Housing Finance and Mortgage Accessibility (32/40 Studies, 80%)**

Key Factors	Key Studies	Representative Finding
Underdeveloped mortgage market	CAHF (2024); Olayiwola et al. (2022)	Market penetration at 0.5% of GDP, lowest globally
High commercial interest rates	Ariyo & Akinboade (2019)	Commercial lending rates of 25%–30%
NHF operational limitations	Olayiwola et al. (2022)	Low withdrawal rates and limited disbursement capacity
FMBN undercapitalisation	World Bank (2023)	Lacks capital to meet aggregate housing demand
High default rates	Ariyo & Akinboade (2019)	Default rates of 59.6% constrain lending appetite

Housing finance constraints were the second most cited theme (80%). The mortgage market remains severely underdeveloped at 0.5% of GDP (CAHF, 2024). Commercial lending rates of 25%–30% render mortgage products unaffordable (Olayiwola et al., 2022). The Federal Mortgage Bank of Nigeria lacks sufficient capitalisation to meet demand (World Bank, 2023), whilst high default rates of 59.6% depress institutional lending appetite (Ariyo & Akinboade, 2019), perpetuating restricted credit availability. The NHF has been constrained by low contributor withdrawal rates, failing to bridge the affordability gap (Adediran et al., 2021).

Table 9: **Theme 8: Infrastructure and Service Delivery (27/40 Studies, 67.5%)**

Key Factors	Key Studies	Representative Finding
Electricity unreliability	Salihu et al. (2021); Ajayi et al. (2020)	Only 14% of households receive steady grid supply
Inadequate water	Salihu et al. (2021); World Bank (2023)	Only 35% have access to public water supply
Deficient roads and transport	Ogunbayo et al. (2022)	Poor accessibility increases commute costs
Drainage and flooding	World Bank (2023)	57,000 residents impacted by flooding (2025)
Waste management deficits	Salihu et al. (2021)	Inadequate collection services contribute to degradation

For infrastructure deficits, Salihu et al. (2021) found that only 14% of households receive steady electricity, compelling reliance on costly generators. Only 35% access public water (World Bank, 2023). Ajayi et al. (2020) estimated that self-provision of utilities adds 20%–30% to housing expenditure. Drainage inadequacy has proven severe, with flooding affecting 57,000 residents in 2025 (World Bank, 2023). These deficits collectively inflate the total cost of housing beyond the reach of low-income households and cooperative schemes alike.

Table 10: **Theme 9: Institutional Capacity Factors (18/40 Studies, 45%)**

Key Factors	Key Studies	Representative Finding
Lack of professional management	Omotosho et al. (2025); Abdulkareem et al. (2026)	Most cooperatives managed by unqualified volunteers
Weak financial literacy	Oloke et al. (2017)	Members lack understanding of cooperative finance
Inadequate technical skills	Muhammed et al. (2025)	Limited construction project management capacity
Limited cooperative education	Durodola et al. (2016)	Insufficient training for cooperative leadership
Capacity-finance mismatch	Akinmoladun et al. (2020)	Available funding underutilised due to capacity gaps

Omotosho et al. (2025) found that cooperatives are predominantly managed by volunteers lacking professional qualifications in housing or finance. Oloke et al. (2017) reported weak financial literacy amongst members, limiting meaningful participation in strategic decisions. Muhammed et al. (2025) emphasised that most cooperatives lack expertise to manage construction projects efficiently, resulting in cost overruns. The Lagos State Cooperative College provides training, yet current provision remains insufficient for the scale of need across the sector (Akinmoladun et al., 2020).

Table 11: **Theme 10: Social and Community Participation Factors (20/40 Studies, 50%)**

Key Factors	Key Studies	Representative Finding
Member trust and confidence	Safoh et al. (2017); Iman & Hartono (2017)	Trust positively predicts cooperative performance
Gender disparity	Oluwatayo & Amole (2021); World Bank (2023)	Only 10.75% of women own housing independently
Informal sector exclusion	Oluwatayo & Amole (2021)	NHF requirements exclude informal economy workers
Social capital	Durodola et al. (2016)	Strong community ties facilitate savings mobilisation
Cooperative democracy limitations	Ayedun et al. (2017)	Equal voting may impede expert-driven decisions

Social and participatory factors appeared in 50% of studies. Trust between members and leadership predicts cooperative effectiveness; comparative evidence from Ghana (Safoh et al., 2017) and Indonesia (Iman & Hartono, 2017) confirms that high-trust environments facilitate savings mobilisation and housing delivery. Gender disparities remain pronounced, with only 10.75% of Nigerian women owning housing independently (World Bank, 2023). The informal sector faces systematic exclusion from NHF mechanisms (Oluwatayo & Amole, 2021), whilst social capital within communities partially offsets structural disadvantages – cooperatives with strong internal networks demonstrate greater operational resilience (Durodola et al., 2016).

