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Bridging Nigeria's Affordable Housing Gap: The Role of Religious Institutions in Sustainable Housing Development

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Abstract
Nigeria's affordable housing deficit exposes households to overcrowding, insecure tenure, inadequate infrastructure and unhealthy living conditions, revealing a development crisis that governmental and market interventions have not resolved. This study examines how religious institutions can complement efforts to advance affordable housing development in Nigeria between 2015 and 2025. Its objectives are to assess their housing contributions and limitations; examine how their resources, networks and structures can support affordable housing; evaluate their capacity to promote sustainable housing; and propose a framework for collaborative intervention. The study is limited by reliance on documentary sources, uneven institutional records, and difficulty generalizing diverse religious practices across Nigeria. The Capability Approach and Social Gospel Theory provide complementary frameworks. The Capability Approach views housing as a means of expanding freedoms, security and wellbeing, while Social Gospel Theory interprets shelter provision as Christian social responsibility, justice and communal action. Methodologically, the study employs qualitative documentary research, drawing purposively on peer-reviewed literature, government publications, policy documents, reports and institutional materials addressing 2015–2025; no questionnaires, interviews, observations or statistical data analysis are employed. Findings indicate that religious institutions possess underutilized land, trust networks, volunteer capacity and welfare structures that can support housing finance, advocacy, construction partnerships and initiatives. A new finding is that their comparative advantage lies not merely in constructing houses, but in integrating shelter with livelihoods, social support, ethical stewardship and empowerment. The study concludes that faith–government–private sector partnerships can transform religious assets into sustainable housing capabilities, strengthening dignity, inclusion and communities.

Keywords: Affordable Housing, Religious Institutions, Sustainable Housing Development, Capability Approach, Social Gospel Theory

Introduction

Adequate and affordable housing remains one of Nigeria's most persistent development challenges. Rapid urbanization, population growth, rising construction costs, expensive land, limited housing finance and weak access to mortgage facilities have widened the gap between housing demand and effective supply. Recent evidence indicates that low- and middle-income

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households bear the greatest burden, with affordability remaining a central obstacle to sustainable housing provision (Ogundipe et al., 2024). Nigeria's housing challenge is therefore not simply a shortage of physical structures; it is also a question of who can access secure, adequate, affordable and sustainable shelter. This aligns with Sustainable Development Goal 11, particularly Target 11.1, which calls for access to adequate, safe and affordable housing for all by 2030.

Although government remains the primary institutional actor in housing policy, the scale and complexity of the deficit require broader partnerships. Existing housing initiatives have struggled to match demand, while financing constraints, land costs and construction expenses continue to limit affordable supply. Consequently, attention is increasingly warranted toward religious institutions as overlooked development actors. Churches, mosques and faith-based organizations possess land, financial resources, extensive community networks, moral authority and established structures for social welfare. Recent scholarship argues that religious institutions in Nigeria have considerable but underutilized potential for advancing sustainable development through community mobilization, advocacy and social intervention (Azubuike et al., 2024).

Statement of the Problem

Nigeria's affordable housing challenge remains a major socio-economic problem, particularly for low and middle-income households. Rapid population growth, urbanization, rising construction costs, limited access To mortgage finance, inadequate infrastructure, and declining household purchasing power have widened the gap between housing supply and effective demand. The World Bank {2014} observes that Nigeria's housing challenge is closely associated with rapid urbanization, affordability constraints, and limited access to adequate housing finance. Similarly, The Federal Republic of Nigeria {2012} acknowledges the need for greater private-sector and institutional participation in expanding affordable housing provision. Despite the extensive social and charitable activities of churches and mosques, their potential contribution to sustainable affordable housing development remains largely underexplored. Religious institutions possess valuable assets, including land, financial resources, organizational structures, community networks, and social capital, which could potentially be mobilized to support housing initiatives.

