MANAGING URBAN HOUSING PROBLEMS IN THE FEDERAL CAPITAL TERRITORY, ABUJA

BY

ABDULLAHI GAMBO

BEING A THESIS SUBMITTED TO THE POST-GRADUATE SCHOOL AHMADU BELLO UNIVERSITY, ZARIA, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTERS OF PUBLIC ADMINISTRATION, FACULTY OF ADMINISTRATION, DEPARTMENT OF PUBLIC ADMINISTRATION

JUNE, 2005

DECLARATION

I, Abdullahi Gambo hereby state that this thesis is a product of my research effort and not copied from past research work.

All articles both published and unpublished used in the thesis have been duly acknowledged.

……..... ……

ABDULLAHI GAMBO DATE

CERTIFICATION

This thesis entitled Managing Urban Housing Problems in the Federal Capital Territory, Abuja by Abdullahi Gambo meets the regulations governing the award of the degree of Master of Public Administration of Ahmadu Bello University, Zaria, and is approved for its contribution to knowledge and literary presentation.

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Dr. Kola Obaitan
Chairman, Supervisory Committee Date

---------- ----------

Dr. A. A. Anyebe
Member, Supervisory Committee Date

---------- ----------

Dr. A. A. Anyebe
Head of Department Date

---------- ----------

Prof. J. U. Umoh
Dean, Post-Graduate School Date

DEDICATION

- In fond memory of my late Father, Mallam Abdullahi Sani who (Died on the 25th of June, 1981).
- To my Mother, Hajiya Zainab Abdullahi
- To my step Mother, Hajiya Aishatu Abdullahi
- To my Wives, Hajiya Aishatu Mohammed A. and Adama Abubakar
- To my Children, Fauziyya G. M., Abdullahi G. M and Zainab G, M.

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Finally, my thanks goes to the respondents and all those who have contributed in one way or the other to the successful completion of the thesis. However, all deficiencies contained in the study are my personal responsibility.

ABSTRACT

This study the urban housing problems in the FCT Abuja, explores the magnitude, similarities of the housing situations in some districts of the centre.

It is observed that despite huge budgetary allocations to the housing sector over the past decade to enable Abuja take its place as the Capital of Nigeria, the housing condition is becoming a serious obstacle to the development of the city.

The research tries to investigate why the housing problem has persisted and also why the previous strategy of public housing delivery has not achieved much in combating the urban housing situation in FCT Abuja.

In gathering the data required for analysis, random sampling was adopted on the households on which the questionnaires were administered. The study also used published and unpublished articles to gather secondary information. The researcher also made use of oral interview.

The findings of the study reveals that government land policy (application and development), finance (high cost of construction materials) great inequality in wealth, etcetera; have contributed in no small measure to the present urban housing problems in the Federal Capital Territory, Abuja. Failure of low cost housing scheme is not a sufficient condition for advocating for state disengagement in direct housing provision.

Finally, the researcher has recommended the continued state involvement in public housing delivery; redevelopment of slum areas; review of government

land policy in the area of application fee and processing; provision of serviced sites with infrastructural facilities in other satellite towns and villages to reduce the influx of people to the centre; the rate of commercial lending to the housing sector through mortgage institutions should be harmonized and strengthened through Federal Mortage Bank among other suggestions.

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ABBREVIATIONS USED

FCT	Federal Capital Territory
FCDA	Federal Capital Development Authority
FHA	Federal Housing Authority
WHO	World Health Organization
UN	United Nations
FCTA	Federal Capital Territory Administration
FMB	Federal Mortgage Bank
FMHUD	Federal Ministry of Housing & Urban Development.

CHAPTER ONE

INTRODUCTION

1.1. Background To The Problem

Housing plays a very important role in human society. It has tremendous social and economic impact on the total living environment of the world. It's direct and immediate influence on health, education, economy, environment, political and social life of any society cannot be overemphasized.

Most of the recent urban studies of urban housing provision in the developing countries recognized three forms termed public, private and popular sectors.[1]

In the case of the public sector, it is characterized by the complete control over the whole process of housing delivery system by the respective authorities. Normally, fully serviced, permanent and completed units are provided, except in certain cases. The housing in the sector is fully financed through the Federal or State or Local Government grants through the respective departments or agencies, yearly budget allocation for this purpose. Housing for the private sector is characterized by the housing produced through the profit oriented developers, contractors and other professionals which fall beyond the capacity of the low-come families. The last category which is the popular sector entails

the construction of houses to meet the needs of the poorest households. This category comes into being in the absence of any housing supply or any decent housing for the working poor. This takes the form of squatting and overcrowded settlements.

The importance of housing was highlighted when the UN Committee on housing recommended that there should be:

> *Universal recognition of the access to housing is a fundamental human right and that no individual should be deprived of housing or benefits related thereon on the basis of ethnic origin, beliefs, age sex, social or economic conditions nor should the cost of housing require an unreasonable share of the total family income.*[2]

In recent decades, there has been an increasing emphasis on the housing sector by different governments of the developing countries. Yet the adequate provision of this basic need eludes a high proportion of the population of (these countries). Although rural housing conditions are generally far from satisfactory, the problem attains its most acute proportion in the urban centres of the Less Developed Countries. A number of factors account for this, including the accelerated rate of urbanization since 1950, occasioned primarily by rural urban migration and secondly by natural increases within the urban centres themselves, non-renewal of dilapidated structures, poor facilities in

existing houses, poor environmental conditions of dwellings and insufficient supply of new housing uints.[3]

Shortage of housing is a problem which has become an enduring feature of the urbanization process in developing countries and it appears to raise increasing alarm particularly from urban administrators and policy makers. Urbanization has been rapid for sometimes in Europe and North America, but overall, the pace has been slower than in the Third World countries. For instance, it took Paris more than a century to grow from 547,000 to roughly 3 million. Similarly, London grew from about 1.1milliom in 1800 to7.3 million in 110 years. By contrast, Lagos jumped from 700,000 in 1965 to 5.6million in 1985, a period of just twenty years.[4]

This situation is due not only to the high birth rates that swell urban numbers but the rural poor flow into the metropolitan areas in search of better jobs and other facilities.