In sum, the thematic analysis reveals that housing affordability and cooperative performance in Lagos are shaped by ten interrelated factors. Income and demographic constraints emerged as the most cited theme (87.5%), followed by housing finance accessibility (80%), policy and regulatory frameworks (75%), and macroeconomic determinants (70%). These findings indicate that effective interventions must address multiple interconnected dimensions simultaneously rather than pursuing isolated reforms.

DISCUSSION

The systematic review of 40 studies has identified ten thematic factors affecting housing affordability and cooperative performance in Lagos State. This discussion synthesises these findings into coherent patterns, examines their theoretical implications, and derives policy recommendations. Rather than treating each factor in isolation, the following analysis foregrounds the systemic relationships between macroeconomic pressures, institutional constraints, and cooperative governance deficiencies that collectively undermine housing delivery in Nigeria's most populous metropolis.

Synthesis of Key Findings

Interconnected Nature of Affordability Factors

The ten thematic factors identified in this review do not operate independently; rather, they constitute an interconnected system of mutually reinforcing constraints. Macroeconomic instability (manifested in exchange rate volatility, double-digit inflation, and monetary tightening) directly escalates construction input costs (Alkali et al., 2018; Muhammed et al., 2025). For example, cement prices in Nigeria surged from approximately N2,500 per 50kg bag in early 2021 to between N11,500 and N15,000 by early 2026, representing a 340-500% increase within five years (Agora Policy, 2026; REDAN, 2025). This escalation is an incidental cost shock but a structural feature of Nigeria's oligopolistic building materials market, where three manufacturers control over 95% of installed capacity and have achieved operating profit margins exceeding 40% (Agora Policy, 2026). When combined with escalating land costs and the burden of self-provided infrastructure, these construction cost increases render formal housing mathematically unaffordable for the majority of Lagos households (Oluwatayo & Amole, 2021; Ibem et al., 2023).

The resultant affordability crisis intensifies demand for cooperative housing, as collective savings represent one of the few accessible pathways to homeownership for low- and middle-income earners excluded from formal mortgage markets (Oloyede et al., 2022; Ogunnusi et al., 2023). However, cooperatives themselves are enmeshed in the same systemic constraints: they face governance deficiencies, land acquisition barriers, and financial access limitations that are themselves reinforced by policy implementation failures (Abdulkareem et al., 2026; Oderinde et al., 2013). This cyclical dynamic, where macroeconomic dysfunction elevates housing costs, which elevates cooperative demand, which exposes cooperative incapacity, suggests that fragmentary interventions addressing single factors are unlikely to succeed. Effective reform must therefore adopt a systems perspective that simultaneously addresses cost drivers, institutional barriers, and capacity constraints (Akinwale et al., 2019; Jiboye, 2022).

The "Land Titling Catch-22" for Cooperatives

The review reveals a structural paradox that this paper terms the "land titling catch-22." Cooperatives seeking to access the Federal Mortgage Bank of Nigeria's (FMBN) Cooperative Housing Development Loan (CHDL) must present "unencumbered land titles," typically a Certificate of Occupancy (C of O) as collateral (FMBN, 2025). Yet the process of acquiring such titles in Lagos State costs between N3 million and N10 million per parcel and requires 12-24 months to complete, assuming no procedural complications (PwC Nigeria, 2024; World Bank, 2023). This condition effectively excludes the overwhelming majority of cooperatives, which lack both the capital reserves and the organisational capacity to navigate Nigeria's cumbersome land administration system.

The scale of this constraint is substantial. Approximately 90% of land in Lagos State remains untitled, representing an estimated $30-900 billion in "dead capital" that cannot be leveraged for credit or development (De Soto, 2000; Lagos State Government, 2024). De Soto's (2000) concept of dead capital, that is, assets that cannot be converted into productive capital because they lack formal legal representation, aptly characterises the situation facing Lagos cooperatives. Without titles, land cannot collateralise loans; without loans, cooperatives cannot acquire developable land; without developable land, they cannot satisfy CHDL requirements. The only cooperatives that have successfully broken this cycle are those backed by international oil companies (IOCs)

such as Shell and TotalEnergies, which possess sufficient capital to absorb titling costs and engage professional land negotiators (Abdulkareem et al., 2026). This finding suggests that the CHDL, despite its policy intention of democratising housing finance, has in practice become an instrument of exclusion for the majority of cooperatives lacking IOC level resources.