However, their involvement has generally focused more on welfare, education, healthcare, and emergency assistance than on systematic and sustainable housing provision. This represents a significant gap, given the emphasis of the Social Gospel on addressing human welfare and social injustice. {Bosch, 2011} The problem therefore, is not only Nigeria's shortage of affordable housing but also the limited integration of religious institutions into formal housing-development strategies. This study consequently examines how churches and mosques can contribute to bridging Nigeria's affordable housing gap through sustainable, inclusive, and community-oriented housing initiatives.

Conceptual Clarifications

Affordable Housing

Affordable housing refers to housing that is adequate in quality and location and whose cost does not prevent occupants from meeting other basic living expenses. The concept extends beyond the purchase price or rent to include access to essential services such as potable water, sanitation, electricity, transportation, healthcare, education, and employment opportunities (UN-Habitat,

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2023). Internationally, housing is generally regarded as affordable when a household spends no more than 30 percent of its gross income on housing-related costs (World Bank, 2024).In Nigeria, affordable housing remains a major development challenge due to rapid population growth, urbanization, inflation, high construction costs, inadequate mortgage financing, and ineffective implementation of housing policies. The Federal Government has introduced several housing initiatives, including the National Housing Policy and social housing programmes, yet the country's housing deficit remains substantial (Federal Mortgage Bank of Nigeria [FMBN], 2023). Affordable housing, therefore, encompasses not only the provision of low-cost housing units but also ensuring accessibility, sustainability, and livability for low- and middle-income households.

Housing Gap (Housing Deficit)

The housing gap, commonly referred to as the housing deficit, denotes the difference between the number of available housing units and the number required to adequately accommodate a country's population. It reflects both quantitative shortages and qualitative inadequacies in housing provision. A housing deficit also includes overcrowded dwellings, substandard housing, homelessness, and settlements lacking basic infrastructure and social amenities (UN-Habitat, 2023).Nigeria is estimated to have a housing deficit exceeding 20 million housing units, with urban centres experiencing the greatest pressure because of rural-urban migration, population expansion, and increasing land values (FMBN, 2023). The persistence of this deficit has contributed to the growth of informal settlements, slums, and inadequate living conditions, thereby posing significant social, economic, and environmental challenges.

Religious Institutions

Religious institutions are organized bodies established for the practice, promotion, and administration of religious beliefs and activities. In Nigeria, these institutions include Christian churches, Islamic organizations, and traditional religious communities that operate through formal organizational structures and provide spiritual, educational, humanitarian, and social services (Clarke, 2013).Beyond their spiritual responsibilities, religious institutions have historically played important roles in national development through the establishment of schools, hospitals, orphanages, vocational centres, and poverty alleviation programmes. They command considerable public trust, possess extensive physical assets such as land and buildings, mobilize financial resources, and influence millions of adherents through ethical and moral teachings. These characteristics position them as strategic stakeholders in addressing socio-economic challenges, including affordable housing.

Sustainable Housing Development

Sustainable housing development refers to the planning, construction, financing, and management of housing in ways that satisfy present housing needs without compromising the ability of future generations to meet their own needs. It integrates economic affordability, environmental sustainability, and social inclusiveness (United Nations, 2015).According to UN-Habitat (2023), sustainable housing promotes energy efficiency, environmental protection, resilient infrastructure, accessibility, affordability, and social equity. It also encourages the efficient use of land and building materials while ensuring that housing developments are connected to essential infrastructure and public services. In the Nigerian context, sustainable housing involves

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developing communities that are economically viable, environmentally responsible, culturally appropriate, and socially inclusive.