Dwyer argues that today's urban problems are reaching such dimensions on the world scale as to place them third in importance to the threat of nuclear warfare and famine. Housing of course is not the only urban problem as urban areas everywhere suffer a variety of housing, hygienic and management problem

including housing inadequacy and congestion, limited water supplies and sanitation; inadequate social services; poor land management etcetera, but housing problem is clearly in the burgeoning cities of the Third World.[5]

Traditionally, housing problems have been addressed from limited view points such as site selection and construction. Modern urban studies now extend such analysis to the areas of hygiene, infrastructural facilities and management. Even the increasing allocation of funds for the housing sector in the already strained economy are unable to cope with pace outside the institutionalized housing to attempt to solve the housing problem as it demands pooling of all the available resources and concerted efforts by all.

In Nigeria, the housing problem is becoming increasingly desperate as the average citizen lives in what could hardly be described as decent housing condition. This situation was depicted in a story carried by a national newspaper which described the housing condition of a poor family of six living in a wooden shelter at Ijora-Bachiya, Lagos.

The author explains:

> *They occupy two small rooms which could pass for one standard 12 by 12 feet room. The toiler facilities are nothing to write home about – roofless Zinc structures erected on a suspended surface over swamp. Two planks which serve as a foot bridge link the main house to the toilet section. A round hole carved out from*

> *the wooden floor of the latrine serves as clarity through which tenants defecate into the swampy surface. A dug out well at the front of the household provides water for bathing and other household washing. Drinking water is obtained some four poles sway from a public tap-joint efforts of their neighbours. The environment must be a flourishing breeding ground for mosquitors.*[6]

The situation highlighted above describes the daily living condition of millions of Nigerians either in the rural or urban areas. The sad thing note here is that the situation is not the same everywhere. It is basically different in more privileged areas occupied by highly placed public servants and private employees as well as the well to-do-in the Nigerian society.

The growing scale of inadequate shelter in Nigerian urban areas has spanned not only the living habits but also unconventional ways of living. In some parts of Lagos for instance, these involved hazardous occupations and economic activities like caretaker agreements, rental of shanties in unfinished buildings or rental of a sleeping place in warehouses or in a store extension, a garage or some other commercial space in which goods are stored but which the workers use as their sleeping places and sometimes illegally sublet to friends. Others pitch their tents under overhead bridges or in workshops used by craft workers and artisans. This crowded living conditions bring them other problems of over population, poor water supply, sanitation, drainage, inadequate facilities for the removal of household wastes, refuse disposal etcetera.[7]

Other problems of urbanization and hence housing problems that informs the relocation of the FCT to Abuja include the difficulty of the Lagos State Government in getting Federal Government establishments to comply with housing and town planning regulations which contributed significantly to the poor planning system of metropolitan Lagos; the city congestion in Lagos made life extremely difficult for the inhabitant and visitors from within and outside the country who had business to transact therein and drainage has been a problem of immense magnitude.

In the 1993 edition of the Guinness Book of records, Lagos won a record book of being the dirtiest city in the world. A writer once remarked that "Although it has served as the capital of one of the richest countries in Africa for many years it is more easily remembered by visitors for its foul, smelling stagnant drains, inadequate system of refuse disposal, indiscriminate littering of streets and unhygienic sewage disposal system"[8].

These problems stated above among many others contributed significantly to the relocation of the FCT in Abuja. However, some of these problems have started manifesting in Abuja and have assumed an alarming proportion in some

cases. An urgent step is required to prevent the re-occurrence of the problems of Lagos in the nation's new capital, Abuja.

In seeking solution to the housing problems in Nigeria, various regimes in the past have demonstrated their interest in providing public housing or subsidized low medium and high cost housing units for the people. This gained a boost at the inception of the 1979 constitution where all the then five political parties made housing a priority in their parties manifestoes. To endorse this move, the then President of the Federal Republic of Nigeria, Alhaji Shehu Shagari declared. Good shelter is recognized by our government as the right of every Nigerian will require millions of additional housing units in urban as well as rural areas. An elaborate national housing programmes was embarked upon in 1980 based on the concept of affordability and citizen participation.