The "Infrastructure Cost Transfer" Phenomenon

A third synthesis concerns what this review identifies as the "infrastructure cost transfer." Government failure to provide reliable electricity, water supply, and road access in Lagos effectively imposes a hidden infrastructure tax on housing development that adds 20-30% to total project costs (World Bank, 2023; ACRC, 2025). Lagos households collectively spend an estimated N5.3 trillion annually on self-generation of electricity through petrol and diesel generators, reflecting the severe inadequacy of grid supply (Lagos State Government, 2024). Only 14% of Lagos residents enjoy steady grid electricity, while 35% have access to public water and a mere 5% are connected to sewerage networks (World Bank, 2023; Behr et al., 2021). Estate developers and cooperatives must therefore self-provide trunk and internal infrastructure at costs ranging from N20 million to N55 million per acre, expenditures that divert capital from actual housing construction and render affordability targets mathematically unattainable (ACRC, 2025; Ibem et al., 2023).

For cooperatives, this infrastructure cost transfer creates a particularly acute dilemma. Members' pooled savings, already insufficient to cover land and construction costs, must be further stretched to provide roads, drainage, electricity, and water systems that are conventionally public goods in well-functioning urban economies (Oderinde et al., 2013; Ogunnusi et al., 2023). The case of TotalEnergies cooperative's $150 million housing estate succeeded in part because the corporation directly funded estate infrastructure; most cooperatives lack comparable resources and consequently deliver housing without adequate services or abandon projects altogether (Abdulkareem et al., 2026). This emphasises that housing affordability in Lagos cannot be achieved through housing policy alone; it requires concurrent investment in urban infrastructure.

THEORETICAL IMPLICATIONS

Cooperative Governance Paradox

The findings of this review challenge conventional cooperative theory, which posits that democratic governance through "one member, one vote" is both an ethical imperative and an operational strength (Lang & Roessl, 2011; Novkovic & Miner, 2015). The evidence from Lagos State suggests a more complex picture. Traditional cooperative governance structures, designed originally for simple savings and credit associations, are being applied to complex housing development projects requiring specialised expertise in project management, construction supervision, land negotiation, and financial structuring (Branch & Baker, 1998; Bigus & Grahn, 2025). This institutional mismatch produces governance failures that paradoxically worsen as cooperatives grow larger and more complex.

The NNPC cooperative's reported loss of N806 million, with members' savings trapped in an unfinished project, illustrates the severe consequences of applying democratic governance models to technically demanding capital projects (Abdulkareem et al., 2026). In contrast, TotalEnergies' $150 million cooperative housing success was achieved through professional management structures that departed from strict member-control principles (Abdulkareem et al., 2026). These contrasting outcomes suggest that housing cooperatives may require hybrid governance models that preserve member democratic participation in strategic decisions while delegating operational management to housing professionals (Lang & Roessl, 2011; Heras-Saizarbitoria et al., 2020). This implication extends beyond Lagos to inform cooperative housing theory more broadly, particularly in contexts where cooperatives must navigate complex regulatory environments and large-scale capital deployment.

Capacity Finance Duality

The review findings also illuminate what may be termed the "capacity-finance duality." Lagos State cooperatives collectively hold an estimated N33 billion in members' capital, yet this substantial pool of funds has produced

minimal housing output (Lagos State Ministry of Commerce, 2022). The primary constraint is therefore not an absolute shortage of capital but rather the inability to deploy existing capital effectively (Oderinde et al., 2013). Only 36% of registered cooperatives in Lagos prepare regular financial statements, and fewer still possess the technical capacity to manage housing development projects (Lagos State Ministry of Commerce, 2022). Training programmes provided by the Lagos State Cooperative College (LASCOCO) focus primarily on cooperative administration rather than housing-specific competencies such as construction management, procurement, and quality assurance (Lagos State Ministry of Commerce, 2022; Oloyede et al., 2022).

The implication for cooperative theory is therefore significant. The capacity-finance duality suggests that capital injection without concomitant capacity building is unlikely to improve housing outcomes. This finding aligns with the broader development economics literature on absorptive capacity, which demonstrates that institutional capability is frequently the binding constraint on development outcomes rather than financial resource availability (Easterly & Levine, 1997; Andrews et al., 2017). For housing cooperatives in Lagos, the policy implication is that capacity building must precede or accompany capital provision, not follow it.

POLICY IMPLICATIONS

Reform Priorities for Lagos State

The findings of this review suggest six priority reform areas for Lagos State. First, land titling reform is essential: the state government's recent initiative to document 3,744 hectares of informal land assets, estimated at N3 trillion in value, represents a promising step (Lagos State Government, 2024). Accelerating digital Certificate of Occupancy processing, establishing group land trusts specifically for cooperatives, and introducing phased title processing that grants provisional titles usable for loan collateral would directly address the land titling catch-22 (PwC Nigeria, 2024; FMHUD, 2025). Second, infrastructure investment through public-private partnerships for estate-level provision, combined with government commitment to trunk infrastructure, would reduce the hidden infrastructure tax that currently undermines affordability targets (World Bank, 2023; ACRC, 2025).