The Role of Religious Institutions in Sustainable Housing Development

Religious institutions possess unique comparative advantages that enable them to contribute meaningfully to sustainable housing development. Their ownership of land, financial resources, volunteer networks, charitable foundations, and widespread community presence provides opportunities for supporting affordable housing initiatives. Faith-based organizations can contribute through land donations for housing projects, cooperative housing schemes, provision of low-interest housing loans, subsidized rental housing, fundraising for vulnerable populations, and partnerships with governments, private developers, and financial institutions. Additionally, religious institutions can advocate for equitable housing policies, promote transparency in housing administration, and encourage ethical stewardship of public resources (World Bank, 2024).The social teachings of major religions emphasize compassion, justice, generosity, and care for vulnerable members of society. These principles align with the objectives of sustainable housing development, which seeks to reduce inequality and improve living conditions. Consequently, religious institutions can serve as important partners in achieving inclusive housing development and reducing Nigeria's housing deficit.

Public, Private, and Faith Partnerships

Public, Private, and Faith Partnerships (PPFPs) refer to collaborative arrangements among government agencies, private-sector organizations, and faith-based institutions to deliver public goods and services. In the housing sector, such partnerships involve combining public policies and incentives, private-sector investment and technical expertise, and the social capital and community networks of religious organizations. PPFPs have the potential to improve housing accessibility by mobilizing additional financial resources, reducing development costs, increasing public trust, and ensuring that housing projects address the needs of vulnerable populations. In Nigeria, strengthening these partnerships could enhance affordable housing delivery while promoting accountability, transparency, and community participation.

Social Capital

Social capital refers to the networks, relationships, trust, and shared norms that facilitate cooperation and collective action within society (Putnam, 2000). Religious institutions generate substantial social capital through their congregations, leadership structures, volunteerism, and community outreach programmes. This social capital can be leveraged to mobilize financial contributions, encourage community participation, disseminate housing information, resolve conflicts, and facilitate cooperative housing projects. Strong social capital also promotes accountability and sustainability in housing initiatives because beneficiaries often participate actively in project planning and management.

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Community Development

Community development is a participatory process through which individuals and organizations collectively improve the social, economic, and physical conditions of their communities. It emphasizes empowerment, local participation, inclusiveness, and sustainable resource utilization. Religious institutions have traditionally contributed to community development through educational programmes, healthcare delivery, poverty reduction initiatives, humanitarian assistance, and infrastructure development. Their involvement in affordable housing represents a continuation of this broader developmental mandate by improving living conditions and promoting human dignity.

Theoretical Framework

The study is anchored on two complementary theories: the **Capability Approach Theory** and the **Social Gospel Theory** which provides a robust interdisciplinary theoretical framework. The Capability Approach Theory explains housing as a fundamental component of human well-being and development, while the Social Gospel Theory provides the theological basis for religious institutions' commitment to social justice and human welfare.

Capability Approach Theory

The Capability Approach Theory was developed by Amartya Sen (1985, 1999) and further expanded by Martha C. Nussbaum (2000, 2011)It provides a suitable theoretical foundation for this study rather than measuring development solely by economic growth or income levels, the theory emphasizes people's capabilities to achieve valuable ways of living. Access to adequate housing is regarded as one of the essential capabilities necessary for human dignity, health, security, and social participation. Within the Nigerian context, inadequate housing limits individuals' opportunities to enjoy a decent quality of life.

Affordable housing therefore becomes more than a physical structure; it is a prerequisite for human development and social inclusion. Religious institutions can enhance people's capabilities by mobilizing financial resources, providing affordable housing schemes, offering social support, and advocating policies that improve access to decent housing for low-income households. Nigeria's housing deficit, estimated in the millions of housing units, significantly constrains the capabilities of low-and middle-income households. Rising construction costs, rapid urbanization, unemployment, inadequate mortgage financing, and weak policy implementation have made decent housing inaccessible for many citizens.

These conditions diminish people's freedoms and quality of life; thereby hindering national development. Religious institutions possess significant social, financial, and moral resources that can contribute to expanding citizens' capabilities. Through the provision of affordable housing schemes, cooperative housing programmes, land acquisition support, low-interest financing, skills development and advocacy for equitable housing policies, churches, mosques, and faith-based organizations can enhance individuals' opportunities to obtain decent housing. Such interventions improve not only shelter but also health, education, social inclusion, and economic productivity. Therefore, the Capability Approach is particularly relevant to this study because it conceptualizes affordable housing as an indispensable human capability and positions religious institutions as important partners in expanding the freedoms of well-being of vulnerable populations through sustainable housing initiatives.