1.2 Statement Of The Problem

It has been reported that about five million avoidable deaths occur worldwide each year due to poor housing conditions, and between two to three million people would not become physically disabled, if housing conditions were good throughout the world.[9]

Urban housing problem is becoming a global phenomenon. To direct the attention of the world to this area, the UN General assembly in the 20th December, 1982 declared 1987 as the International Year of Shelter for the homeless (I.Y.S.H). It was in recognition of the fact that globally, one billion people a quarter of the world's population – live in absolute poverty and are either literarily homeless or live in extremely bad shelter and unhealthy environment".[10]

If one considers the above in the light of worlds population of five billion as at 1987, the housing situation will be worse than the picture presented above. - To be able to overcome these problems the Un went further, it is estimated that the world would need about 500 million housing units in the next 20 years; of this number, Africa will require about 375 million units while the rest of the world require 125 million units, constituting in percentage terms 75 percent and 25 percent respectively. Africa, it is believed has the next highest rate of urbanization in the world beside China and India, thus, much of the growing population are said to be absorbed in city Slums and squatter settlements. The calamity appears worse in the rural areas of Less Developed Countries where about 70 percent of the homes have been declared unfit for human habitation.[13]

> *Nigeria's housing condition is not any better from the global situation highlighted above, it is perhaps as bad as in many another developing countries. For instance, Nigeria's urban housing stock is put at 2.9 million, whereas annual urban housing needs requires and additional supply of 3.6million to rectify the situation. A conservative estimate suggests that there are "three and a half persons per room in Nigerian cities, contrary to the internationally accepted norm of two persons per room".*[14]

The problem of housing certainly most challenging to Abuja, it being the new capital of Nigeria with a population not projection of 640,000[15] as against 370,671[16] (1991 census) inhabitants. The problem is becoming more severe with the re-location of Federal Ministries, Extra Ministerial Department, Parastatals, Federal and State Agencies, Ministry for the Federal Territory Agencies, Area Council Administration coupled with inadequate low and medium housing units that have encouraged the emergence of shanty towns and slums, availability of big time commercial and construction business, migration of people to Abuja etcetera, over stretching the already exhausted urban services like housing, electricity, pipe borne water, drainage etcetera.

The problem of housing in Abuja has become enormous and complex, exhibiting apparent and marked differences in areas. In most of the areas in Abuja, the problem is not only restricted to quantity but also to the poor quality of available housing units and the environment. The result is manifested in growing overcrowding in homes and increasing pressure on infrastructural

facilities and rapidly deteriorating environment. The scenario is only slightly different in the rural areas of the city where the problem is primarily that of quality of housing and inadequacy of infrastructures like roads, drainages, pipe borne water, electricity etcetera.

The past and present regimes have made effort on the need to provide good housing to the people of the Federal Capital Territory, (FCT) Abuja to cope with her role of being the capital of the Federal Republic of Nigeria and to resolve the thorny urban housing problems that confronted Lagos. Yet, it is clear that after more than twenty years of the commencement of the construction of the FCT Abuja nd almost fourteen years after FCT Abuja officially acquired the status of capital of Federal Republic of Nigeria 1991, the housing situation in Abuja is not a pleasant one particularly among low and medium level employees of government, construction workers, corporate bodies, artisans and craftsmen among many other categories of inhabitants, in spite of billions of naira so far spent and millions of naira budgetary allocation to the housing sector.

The housing situation in FCT Abuja raises some pertinent questions. For instance, why?, despite all efforts and financial commitment by the Federal Government, MFCT, FCDA, individuals and corporate bodies urban housing

problems still persists in Abuja? How come some of the areas inhabited by the bulk of the urban population lack some basic amenities? Would one be right to say that Government land policy has hampered ordinary or low income/medium income city dwellers in FCT Abuja from directly building their own houses. Is there a relationship between overcrowding/congestion in some areas of FCT Abuja and the nature of the housing problems which prevails? Viewing the problem from the another angle, would one be right to say that the country was ill-prepared for the movement of the seat of government to Abuja when it did so on the 12th December, 1991?

What is the relationship between administrative or political corruption and the outcome of public housing project and programmes and who are the beneficiaries? To what extent has migration compounded urban housing problems and what is the chief cause of rapid migration in FCT Abuja? What role has the private developers played in alleviating or compounding the urban housing problems in Abuja? These are some of the unanswered questions that prompted the researcher to undertake this study.

1.3 Purpose Of Study

The research was undertaken for the following purposes;

i. To ascertain the degree of overcrowding and housing congestion in FCT

Abuja;

ii To find out the administrative role FCDA, MFCT, FHA and other government agencies played in causing or trying to solve the urban housing problem in FCT Abuja;

iii To examine the role private developers play in alleviating or compounding the housing problems in FCT Abuja;

iv. To examine the availability of housing facilities in housing units in FCT Abuja;

v. To find out other forms of settlements that have come into existence in view of absence of decent and affordable housing for some categories of people; and

vi. To suggest ways of alleviating or reducing urban housing problems in FCT Abuja as well as preventing feature re-occurrence.

In summary, the overall purpose of the study is to examine urban housing problems as it pertains the peculiar conditions prevailing in FCT Abuja and recommend ways of ameliorating or reducing the urban housing problems in the city.

1.4 Hypotheses Tested

i. There is no relationship between migration and urban housing problems in FCT Abuja;

ii There is no significant relationship between overcrowding/housing congestion and urban housing problems in Abuja;

iii. Government Land policy in Abuja has not hampered ordinary city dwellers from building their housing units; and

iv. In Abuja, the low income earners are not the true beneficiaries of low cost housing scheme.

1.5 Scope And Limitation of The Study

The scope of this study covers the city centre. For analytical purposes, the city centre is divided into three (3) broad categories. The first in the Central Area which encompasses Garki, Wuse and Maitama Districts. The second is Asokoro Area which comprises Asokoro, Nyanya and Karu Districts, while the last category is Life Camp Area which is made up of Life Camp/Kado, Kubwa and Bwari/Lower Usman Dam Districts.