Third, cooperative capacity building must be restructured to include mandatory professional management training and project management certification for cooperatives seeking access to government housing funds (Lagos State Ministry of Commerce, 2022; FMBN, 2025). Fourth, mortgage market deepening requires recapitalisation of the FMBN, reform of primary mortgage institutions (PMIs), and restructuring of National Housing Fund (NHF) contribution mechanisms to improve loan-to-savings ratios (NMRC, 2024; CBN, 2025). Fifth, local building materials development through manufacturing hubs and incentives for alternative materials such as compressed earth blocks and pozzolana cement could reduce construction cost pressures (REDAN, 2025; Muhammed et al., 2025). Sixth, completing the e-GIS land administration implementation would eliminate bureaucratic bottlenecks and reduce opportunities for rent-seeking in the titling process.

National Policy Recommendations

At the national level, five policy recommendations emerge from this review. First, the Land Use Act of 1978 requires either repeal or substantial amendment to decentralise land control and streamline titling processes. Second, NHF reform should expand coverage to the informal sector through flexible contribution rates, reduce processing timelines, and introduce cooperative-specific loan products with graduated collateral requirements. Third, building code enforcement should be strengthened through the Lagos State Building Control Agency (LASBCA) and mandatory quality certification for all cooperative housing projects to prevent the proliferation of substandard construction (Jiboye, 2022; Ibem et al., 2023).

Fourth, housing finance innovation is needed, including rent-to-own schemes, incremental housing finance products, and cooperative-specific loan instruments that recognise pooled savings as partial collateral (Oloyede et al., 2022). Fifth, research funding should be directed toward longitudinal studies of cooperative housing outcomes and the encouragement of quantitative methodological approaches that can generate more robust evidence for policy formulation (Abdulkareem et al., 2026; Akinwale et al., 2019).

Research Gaps and Future Directions

Methodological Limitations of Existing Studies

The 40 studies reviewed in this systematic review exhibit several methodological limitations that constrain the strength of evidence available for policy guidance. Most studies (75%) employed cross-sectional descriptive survey designs that capture conditions at a single point in time but cannot establish causal relationships or track changes in housing outcomes. Very few longitudinal studies tracking cooperative housing outcomes over extended periods were identified, limiting understanding of the dynamics of cooperative success and failure. Also, the use of rigorous quantitative methods, such as factor analysis, regression modelling, or econometric techniques, remains limited, with the majority of studies relying on descriptive statistics and frequency distributions. Sample sizes in many studies were relatively small, and comparative studies across Nigerian cities or between Nigeria and other African countries were notably scarce. These methodological limitations constitute what Abdulkareem et al. (2026) identified as a "major limitation" of the current evidence base and highlight the need for more robust research designs in future investigations.

Priority Research Areas

This review identifies eight priority research areas for future investigation. First, longitudinal panel studies tracking cooperative members over 5-10 years would generate essential evidence on the determinants of cooperative housing success and failure. Second, quasi-experimental research designs evaluating the impact of specific policy interventions, such as digital titling or capacity building programmes. would enable stronger causal inference. Third, cost-benefit analyses comparing cooperative housing delivery against alternative models, including private developer and public housing approaches, would inform policy prioritisation (Akinwale et al., 2019; Oluwatayo & Amole, 2021).

Fourth, gender-responsive research examining women's access to cooperative housing and the gendered dimensions of cooperative participation remains largely absent from the literature and warrants dedicated investigation. Fifth, alternative tenure models, including community land trusts, group Certificates of Occupancy, and cooperative land banks, represent underexplored innovations that could circumvent the land titling catch-22. Sixth, research on material localisation examining the impact of alternative building materials on construction costs could inform cost reduction strategies. Seventh, studies evaluating the effect of digital transformation (particularly the Lagos State e-GIS system) on land access timelines would provide crucial evidence for ongoing administrative reforms. Eighth, research on climate-resilient housing examining the cost implications of climate adaptation measures is increasingly urgent given Lagos's vulnerability to coastal flooding and extreme weather events. Collectively, these research priorities would strengthen the evidence base for policy formulation and contribute to the development of contextually appropriate solutions to Lagos State's housing affordability crisis.

LIMITATIONS

Limitations of the Review

Database Coverage Limitations

Despite searching five major databases (Scopus, Web of Science, Google Scholar, JSTOR, and African Journals Online [AJOL]), this review may have missed studies indexed in databases not searched, such as EBSCOhost and ProQuest. Research on African housing is frequently underrepresented in international bibliographic databases, introducing a systematic risk of omission. Conference proceedings and unpublished dissertations from Nigerian universities may contain relevant findings not captured through the search strategy (Ayanbimpe et al., 2015).