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Social Gospel Theory

The Social Gospel Theory, popularized by Walter Rauschenbusch {1907, 1917} in the late nineteenth and early twentieth centuries, emphasizes that the Church has a moral obligation to address societal problems such as poverty, inequality, homelessness, and injustice. Rather than focusing solely on spiritual matters, the theory advocates practical Christian involvement in transforming society. Applied to affordable housing, the theory suggests that religious institutions should actively participate in addressing the housing needs of vulnerable populations through charitable housing projects, cooperative housing schemes, housing finance initiatives, land donations, advocacy, and partnerships with government and private organizations. The Social Gospel perspective views housing as part of social justice and human dignity. Religious institutions therefore become agents of sustainable development by promoting equitable access to decent housing while demonstrating compassion and stewardship.

Application of the Theory to the Study

The Social Gospel Theory, principally associated with WalterRauschenbusch {1907, 1917} suggests that religious institutions have both a theological and moral obligation to participate actively in addressing inadequate housing. Churches, mosques, and faith-based organizations possess extensive networks, financial resources, volunteer capacities, and community trust that can be mobilized to provide affordable housing for low-cost housing, establishing housing cooperatives, supporting internally displaced persons, partnering with governments and private developers, and advocating equitable housing policies.{Rauschenbusch, 1917} The Social Gospel also encourages religious institutions to challenge structural injustices that contribute to housing inequality, including corruption, land speculation, discriminatory housing practices, and unequal access to mortgage financing. By promoting social justice alongside spiritual development, religious organizations contribute to sustainable community development and national progress.{Rauschenbusch,1907} Therefore, the Social Gospel Theory provides a moral and theological foundation for understanding why religious institutions should play an active role in reducing Nigeria's housing deficit and promoting inclusive, sustainable housing development.{Rauschenbusch, 1917}

Integration of the Two Theories

The Capability Approach and the Social Gospel Theory complement each other in explaining the role of religious institutions in sustainable housing development. While the Capability Approach views housing as a fundamental human capability necessary for expanding people's freedom and improving their quality of life, {Sen, 1999; Nussbaum, 2011} the Social Gospel Theory provides the ethical and theological justification for religious institutions to promote social justice through practical interventions. {Rauschenbusch, 1907, 1917} Together, these theories suggest that affordable housing is both a developmental necessity and a moral responsibility. The provide a comprehensive framework for analyzing how religious institutions can complement government efforts by mobilizing resources, advocating equitable housing policies, empowering vulnerable populations, and promoting sustainable community development. Consequently, the combined framework offers a strong analytical basis for examining how faith-based organizations can

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contribute to bridging Nigeria's affordable housing gap, while advancing both human development and social justice in Nigeria {Sen, 1999; Nussbaum, 2011; Rauschenbusch, 1917}

Methodology

This study adopts a qualitative research design to examine the role of religious institutions in bridging Nigeria's affordable housing gap and promoting sustainable housing development. Documentary research is appropriate because the study relies on existing scholarly, policy and institutional evidence rather than primary field data. {Bowen, 2009} The study covers 2015-2025, a period corresponding to the implementation of the Sustainable Development Goals and providing a coherent timeframe for examining developments in affordable and sustainable housing.

Sources are purposively selected based on relevance, credibility, currency and substantive coverage. They include peer-review journal articles, books government policies and reports, publications of international development organizations, SDG documents, and official materials from churches, faith-based organizations and other relevant institutions. Particular attention is given to evidence concerning housing affordability, access, tenure security, housing finance, community mobilization, institutional resources, partnerships and sustainability.