The main criterion for the choice of city centre is for convenience of data collection because of familiarity with the source of data. Furthermore, this area is the most urbanized of the six Area Councils with a population of 212,854 out of the provisional result of the 1991 population census figure of 370,671 inhabitants.[15] This figure is much higher now with the relocation of more Ministries, Agencies, Embassies and other commercial activities.

This study is limited on the grounds of time it covers, the period 1990-2000. Also the fact that this study is limited to partially fulfill a course requirement within a given period implies a time constraint.

This study is also limited on the ground that the classification of files into "Secret" and "Top secret" made some information which were crucial to this study inaccessible. In spite of these shortcomings, efforts were made to bring up to-date useful data as well as other relevant information in line with the topic under study.

1.6 Significance Of The Study:

Housing has been universally accepted as the second most important essential human need after food. Housing in all its ramifications is more than mere shelter since it embraces all the social services and utilities that go to make a community or neighborhood a liveable environment.

Though many studies and commentaries have been made on urban housing problems and the consequences on the environment, none of them was however bothered with the indepth, study and analysis of the urban housing problems in FCT Abuja. Better still, there is limited documentation of the se problems, thus

this study was necessitated by the need to provide up-to-date analysis of the urban housing problems in FCT Abuja and it is believed that the findings, conclusion may provide a guide to those in power and policy makers to reduce or eradicate urban housing problems in FCT Abuja.

1.7 Methodology:

Several methods were employed to ensure that adequate and accurate data were collected which include both primary and secondary data. A general survey of the area was undertaken to observe and study the physical environment with specific attention to the nature of housing in the areas, availability or non-availability of facilities, environment, household gadgets etcetera.

1.7.1. Primary Sources of Data

Oral interviews were conducted regarding mainly public housing issues and those related to private housing. Those interviewed orally included Officials of Estate and Quartering Department, Land, Planning and Survey; Head of Works and Principal Planning Officer, AMAC. Furthermore, discussions were held with some traditional Chiefs, Public Servants and Traders to obtain their views on issues the researcher intended to probe.

The use of questionnaire was also adopted to obtain accurate information in this study. In administering the questionnaire, nine (9) Districts out of the recognized twelve (12) districts of the city centre (AMAC) were covered randomly.

1.7.2. Secondary Sources of Data

Secondary information related to the study were sought for and analysed from files containing circulars, minutes classified and unclassified documents relevant to housing, MFCT publications handbooks, master plan for Abuja the new capital of Nigeria, News magazines, thesis, daily newspapers, FCDA progress reports April, 1975 – September, 1976, the new Federal Capital city of Nigeria volumes 1 – 111, textbooks, conference papers, seminar papers and government documents.

1.7.3 Population And Sample Size

The total household population out of which samples were randomly selected were; Centre Area 1,115; Garki/Wuse Area 3,320 and Asokoro Area 1,915.

The samples were chosen with a probability that a questionnaire is administered every 9^{th} household. The sample size consists of a total of seven hundred and twenty (720) household i.e. about two hundred and forty (240) household per area.

1.7.4 Method of Questionnaire Distribution and Data Analysis

However, only five hundred (500) households returned the completed questionnaires which accounted for 69.44 percent of the 100 percent distributed. The distribution of questionnaires per area/district is shown in the table 1.01. below.

Table 1.01

The sample size of the city centre and the distribution of Respondents

S/No	Area	District	No. of zone per District	Questionnaire Distributed per Area/ District	Questionnaire Returned (Responses)
1.	Central	Garki Wuse Maitama	10 10 10	80 80 80	58 60 45
2.	Asokoro	Asokoro Nyanya Karu	10 10 10	80 80 80	47 62 60
3.	Life Camp	Life Camp/Kado KubwaBwari/ Lower Usman	10 10 10	80 80 80	54 54 54
		Total	90	720	500

responses for analytical purposes was taken as 100 percent. All analysis is based on this figure. The average responses per district in percentage terms is 55.555 respondents while the average per area is 166.666 respondents.

The analysis of the questionnaires was based on the yes, or 'No' responses and choice of option as the case may be with respect to the causes and nature of urban housing problems in FCT Abuja and percentage values attached to the 'Yes' or 'No' responses and the options chosen.

1.8 Plan of the Study

In order to realize the objective of this study, it was divided into five chapters. Chapter one which is the introduction was concerned mainly with the statement of the research problem; the purpose of the study; the scope and limitations of the study; statement of the hypothesis to be tested; the methodology employed in the study; the definition of some terms used and explanation; and finally, the arrangement of the study.

Chapter two dealt with the review of the literature and theoretical framework related to the study.

Chapter three focused on the national housing policy goals and objectives of housing policy; Institutional framework for housing delivery; land for housing; housing finance and building materials and construction cost.

Chapter five which was the final chapter was concerned with the summary, conclusion and suggested ways of ameliorating or eradicating the urban housing problems in FCT Abuja.

1.9 Definition Of Terms

For the purpose of clarity and better understanding of the study, certain concepts and terms were defined as follows:

1.9.1. Housing: It is seen as a shelter, dwelling or any form of structure or erection which man made for the purpose of accommodating a person or persons.