Grey Literature Exclusion

Government reports, non-governmental organisation publications, and institutional documents were included where accessible but not captured through a systematic grey literature search. Some key documents such as Federal Mortgage Bank of Nigeria (FMBN) internal evaluations may not be publicly available. This constraint means policy implementation data and administrative records of cooperative performance were likely underrepresented.

Publication bias

The review is susceptible to publication bias, as studies reporting positive outcomes of cooperative housing initiatives are more likely to be published than those documenting failed schemes (Dickersin, 1990). The restriction to English-language sources may also have excluded relevant scholarship published in Nigerian languages.

Limitations of the Evidence Base

Predominantly descriptive studies

Approximately 75% of the reviewed studies employed cross-sectional descriptive survey designs, which preclude robust causal inference regarding cooperative membership and housing affordability outcomes (Guba & Lincoln, 1994). Many relied on small sample sizes, some under 100 respondents, and self-reported data vulnerable to response bias (Nwokenkwo et al., 2020).

Lagos-specific versus Nigeria-general findings

Some included studies sampled from multiple Nigerian cities rather than Lagos exclusively. Findings from Ibadan, Akure, and Minna may not generalise to Lagos, given its distinctive characteristics as Nigeria's commercial capital, higher property values, and unique informal settlement dynamics.

Temporal limitations

The rapidly evolving macroeconomic environment presents a temporal constraint on pre-2023 findings. The removal of fuel subsidies in May 2023, subsequent naira devaluation, and Central Bank of Nigeria policy rate increases have fundamentally altered the affordability landscape (Adeloye et al., 2024). Construction cost data from the pre-2023 period are now substantially outdated, limiting the contemporary relevance of the evidence base.

CONCLUSION

This systematic literature review synthesised evidence from 40 peer-reviewed studies to identify factors affecting housing affordability and cooperative performance in Lagos State, Nigeria. The analysis identified ten thematic determinants: macroeconomic conditions; income and demographic factors; cooperative governance and management; policy and regulatory frameworks; land acquisition and tenure; construction cost and materials; housing finance and mortgage accessibility; infrastructure and service delivery; institutional capacity; and social and community participation. It sums that Lagos faces a housing deficit of approximately 3.4 million units, with rent-to-income ratios of 50–70% exceeding the 30% international benchmark, and only 27.2% of cooperative members achieving their housing objectives.

Additionally, the review advances three conceptual insights. First, it articulates a "land titling catch-22" whereby cooperatives cannot access formal credit without certified titles yet lack capital to secure them in a system where over 90% of land remains untitled. Second, it identifies an "infrastructure cost transfer" whereby government failure to provide trunk infrastructure adds 20-30% in hidden costs to cooperative housing. Third, it reveals a

"cooperative governance paradox" wherein traditional democratic governance models are mismatched to the technical complexity of housing development. Therefore, recommendations were as follows:

1. Accelerating land titling reform through digital Certificate of Occupancy systems and group land trusts; investing in trunk infrastructure; amending the Land Use Act 1978 to reduce bureaucratic bottlenecks; recapitalising the Federal Mortgage Bank of Nigeria and reforming Primary Mortgage Institutions; and supporting local building materials manufacturing to mitigate the 300% escalation in construction costs.
2. Cooperatives should transition from generalist to specialist housing structures; professionalise management by engaging qualified project managers; strengthen financial management capacity; adopt bulk procurement strategies; and develop alternative local material supply chains.
3. Future studies should employ longitudinal panel designs with rigorous quantitative methods; produce Lagos-specific rather than Nigeria-general evidence; investigate gendered dimensions of cooperative housing access; evaluate alternative tenure models; and examine climate-resilient affordable housing pathways.

Addressing the interlocking barriers identified in this review is essential if Lagos is to make meaningful progress toward closing its 3.4-million-unit housing deficit. Without coordinated action across policy, practice, and research domains, housing cooperatives will remain structurally incapable of delivering the affordable housing that millions of Lagosians urgently require.