The selected documents are subjected to critical interpretive reading and thematic synthesis, guided by the study objectives and the Capability Approach and Social Gospel Theory. The Capability Approach frames housing as a means of expanding security, agency, wellbeing and human flourishing, while Social Gospel Theory interprets housing intervention through justice, compassion, social responsibility and collective action. Evidence is compared across scholarly, governmental, development and religious sources to identify convergent themes, institutional opportunities, limitations and potential intervention models.

The study employs no questionnaires, interviews, observations or statistical data analysis. Its credibility is strengthened through source triangulation and the use of authoritative and diverse documentary materials. Accordingly, the study does not attempt to quantify the contribution of religious institutions to Nigeria's housing deficit; rather, develops a theologically and developmentally grounded understanding of how their resources, networks and partnerships can support inclusive and sustainable affordable housing {Bowen, 2009; Azubuike, et al, 2024}

Databases for the Study

Major databases include Scopus, Web of Science, ScienceDirect, SpringerLink, Taylor & Francis Online, Emerald Insight, Google Scholar, AJOL, JSTOR and ProQuest, alongside official Nigerian government and international-agency repositories. Recent literature indicates continuing barriers involving finance, institutional capacity, infrastructure, sustainability practices and housing affordability in Nigeria (Ogundipe et al., 20224; Ebekozien et al., 2025).

Purposive document selection focuses on materials directly addressing affordable housing, sustainable housing, religious institutions, faith-based development, housing finance, community development, social responsibility and SDG 11. The documents were critically reviewed and thematically organized around religious institutions' potential roles in housing finance, land mobilization, community partnerships, social housing, advocacy, sustainable construction and support for low-income households. No questionnaires, interviews, field observations or

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statistical/data analysis were employed. The study therefore synthesizes existing evidence to develop a contextually relevant framework for strengthening the contribution of religious institutions to sustainable and affordable housing provision in Nigeria. This approach is consistent with recent Nigerian housing research that has used documentary and literature-based approaches to identify sustainable housing strategies and policy barriers (Usman & Bawa, 2025).

Literature Review

The literature on Nigeria's affordable housing challenge increasingly conceptualizes housing as a multidimensional development concern rather than merely a deficit in the number of housing units. Makinde (2020) argues that sustainable housing must integrate affordability and accessibility with environmental efficiency and essential infrastructure. This position challenges supply-centred approaches that measure progress primarily by the number of houses produced. Supporting this broader perspective, Ezennia et al. (2022) identify financial, institutional, technical and sustainability barriers as interconnected constraints on the uptake of affordable housing in Nigeria. Their argument suggests that increasing housing supply without addressing affordability, financing, infrastructure and institutional weaknesses may produce housing that remains inaccessible to the households most in need. Adeyemi et al. (2024), focusing on Lagos, reinforce this structural interpretation by identifying land costs, financing difficulties and policy constraints as major obstacles to affordable housing provision. Taken together, these scholars demonstrate that Nigeria's housing crisis is not simply a construction problem; it is also a problem of access, institutional capacity, finance and sustainable development. However, while their analyses illuminate the structural constraints facing conventional housing provision, they give comparatively limited attention to the potential contribution of non-state institutions, particularly religious organizations, in addressing these constraints.

The literature further demonstrates that alternative housing-delivery mechanisms can widen access, although their effectiveness depends on supportive institutional conditions. Nwachukwu, Rodrigues and Kiamba (2023), drawing lessons from Millard Fuller Foundation projects in Nasarawa State, show that private-sector participation can contribute to affordable housing when appropriate financing and delivery mechanisms are available. Their analysis, however, indicates that private investment cannot be considered independently of land, design, material and financial conditions. Nwachukwu, Obi and Akotia (2025) extend this argument through their examination of incremental housing, contending that phased construction, flexible payment arrangements and cooperative financing can reduce the initial financial burden on low- and middle-income households. Importantly, they also acknowledge that incremental approaches may remain inaccessible to the poorest households without appropriate public policies and financial support. The two studies therefore complement rather than contradict one another: Nwachukwu et al. (2023) emphasize the enabling conditions required for private investment, while Nwachukwu et al. (2025) demonstrate how flexible housing models can reduce affordability barriers. Their combined insight is that no single actor or delivery mechanism is sufficient. This creates analytical space for examining religious institutions as potential intermediaries capable of mobilizing land, social networks, philanthropy and community support to complement governmental and market-based interventions.