This definition though useful is nonetheless narrow in scope. Realizing the inadequacy of this definition, the World health Organisation (WHO) Committee on aspects of housing defined the term in a broader sense. Thus for the purpose of this study, the term housing is viewed as "The physical structure that man uses as shelter and the environs of that shelter including equipment and devices needed for the physical and social well being of the family or individuals" [16]

1.9.2. Housing Need: This is referred to as "an individual living alone or a group of people said to be willingly living or eating together" as a single family or all those acknowledging a common household head" or even all those sleeping under one roof:"[17] It should be noted that the selection of respondents from

each household was based on the criterion that such a person is above eighteen (18) years of age and either lives on his own or heads his/her own nuclear/extended family.

1.9.3. Slum: In this study, this term means temporary dwelling and in some cases semi permanent building (in an insanitary environment) affected by the gross wear and tear overtime which constitute a danger to the health and morale of the inhabitants. It is also defined as "Housing area reaching a point of deterioration and obsolence".[18]

1.9.4. Shanty housing: For this study, it means crudely built houses normally made out of wood (corrosive), corrugated metal bodies or cardboard/plywood structures. Such housing units are normally crammed around city edges or embedded within slum areas of cities. They typify the very nature of urban poor housing and their construction is principally based on self-help.

1.9.5 Urban: An urban area is seen as an area with high density and heterogeneous population, Urban in this study will also mean

> ***A**n area of 100,000 or more inhabitants containing at least on city (or continuous urban area) with 50,000 or more inhabitants and those administrative divisions continuous urban area) which meet certain requirements as to*

metropolitan character requirements with 65 percent of its labour force in agric. employment. [19]

Other expression like 'city' metropolitan and, 'municipal' may be interchangeably substituted for the word 'urban'

1.9.6. Urbanization: This is considered as the increasing concentration of population in urban centres and in non-agricultural employment that is often seen as a necessary condition for economic development.[20] Urbanisation is also referred to as the process of becoming urban in a terms of social, technological, political, economic and other ingredients of development.

1.9.7. Environment: Means the physical environment. These include all living and non-living things including land within the area of study.

1.9.8. Squatter Settlement: Squatters are productive members of a city's labour force. They are engaged in manufacturing and construction activities as skilled and semi-skilled workers and more commonly in the service sector as domestic servants, petty traders, chauffeurs, and etcetera.

1.9.9. Site and Service: Three physical components of urban residential settlements which comprise sites and services are:

Building plots, public utilities and community facilities. Sites and services development is limited to the demarcation of individual plots, the installation of public utilities, or the construction of community facilities, by excluding any component of households' dwelling structures, Sites and services essentially becomes urban public work[21]

1.9.10. <u>Self-help:</u> Self-help according to Onibokun is the strategy by which the inhabitants of an area comparatively undertake the building and/or the rehabilitation of their own housing with their own resources. When outside bodies are actively involved in the promotion of the technique, it is known as the strategy of aided self-help.[22]

Self-help are spontaneous dwelling codes devised by the builders/occupants to suit the exigencies of their living conditions devoid of government rigid regulations. Demolition however does not abolish spontaneous housing, it merely shift it from one place to another. In 1975, the World Bank gave the self-help proportion the range values of 30-40 for the loans awarded to the developing countries.[23]

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CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

Every nation has its own share of urban housing problems. But the intensity and magnitude vary according to the development of each country since urban centres were not all born out of a single historical experience. Some of these attributes relate to commerce, industry and politics.

A great deal of studies have been carried out in urban sector studies usually titled urbanization, urban renewal or urban development, urban settlement, shanty towns, urban housing policies, slums, etcetera. Where such studies were carried out, only slight mention is usually made of the problem of housing in the urban centre, the development of infrastructures like roads, electricity, pipe borne water, garden parks, street lighting, etcetera. However, little effort is made in the area of drainage, dealing with slums, overcrowding and congestion in houses and environmental problems that becloud these urban centres.

In a study of the Health Services in Calabar township by Akpan, he observed that:

> *As a result of influx of people from various environmental backgrounds into Calabar Municipality, and their failure to pay attention to elementary rules of hygiene, the residential and commercial area of the city are deteriorating. One sees overflowing dustbins, stagnant water in gutters choked with orange peelings, vegetable matter and paper orange, solid wastes that present on eye sore in the city.*[1]

The problem of Calabar Municipal Council which are as follows:

(i) Inadequate number of refuse vehicles;

(ii) Lack of funds to provide the minimum number of vehicles;

(iii) Outmoded basis of revenue allocation to the council vis-à-vis population explosion in the municipal explosion in the municipality;

(iv) Defective town planning;

(v) Lack of cooperation by the public;

(vi) Apparent absence of health inspectors in the municipality.[2]

The study in addition to population explosion covered the hygiene and environmental problems. The findings of this study are peculiar to Calabar municipality on which the study is based and not necessarily all other urban centres in Nigeria unless otherwise proved by a study of the cities of the Federation or a sample study of them. Thus, an indepth study of the nature of housing problem is needed to fill in the gap in knowledge from this area.

2.2. Urbanization

In trying to advance reasons for urbanization and hence urban problems, Ukwu presented the conventional theory propounded by Lewis Munford, which sees the city as:

> *The ceremonial meeting place that serves as a goal for pilgrimage, a site to which early man with his family or clan group is drawn back from his wonderings at seasonable intervals because it concentrates, in addition to any natural advantage it may have certain spiritual or supernatural powers. From periodic meetings a few steps lead to settlement and agriculture, to villages and finally to a differentiation of villages in terms of concentration of technical, political and religious powers, the seat of power becoming towns vis-à-vis the villages.*[3]

A counter argument states that the villages historically evolved from the cities and not the other way round. This point of view insists that "it was the development of cities that made possible and necessary, the development of satellite agricultural villages." Implying that "agriculture was farmed out from the city to the country side." No matter the stance we may eventually take in this controversy, one thing remains inevitable that is the relationship that exists between towns and villages.