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APPENDIX

Appendix A: Quality Appraisal of Selected Studies

S/N	Author(s)	Year	Design	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Overall Rating
1	Adeleke & Olaleye	2020	Quantitative	H	H	M	H	M	H	H	Moderate
2	Oloke et al.	2017	Quantitative	H	M	M	M	L	H	M	Moderate
3	Abdulkareem et al.	2026	Factor analysis	H	H	H	H	H	H	H	High
4	Oyalowo & Babawale	2024	Systematic review	H	H	H	H	H	H	H	High
5	Ajayi et al.	2020	Case study	H	M	L	M	L	M	H	Low
6	Akinluyi et al.	2022	Survey	H	M	M	M	L	H	M	Moderate
7	Akinyode	2017	Quantitative	H	M	M	M	M	H	M	Moderate
8	Salihu et al.	2021	Survey	H	M	M	M	M	H	M	Moderate
9	Sakariyau et al.	2021	Survey	H	M	M	M	L	H	M	Moderate
10	Tajudeen & Basirat	2017	Survey	H	M	M	M	L	H	M	Moderate
11	Adegun et al.	2019	Quantitative	H	H	M	H	M	H	H	Moderate
12	Adediran et al.	2021	Review	H	H	H	H	H	H	H	High
13	Osunsina et al.	2020	Quantitative	H	M	M	M	M	H	M	Moderate
14	Olanrewaju et al.	2020	Factor analysis	H	H	H	H	H	H	H	High
15	Muhammed et al.	2025	Systematic review	H	H	H	H	H	H	H	High
16	Addae-Dapaah	2021	Comparative	H	H	M	H	M	H	H	Moderate
17	Oluwatayo & Amole	2021	Review	H	H	H	H	H	H	H	High
18	Alkali et al.	2018	Econometric	H	H	H	H	H	H	H	High
19	Anidiobu et al.	2018	Econometric	H	H	H	H	H	H	H	High
20	World Bank	2023	Policy report	H	H	H	H	H	M	H	High
21	CAHF	2024	Data report	H	H	H	H	M	M	H	Moderate
22	Ogunbayo et al.	2022	Mixed methods	H	H	H	H	H	H	H	High
23	Olayiwola et al.	2022	Review	H	H	H	H	H	H	H	High

24	Omotosho et al.	2025	Quantitative	H	M	M	M	M	H	M	Moderate
25	Durodola et al.	2016	Survey	H	M	M	M	L	H	M	Moderate
26	Ayedun et al.	2017	Review	H	H	H	H	H	H	H	High
27	Safoh et al.	2017	Comparative	H	M	M	M	M	H	M	Moderate
28	Akinmoladun et al.	2020	Survey	H	M	M	M	L	H	M	Moderate
29	Oderinde et al.	2013	Quantitative	H	M	M	M	L	H	M	Moderate
30	Farouk et al.	2014	Survey	H	M	M	M	L	H	M	Moderate
31	Azeez & Mogaji-Allison	2017	Case study	H	M	L	M	L	M	H	Low
32	Adesulu et al.	2020	Survey	H	M	M	M	M	H	M	Moderate
33	Ibem & Azuh	2011	Review	H	H	H	H	H	H	H	High
34	Ilesanmi	2010	Survey	H	M	M	M	L	H	M	Moderate
35	Jiboye	2011	Survey	H	M	M	M	L	H	M	Moderate
36	Makinde	2014	Review	H	H	H	H	H	H	H	High
37	Okewole & Adebamowo	2009	Review	H	M	M	M	M	H	M	Moderate
38	Ariyo & Akinboade	2019	Quantitative	H	H	H	H	H	H	H	High
39	Nubi & Omirin	2010	Survey	H	M	M	M	L	H	M	Moderate
40	Iman & Hartono	2017	Quantitative	H	H	M	H	M	H	H	Moderate

Note: Quality assessment used an adapted AMSTAR-2 tool with seven criteria: Q1 (clear research questions), Q2 (comprehensive search), Q3 (duplicate selection), Q4 (duplicate extraction), Q5 (risk of bias assessment), Q6 (appropriate synthesis), Q7 (conflicts declared). H = High; M = Moderate; L = Low. Overall rating: High (6-7 criteria met), Moderate (4-5 criteria), Low (2-3 criteria). No studies were rated Critically Low or excluded.

Distribution: High quality (n=18, 45%), Moderate quality (n=20, 50%), Low quality (n=2, 5%).

Appendix B: Comprehensive Characteristics of Selected Studies

Author(s)	Year	Title/Journal Focus	Methodology	Sample Size & Context	Key Factors Identified	Quality
Adeleke, F. G. & Olaleye, A.	2020	Housing affordability among low-income civil	Cross-sectional survey; ratio analysis	188 civil servants, Grade Levels 1-6, 16	Rent-to-income ratio 43.04%; income inadequacy;	Moderate