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The Capability Approach provides a useful conceptual basis for moving the discussion beyond the physical provision of houses. Sen (1999) shifts the meaning of development from the accumulation of material goods to the expansion of substantive freedoms and people's capacity to pursue lives they have reason to value. Nussbaum (2011) develops this human-centred perspective further by identifying conditions necessary for people to live with dignity and exercise essential human capabilities. Applied to housing, their arguments imply that affordability cannot be reduced to the monetary price of a dwelling. Housing is meaningful when it enables people to enjoy security, health, mobility, social participation, privacy and the freedom to pursue livelihoods. This interpretation complements Makinde's (2020) emphasis on sustainable and accessible housing, while also extending it: whereas Makinde concentrates on the characteristics of sustainable housing provision, Sen (1999) and Nussbaum (2011) direct attention to what housing enables people to become and to do. Consequently, a housing intervention may be considered affordable in financial terms yet remain inadequate from a capability perspective if it leaves households without secure tenure, infrastructure, livelihood opportunities or meaningful social inclusion.

The capability perspective also exposes a limitation in conventional assessments of affordable housing. If housing is evaluated primarily through the number of units constructed or their purchase price, the broader consequences of housing deprivation may remain invisible. A household may occupy a low-cost dwelling but still experience vulnerability because of poor infrastructure, insecure tenure, inadequate access to employment or social isolation. The Capability Approach therefore provides an evaluative lens through which religious housing initiatives can be assessed not merely by their physical outputs but by the freedoms, security and wellbeing they generate. This is particularly relevant to the present study because it permits the contribution of religious institutions to be examined in terms of their capacity to enhance human capabilities rather than simply their capacity to construct buildings.

Another body of scholarship highlights the potential contribution of religion to sustainable development in Nigeria. Azubuike et al. (2024) argue that religious institutions possess moral authority, extensive social networks and community influence that can be mobilized in pursuit of sustainable development. Their argument is significant because it challenges the tendency to treat religion primarily as a private or spiritual sphere and instead presents religious institutions as potential development actors. Chukwudebelu (2024) similarly links religion with peace, wellbeing, social cohesion and sustainable development, thereby demonstrating that religious engagement can extend into wider social concerns. Oko and Fip (2024) add a leadership dimension, arguing that religious leadership can influence sustainable development through moral guidance and social mobilization. Although these scholars differ in emphasis - Azubuike et al. (2024) foreground institutional resources and networks, Chukwudebelu (2024) emphasises wellbeing and social cohesion, while Oko and Fip (2024) focus on leadership - their arguments converge on the proposition that religious institutions possess social capacities that can contribute to development.

Nevertheless, the convergence among these scholars also reveals an important limitation. Their analyses establish the broader developmental potential of religion but do not sufficiently explain how such potential can be translated into concrete affordable-housing interventions. In other words, demonstrating that religious institutions possess social capital, moral authority and community networks does not automatically establish how these assets can address land

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acquisition, housing finance, construction costs, infrastructure deficits or tenure insecurity. The present study therefore moves beyond the general proposition that religion contributes to development by asking how specific religious institutional resources can be organized and connected to the affordable-housing ecosystem. This distinction is important because it shifts the discussion from whether religion can contribute to development to how religious institutions can contribute strategically to affordable housing.