Ukwu went on to explain the Post World War II era, a period which he said Nigeria's economy gained some "internal cohesion" and rapid expansion of the road transportation system. Administratively, there was a gradual devolution of

self government which facilitated the expansion of the state machinery through new experiments in local administration.

The post independence creation of states was also seen as a factor which greatly influenced the urbanization process. Expansion of indigenous enterprises, foreign companies and centers of modern business and industry ensured which in turn influenced the growth of cities in Nigeria.

Ukwu further explored the pattern of the urban system in Nigerian and its implications. Accordingly to him, an urban system is supposed to have appropriate linkage with surrounding towns in a hierarchical and spatial order. This he viewed as lacking in Nigeria, where gaps exists in the hierarchy over many areas stating that the rank/size distribution of towns reflects the evolutionary pattern and present immaturity of the urban system.

To sum up, Ukwu argued that most Nigerian towns remain unproductive relies of the colonial era where huge investments have been pumped while only few are making positive contributions to the economy. These "generative" cities serve to "distort development", in the sense that physical and social infrastructures and commercial and industrial investments are all concentrated in them to benefit the elites and powerful industrialized nations.[5]

He is of the view that, the present Nigerian urban system grew in response to political, social and economic factors acting overtime and is not fully adjusted to the social and economic realities of today. In the concluding remark, he contended that the solution lies in stimulating growth centres in order to contract the primacy of the state capital and the poorly developed regional centres."[6]

While admitting the importance of linkage between rural and u rban centres, the establishment of such linkages in favour of the rural areas should not be seen as a sufficient panacea to the urbanization problems. This is because, investment and infrastructure which could be redirected back to the rural areas may create other problems. For instance, if such area of investment favours say, mechanized farming and big land projects, it may displace peasant farmers in the rural areas or make them tenants on their own lands. Thus, there is need for provision of infrastructures to the rural areas as well as implementing measures that will reduce income inequality and/or bridging the gap between the rich and the poor.

It is pertinent to note that the author did not sufficiently establish the link between the neo-colonial status of Nigeria that had created a pattern of growth of urban centres and the prevailing crises of urbanization. Though highlighting

the colonial impact towards the formation of contemporary cities in Nigeria, adequate attention was not given to the impact of the rather dependent relationship existing between Nigeria and the central capitalist powers of the west. This relationship contributed in no small measure to the growth of urban centres in the country and the attendant urban problems. Other significant aspects of urban housing problems did not get the required attention of the author.

In another study on the political economy of Third World urbanization with specific reference to the Latin American experience which he compares to the historical experience of some western Industrialised Countries, Roberts emphasized the importance of economic interdependence, not just between regions within nations as conceptionalized by Ukwu but also among different nations, both rich and poor. Robbers contend that:

> *Independency implies that the economic and social institutions of any one area are shaped by the relationship which this area maintains with others in the sense that the potential of any one area sense is formed by that area's position within the urban world economic system. In this system, some areas acquired pre-dominant place and others a subordinate one.*[7]

He states further that:

> *Despite the importance of external factors in limiting economic development factors, the major force for change within Under-Developed Countries is their internal economic growth. These*

forces affect the development of political institutions and class conflict determine the character of economic growth.[8]

It is worthy of note that the rapidly expanding relationship between Western Capitalist Countries and Underdeveloped Countries has gravely affected the urbanization trend in the later countries. Unfortunately, this trend is in the favour of the Western Nations who by all means would want to maintain this unequal relationship. The author asserts that the strength to change this relationship lies within the internal economic growth of the Third World Countries.

On the whole, Roberts position is full of ideological favour. It primarily deals with the expansion of capitalism in underdeveloped countries. His area of focus is within the capitalist orbit and Nigeria being one of the countries suggests that Roberts approach is relevant to this research. The relevance of this study to this research is that both have a central concern, which is the urban housing problem. The main focus of the author is urbanization. As the World Development Report of 1979 stressed, the housing question can hardly be dealt with without confronting the issue of urbanization, which in itself can barely be tackled without examining the internal and external socio-economic relations among nations.

Despite the relevance of Roberts approach to urbanization problem, the writer failed to highlight the injustices done to the Third World Countries during the period of colonization. Furthermore, the study was specifically on urbanization with specific reference to the Latin America experience and not particularly for Nigeria in general and Abuja in particular. Also, the urban housing problem which is the main focus of this research was not adequately treated by the author.

Gilbert and Gugler, writing on the development of urbanization in Third World Countries concern themselves with the nature of urban and regional disparities within countries, rural urban migration, urban labour markets, ways of life, political conflict and regional planning. Inspite of this rather wide coverage it was their specific dealing with the housing problem that mostly interest this research. The authors taking an ideological posture declared their agreement with "Marxist writing about the ideological nature of Marxist studies of urban development and planning." Yet, they pleaded to differ "from some of the writing of the far left in accepting the possibility that the living conditions of the urban poor may actually improve without socialism." This they further stated "is not to deny that "some form of revolution is necessary", but the occurrence of a revolution is not a sufficient condition for eliminating urban social and economic difficulties because "the same problems of urbanism may

be found under socialism and under capitalist with the same absence of response."[9]

On this score, this study finds Gilbert and Guglers position contradictory in the sense that, it does not rule out the essence of a solution under the very system which engenders poverty in contemporary urban cities of the Third World.