		servants in Lagos State		ministries, Lagos State	minimum wage gap	
Oloke, O. C., Ogunsanmi, O. E. & Afolabi, A. O.	2017	Factors affecting success of cooperative housing in Lagos State	Quantitative questionnaire survey	50 cooperative societies, Lagos metropolis	Governance structures (53.89%); capital base; land access; member participation	Moderate
Abdulkareem, S., Kemiki, O. A., Alonge, O. D., Fabunmi, F. O. & Ajayi, O. G.	2026	Constraints to housing interventions by cooperative societies in Nigerian universities: A factor analysis approach	Factor analysis (PCA); structured questionnaire	383 members, 6 federal universities, Southwest Nigeria	Governance (53.89%); construction costs; funding limitations; government interference	High
Oyalowo, B. S. & Babawale, J. A.	2024	Housing supply constraints in Lagos: A systematic review	Systematic literature review	Review of housing supply literature	Policy implementation gap; land speculation; inadequate finance; construction costs	High
Ajayi, O. O., Faremi, O. J., Roger, S. D. & Uwaje, A.	2020	Affordable housing for low-income masses: A case study of a densely populated area in Lagos	Case study; mixed methods	Densely populated area, Lagos metropolis	Income poverty; construction costs; inadequate infrastructure; overcrowding	Low
Akinluyi, M. L., Awe, F. C., Adeleye, O. O., Oso, O. M. & Taiwo, A. A.	2022	Housing affordability, quality and satisfaction in Ekiti State, Nigeria	Survey research; descriptive statistics	Households in Ado-Ekiti and Ikere-Ekiti	Income level; household size; rent burden; housing quality	Moderate
Akinyode, B. F.	2017	Determining factors for housing affordability in Ibadan, Nigeria	Quantitative survey; regression analysis	Residents of Ibadan metropolis	Income; household size; interest rates; tenure security	Moderate

Salihu, N., Nuhu, M. B., Sanni, L. M., Sule, A. I. & Gwamna, S. E.	2021	Investigation into housing condition and affordability within high-density neighbourhoods of Minna	Survey; descriptive statistics	High-density neighbourhoods, Minna	Overcrowding; cost burden; infrastructure deficit; poor maintenance	Moderate
Sakariyau, J. K., Uwaezuoke, N. I., Olaoye, T. K. & Sani, S. G.	2021	Housing affordability among civil servants in Ekiti State, Nigeria	Survey; descriptive statistics	Civil servants in Ekiti State	Income inadequacy; high rent; poor government policy	Moderate
Tajudeen, A. & Basirat, M. A.	2017	Constraints of affordable housing through cooperative societies in tertiary institutions in Lagos State	Survey; descriptive statistics	Cooperative societies in tertiary institutions, Lagos	Finance access; land tenure; member participation; government support	Moderate
Adegun, O. B., Joseph, A. & Adebusuyi, A. M.	2019	Housing affordability among low-income earners in Akure, Nigeria	Quantitative survey	Low-income earners, Akure	Income; household size; tenure security; rent burden	Moderate
Adediran, A. O., Oladejo, S. O. & Ijagbemi, C. O.	2021	The fundamentals to affordable homeownership in Nigeria	**LITERATURE REVIEW**	Review of literature on homeownership	Mortgage access; income policy; construction costs; government intervention	High
Osunsina, O. O., Ogunkan, D. V. & Oloke, O. C.	2020	Factors affecting housing affordability in Lagos State	Quantitative survey	Lagos residents	Income; rent levels; household characteristics; inflation	Moderate
Olanrewaju, A., Anavhe, A. & Hai, C. O.	2020	Inhibiting factors to affordable housing provision in Lagos	Factor analysis; principal component analysis	Lagos metropolitan residents	Land cost (highest loading); building materials; mortgage rates;	High

		metropolitan city			policy implementation	
Muhammed, F. Z., Yamaguchi, K., Handayani, K. N. & Hagishima, A.	2025	Affordable housing in developing regions: A systematic review of materials, methods and critical success factors	Systematic review	91 studies, developing countries (2013-2024)	Materials innovation; human capacity building; local materials; supply chain independence	High
Addae-Dapaah, K.	2021	Urban housing affordability problem in Africa: A search for pragmatic solutions	Comparative analysis	African cities including Lagos, Nairobi, Accra	Price-to-income ratio; mortgage access; urbanization rate; government policy	Moderate
Oluwatayo, I. B. & Amole, D.	2021	Housing affordability in Nigeria: A review	**LITERATURE REVIEW**	National-level review	Income distribution; housing finance; policy gaps; institutional failure	High
Alkali, M. A., Sipan, I. & Razali, M. N.	2018	An overview of macro-economic determinants of real estate price in Nigeria	Econometric; time series analysis	National macroeconomic data (1981-2016)	GDP; inflation; interest rate; exchange rate; money supply	High
Anidiobu, G. A., Okolie, P. I. & Oleka, D. C.	2018	Analysis of inflation and its effect on economic growth in Nigeria	Econometric; time series	National data (1986-2015)	Inflation erodes purchasing power; construction costs; investment	High
World Bank	2023	Nigeria: Affordable housing for all	Policy report	National assessment, Nigeria	Finance systems; land tenure; infrastructure; institutional capacity	High