The Social Gospel perspective provides a theological basis for this institutional engagement. Rauschenbusch (1991) challenges an understanding of Christianity that confines salvation and Christian responsibility to individual spiritual experience, arguing instead that Christian faith must confront social and economic conditions that produce human suffering and injustice. His position provides an important theological complement to the Capability Approach. Whereas Sen (1999) and Nussbaum (2011) ask whether social arrangements expand human freedoms and capabilities, Social Gospel theology asks what moral responsibilities Christian communities have toward people whose dignity and wellbeing are undermined by unjust social conditions. In the context of housing, this means that inadequate shelter cannot be regarded solely as an economic or governmental problem. It may also constitute a question of Christian social responsibility when poverty, exclusion and structural inequality prevent people from accessing dignified living conditions.

The interaction between the two frameworks is therefore particularly important. The Capability Approach supplies a human-development criterion for assessing the outcomes of housing interventions, while Social Gospel Theory supplies a theological and ethical rationale for institutional action. The former asks whether housing expands people's capabilities; the latter asks why religious communities should respond to housing deprivation as a matter of justice, compassion and social responsibility. Their combination consequently enables the study to examine both the developmental outcomes and the moral rationale of religious engagement in affordable housing.

Despite these insights, a significant gap remains in the existing literature. Housing scholars such as Makinde (2020), Ezennia et al. (2022), Nwachukwu et al. (2023), Nwachukwu et al. (2025) and Adeyemi et al. (2024) provide substantial explanations of affordability barriers and alternative housing-delivery mechanisms, but their analyzes largely centre on governmental, private-sector and market-oriented responses. Conversely, scholars of religion and sustainable development such as Azubuike et al. (2024), Chukwudebelu (2024) and Oko and Fip (2024) establish the wider developmental potential of religious institutions but do not adequately theorize affordable housing as a distinct area of religious intervention. The two bodies of literature therefore remain insufficiently connected.

This study addresses that intersection by bringing affordable housing scholarship into dialogue with the Capability Approach and Social Gospel Theory and by examining religious institutions as potential strategic partners rather than peripheral charitable actors. Its distinctive contribution lies in arguing that religious institutions should not be evaluated solely according to the number of houses they construct. Their greater comparative value may lie in their ability to mobilize land and philanthropic resources, build trust, facilitate partnerships, support vulnerable households, provide social and livelihood assistance, advocate for inclusive housing policies and connect shelter with

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broader human capabilities. Thus, the study reframes religious engagement with affordable housing from occasional charity to a potentially structured form of social development intervention. This perspective provides a basis for a collaborative model in which religious institutions, government and the private sector combine complementary resources to advance affordable, sustainable and dignity-enhancing housing in Nigeria.

Findings

1. **Housing is a capability issue, not merely a supply deficit.** Affordable housing must provide security, health, infrastructure, dignity and opportunities, not simply low-cost shelter
2. **Structural barriers require integrated solution.** Land costs, inadequate finance, weak policies, infrastructure deficits, and institutional limitations interact to sustain Nigeria's housing crisis.
3. **Incremental housing offers promise but needs institutional support.** Flexible construction and financing can improve access, but the poorest households still require supportive policies and partnerships
4. **Religious institutions are underutilized housing-development assets.** Their land, social networks, moral influence, welfare structures and volunteer capacity provide resources that can complement conventional housing actors.
5. **Religious institutions' greatest advantage is mobilization, not mass construction.** Their distinctive contribution lies in connecting housing with trust, philanthropy, community participation, social support and livelihood opportunities.
6. **Affordable housing can constitute Christian social responsibility.** Through the Social Gospel perspective, addressing inadequate shelter becomes an expression of injustice, compassion, human dignity and communal responsibility.
7. **Collaborative partnerships offer the strongest pathway to sustainable housing.** Linking religious institutions with government and private-sector expertise can convert institutional resources into sustainable housing capabilities, moving Nigeria from house provision toward dignity-centered community development
8. **Measure housing by impact, not units.** Success should be accessed through security, dignity, wellbeing and inclusion rather than construction volume.
9. **Leverage religious trust.** Established faith networks can strengthen beneficiary identification, participation, information-sharing and accountability.
10. **Shift from charity to empowerment.** Faith-based housing should move beyond short-term relief toward sustainable housing, livelihood and household resilience.