This study basically agree with the view that the situation demands an ideological interpretation which gives the housing factor a more comprehensive outlook, involving the complex relationship between various classes of people, the nature of resource distribution within nations and between nations and the extent to which these conditions affect the country in general and the housing sector in particular.

The above findings though relevant to the study of urban housing problems in Nigeria at large and Abuja in particular, was based on observation and shallow investigation of some Third World Countries as details have not been indicated.

Some writers have sought for a solution to the urban housing problems within the sphere of state intervention. They accepted some of the shortcomings

leveled against government involvement in direct provision of housing in Nigeria, but still feel that with some amendments success could be achieved.

Adebokun in his book, following this view believed that "government (that is public authorities) have come to realize that housing is an issue that is too central to national development to be left solely to private initiatives."[10] Therefore, various shades of public intervention have been adopted, be it direct or indirect, comprehensive or ad-hoc. He went on to assess the nature of government housing activities in Nigeria, and came up with suggestions for government housing agencies to improve their performance.

The author divided government housing programmes in Nigeria into three phases; the colonial era (that is, pre 1960); the first twelve years of independence (1960-1972), and the oil boom period (1972 onward). The first two phases were portrayed as dormant periods in which government did very little to improve the housing condition of the people. It was in the third era that was projected as an era of active federal government intervention in housing throughout the federation. He described government efforts then as "reactionary and ad-hoc", insisting that policies have mostly been adopted as a reaction to unanticipated problems. In other words, we have not been forward looking. We merely wait for things to happen before hurriedly responding to

solve them. As a result, failure becomes an inevitable consequence, because problems of coordination, proper policy formulation and implementation can be handled with brash or inarticulate action.[11]

Despite these problems, Adebokun did not for once suggest the extrication of government from direct housing delivery nor did he mention other alternatives. He felt that the solution could be found within the existing 'modus operand'. If only the state would adopt certain remedial measures. Some of these measures he suggested involve a re-assessment and redefinition of the responsibilities of the various tiers of government. Since the problem lies in sharing of function and responsibility among the various levels of government, a clear cut policy and definition of certain key concepts is also required. For instance, what constitutes low income? At what rate should houses be leased? Who should manage the housing projects? And for how long?, etcetera.

Continuing, he opined that the federal agencies handling housing schemes are to many and lack co-ordination which results in resource wastage and duplication. He called for a single central body to cater for the housing needs of all classes of people. This body he suggested should work in collaboration with state housing corporations and that low-cost houses should be built in the

rural areas too, advising that we should not simply be contented with allocating vast sums of money, for this in itself does not guarantee effective implementation.[12]

The author highlighted the need to deal with the problem of high cost of building materials, the scarcity of which he felt could be solved through reduction of import duties and augmentation of locally produced materials. Indeed, improving local skills and raw materials is hardly a way out of the woods. What, in this case, would happen to local industries producing some of these materials, the author did not tell us.

The United nation in its publication in 1972, argues for the growth of urban population observed two facts in discussing urbanization in underdeveloped countries. The first is the rapid rate of growth in the urban population, particularly in the period just after the Second World War; the second is in the concentration of much of this urban increase in large cities of at least 100,000 people. See the table below.

Table 2.01

Levels of Urbanisation in Underdeveloped regions 1920-2000 (Percentage of Total Population in Cities of at Least 20,000 People)

Year	Africa	Latin America	Asia	Total (Average)
1920	4.8	14.4	5.6	6.7
1930	5.9	16.8	6.6	7.8
1940	7.2	19.3	8.6	9.7
1950	9.7	25.1	11.6	12.9
1960	13.4	32.8	14.5	16.7
1970	16.0	27.8	17.1	19.7
1980	20.2	43.1	20.6	24.2
2000	28.3	53.6	28.1	32.6

Source: United Nations, growth of the World's Urban and Rural Population, 1920-200 (New York, 1996).

Accordingly to table 2.01 above, between 1920 and 1980, the proportion of the population of Underdeveloped Countries living in cities of at least 20,000 people rose from 76 per cent to nearly 24.2 per cent. This varied from 4.8 to 20.0 per cent for Africa and 14.4 to 43.1 per cent for Latin America. The present prognosis according to the United Nations is for a faster rate of growth by the turn of the century. This remarkable upsurge in the size of the urban population has been brought about by combination of a relatively high rate of natural increase due to significant reduction in death rate and an increasing rate of rural-urban migration.

United Nations Population Division, indicate that migration is the greatest cause of urban growth. It noted that the contribution of migration to urban areas increases, in Africa declines from 56.3 to 45.2 per cent between 1950-60 and 1970-75, while for Latin America, the decline was from 38.4 to 29.5 per cent during the same period.[13]

2.3 Housing

Adebokun's focus is within the framework of fine tuning and making amendments to governments approach to the housing problem. He thus seemed to have reduced the whole problem to one of improper management and co-ordination of activities, and absence of a clear cut policy on housing . There was no attempt to question the very system in which the housing problem exists. The paper however gave a historical insight into government housing projects in three different eras and identified the problems associated with each era. Certain questions that arise from this postulation are, what lessons have we learnt from these experiences? Have we been able to surmount the major shortcomings? If not why? Is it sufficient to merely fine tune or amend the government low cost housing scheme strategy? Or should we just opt for other alternatives that may be cost efficient? For a more comprehensive

recommendations and proposals, the independent study of urban housing problems in the FCT Abuja is required.