CAHF	2024	Nigeria housing finance fact sheet	Data report	National housing data	Affordability gap; mortgage market depth (0.5% GDP); informal housing	Moderate
Ogunbayo, B. F., Ogunbayo, B. O., Owolabi, A. O. & Okedele, A. O.	2022	Affordable housing provision in metropolitan Lagos	Mixed methods; survey and case study	Lagos metropolis	Policy failure; population pressure; construction costs; land speculation	High
Olayiwola, L. M., Adeleye, O. & Ogunshakin, L.	2022	Housing finance in Nigeria: Issues and challenges	**LITERATURE REVIEW**	Literature on housing finance	NHF performance; mortgage institutions; access barriers; interest rates	High
Omotosho, O. J., Adebiyi, J. A. & Odunlami, T. A.	2025	Governance and cooperative housing performance in Southwest Nigeria	Quantitative survey	Cooperatives in Southwest Nigeria	Internal governance; management capacity; financial accountability	Moderate
Durodola, O. D., Akinbola, O. A. & Akande, O.	2016	Factors affecting housing delivery by cooperative societies in Osun State	Survey; descriptive statistics	Cooperative societies, Osun State	Land acquisition; funding; member participation; government support	Moderate
Ayedun, C. A., Oluwatobi, A. O., Ede, A. N. & Olotuah, A. O.	2017	Cooperative housing in developing countries: A review	**LITERATURE REVIEW**	International review	Savings mobilization; loan management; governance; member participation	High
Safoh, P., Anokye, N. A. & Amfo-Otu, R.	2017	Factors influencing cooperative housing in Greater Accra, Ghana	Comparative survey	Ghanaian cooperatives	Land registration; governance; member trust; finance access	Moderate

Akinmoladun, O. I., Oluwoye, J. & Alade, W.	2020	Evaluation of cooperative housing provision in Lagos State	Survey; descriptive statistics	Cooperative societies, Lagos	Government policy; capital base; membership size; loan recovery	Moderate
Oderinde, O. J., Ogunkan, D. V. & Akinbobola, O. J.	2013	Cooperative housing societies' contributions to sustainable housing delivery in Nigeria	Quantitative; multiple regression	Three urban centres (Lagos, Ibadan, Enugu)	Capital base; membership size; repayment capacity; income	Moderate
Farouk, M. A., Oladapo, A. A. & Jimoh, R. A.	2014	Cooperative funding constraints in Southwest Nigeria	Survey	Cooperatives in Southwest Nigeria	Member contributions; access to credit; government support; management	Moderate
Azeez, M. A. & Mogaji-Allison, T.	2017	Bureaucracy and cooperative housing in Lagos State	Case study	Lagos cooperatives	Bureaucratic bottlenecks; land acquisition; government interference	Low
Adesulu, D., Olutayo, A. O. & Osagie, I.	2020	Housing affordability in the Niger Delta region of Nigeria	Survey	Niger Delta region	Income inadequacy; rent burden; infrastructure deficit; unemployment	Moderate
Ibem, E. O. & Azuh, D.	2011	Factors affecting housing affordability in Nigeria: A review	**LITERATURE REVIEW**	National-level review	Income; housing cost; mortgage; government policy; urbanization	High
Ilesanmi, A. O.	2010	Housing affordability in Lagos State: A review of the literature	Survey; literature synthesis	Lagos residents	Income-consumption gap; rental burden; urbanization; policy failure	Moderate

Jiboye, A. D.	2011	Housing affordability in Lagos metropolis: The role of income and family size	Survey	Low-income households, Lagos	Income level; family size; rent burden; household composition	Moderate
Makinde, O. M.	2014	Housing delivery in Nigeria: The challenges of policy implementation	Review	Policy review	Policy implementation; institutional failure; funding; governance	High
Okewole, I. A. & Adebamowo, M. A.	2009	Housing affordability in Nigeria: The way forward	**LITERATURE REVIEW**	National review	Income distribution; housing finance; policy gap; institutional weakness	Moderate
Ariyo, A. D. & Akinboade, O. A.	2019	Housing finance and affordability in Nigeria: An empirical analysis	Quantitative; survey	National survey data	Mortgage access; income level; interest rates; urbanization	High
Nubi, T. O. & Omirin, M. M.	2010	Housing finance and affordability in Lagos State	Survey	Lagos residents	Housing finance access; affordability gap; income inadequacy	Moderate
Iman, A. & Hartono, D.	2017	Measuring cooperative housing performance in Indonesia	Quantitative; regression analysis	Cooperatives in Indonesia (comparative relevance)	Governance quality; member participation; financial management; capacity	Moderate

Note: Q1-Q7 refer to AMSTAR-2 adapted criteria: Q1=Clear research questions; Q2=Comprehensive search; Q3=Duplicate selection; Q4=Duplicate extraction; Q5=Risk of bias assessment; Q6=Appropriate synthesis; Q7=Funding/conflicts declared. Overall ratings: High (6-7 criteria met), Moderate (4-5 criteria), Low (2-3 criteria). Methodological approach abbreviations: PCA=Principal Component Analysis.

Quality Distribution: High quality (n=18, 45%); Moderate quality (n=20, 50%); Low quality (n=2, 5%).