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Conclusion

In conclusion, bridging Nigeria's affordable housing gap demands innovative and inclusive strategies that leverage the comparative advantages of all relevant stakeholders. Religious institutions should therefore be recognized not merely as charitable organizations but as strategic development partners capable of contributing significantly to housing provision and community transformation. By integrating their moral influence, social capital, and institutional resources with sound government policies and private-sector expertise, Nigeria can make substantial progress toward reducing the housing deficit, improving living conditions, alleviating poverty, and promoting sustainable urban and rural development. Such a collaborative framework will not only provide affordable housing but also advance social justice, human dignity, national cohesion, and sustainable socio-economic development for present and future generations.

Recommendations

1} **Strengthen Government–Religious Institution Partnerships:** The Federal, State, and Local Governments should establish formal partnerships with religious institutions in the planning, financing, and implementation of affordable housing projects. Such collaborations should leverage the comparative strengths of each stakeholder to expand access to decent and sustainable housing.

2} **Develop a Policy Framework for Faith-Based Participation:** Government should formulate a clear policy and legal framework that recognizes and regulates the participation of religious institutions in affordable housing development. This framework should define operational guidelines, accountability measures, and incentives for faith-based organizations investing in social housing.

3} **Promote Faith-Based Cooperative Housing Schemes:** Religious institutions should establish cooperative housing societies for their members and surrounding communities. Through collective savings, low-interest financing, and shared ownership models, these cooperatives can increase access to affordable home ownership, especially for low- and middle-income earners.

4} **Utilize Church and Mosque Land Responsibly:** Religious institutions with available land should consider allocating portions of their land for affordable housing projects while ensuring compliance with urban planning regulations and environmental sustainability standards. Such initiatives should prioritize vulnerable groups, including low-income families, widows, persons with disabilities, and young workers.

5} **Mobilize Sustainable Housing Funds:** Faith-based organizations should establish dedicated housing intervention funds through voluntary donations, endowments, corporate social responsibility partnerships, philanthropic support, and ethical investment schemes to finance affordable housing initiatives.

6} **Encourage Public–Private–Faith Partnerships (PPFPs):** Government should promote Public–Private–Faith Partnerships that bring together public agencies, private developers, financial institutions, and religious organizations. These partnerships can improve project financing, reduce construction costs, encourage innovation, and ensure efficient project delivery.

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7} **Expand Housing Finance Accessibility:** Financial institutions should develop affordable mortgage products and flexible financing options tailored to low- and middle-income households, while government should strengthen mortgage guarantee schemes and provide incentives that encourage faith-based organizations to participate in housing finance initiatives.

8} **Promote Sustainable and Cost-Effective Building Technologies:** Stakeholders should encourage the use of environmentally friendly building materials, local construction technologies, renewable energy systems, and climate-resilient housing designs to reduce construction costs and improve long-term sustainability.

9} **Strengthen Capacity Building for Religious Leaders:** Religious leaders and administrators should receive training in housing policy, project management, financial accountability, urban planning, and sustainable development to enhance their capacity to manage housing initiatives effectively and transparently.

10} **Promote Advocacy and Public Awareness:** Religious institutions should use their platforms to educate members and the wider public on responsible land use, housing rights, environmental stewardship, and the importance of community participation in sustainable housing development.

11} **Ensure Transparency and Good Governance:** All faith-based housing initiatives should be guided by principles of accountability, transparency, equity, and effective financial management. Independent monitoring and periodic evaluation should be instituted to maintain public confidence and ensure that housing projects achieve their intended objectives.

12} **Encourage Further Research:** Future studies should undertake empirical investigations into the contributions of specific religious organizations to affordable housing development in Nigeria. Comparative studies across denominations, faith traditions, and geopolitical zones would provide additional evidence to inform policy formulation and improve the integration of faith-based institutions into national housing strategies.

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