In another study by Ebels and New Burger on the housing needs for rural America based on the U.S. 1981 President's Commission on Housing, they observe that the housing problem is more prevalent within low income earners. As a way out, the commission recommended a shift in emphasis by policy makers from supply to demand orientated housing programmes as the best means to provide low income families with decent, affordable housing. In making its recommendation, the housing commission implicitly accepted two rationale of government provision of housing assistance to low-income households that also appear to underlie supply side programmes which are as follows:

(i) Housing is treated as a merit good, in the sense that society believes that all households should consume some minimum level of housing services.

(ii) Policy reflects a belief that decent housing should be affordable, in the sense that its purchase does not unduly constrain the purchase of other necessities.[14]

Based on the above premise, the authors proposed housing vouchers which they believed would be conditioned on a household's dwelling unit meeting a prescribed standards of physical adequacy. Making a case for housing vouchers, they believed will solve the housing needs of low income earners on both efficiency and equity

grounds. From an efficiency stand point, they point out that the overall quality of the housing stock has improved dramatically over the past few decades. They argue that the principal housing problem of the low income household is not its ability to find physically adequate housing units at a price it can afford. Therefore, housing voucher allow a low income household to find physically adequate housing, at a price it can afford.

From an equity view point, it was argued that because of the lower subsidy needed per household, housing vouchers serve a large percentage of low income household than relatively small percentage now currently live in subsidized housing units. Moreover, a housing voucher system could be better targeted to the neediest families. They summed up by saying that "housing vouchers are suited to meet the needs of both owners and renters."[15]

Castells also in a study on the solution to the housing problem in France favoured urban renewal called "Grands Ensembles". He noted that the French state in order to respond to popular demands and needs for affordable housing set up a comprehensive system of production and distribution of housing. He observed that housing was particularly socialized, that is, treated as a public service and integrated into a new type of urban unit that provided relatively uniform living conditions for a large cross-section of the population, under the centralized

management of a government supported agency. The author remarked that "the production of as much housing as possible as quickly as possible, and at the lowest possible cost" lead to the construction of low cost housing units in new towns.[16] He failed to highlight the side effect of such new towns like it being turned to an urban slum because too many households in one high rise created dirty environment, sewerage problem and other problems created by over crowding.

Castells seemed to have narrowed the solution of urban housing needs to the activities of government with little regard to the efforts of private individuals and corporate bodies in the provision of adequate housing to the people. What if the cost becomes prohibitive to government? What next? The author did not say. A more balanced solution to such problems becomes imperative, hence the need for this study.

In a study of the urban housing problem in Unites States, a Harvard University study reports that:

> *At least 20 percent of the nation's families were housing disproved, of some 13 million inadequate houses, nearly seven million had poor plumbing or heating, five and-a-half a million required excessive rent and over half a million were over crowded. In the New York City area, 28percent of the houses were inadequate as were 25 per cent in the New York area* [17].

The study noted that very little was done by private developers or government to keep pace with the housing needs of the centre city poor, (that is, those who need decent homes the most). This, the study continued was due to the fact that private developers find little profit in building housing for the poor, except with direct government financing. The private developers find much greater profit in meeting the housing needs of the rich and upper middle class than the poor or working class rich in cities.

The study further noted that in the early 1970s, the government tried to remedy the housing problem by having the Federal Housing Administration (FHA) offer special high risk loans, subsidies and low down payment, long term mortgages in the city. But added, regrettable that vested financial speculators, not those who needed the houses, profited from the efforts.

The study failed to evaluate the success or failure of the remedy stating the facts and figures rather than making shallow investigation of the perceived cause of failure. Though having housing problem as its focal point, it was more particular about the situation in the states of America. To what extent is this situation above similar or different from Nigeria and Abuja in particular, these among others have made this research very relevant.

While acknowledging the various housing efforts of government in underdeveloped countries to meet the housing needs, Mabogunje noted that low cost housing were constructed and offered to the public at generous interest rates. These houses are bought, hired in or let out by the middle class of public officers, traders and businessmen. Such activities he noted regrettably represent an unwarranted and inevitable transfer of social resources from the less to the more affluent class in society. This transfer in detail, entails more than the provision of greatly subsidized housing. It includes easy access to credit for people building their own houses, direct government intervention in the land market to make cheap land available, the provision of adequate urban infrastructures and tax concessions of various types. Some of the houses built under these conditions are then let to the lower strata of wage earning groups at rents which force many of them into limited space. The statement by Mabogunje on urban housing problems provides the most succinct expression of another dimension of the housing problems.

To quote him:

> *For many migrants into the city, however, and particularly those in the informal sector, not even the overcrowded accommodation and limited services available to low wage earning group are within their means, given the highly irregular nature of their employment and income. For such individuals, the only solution is self-construction of a shelter, using materials that are to hand, and squatting on any vacant land, usually on the periphery of the city or in enclaves. The result is the phenomena of squalid*

squatter settlements which have become distinctive feature of cities in under-developed countries.[18]

The importance of Mabogunje's account to this study can not be overemphasized as the problem of housing is central to his work. Other areas covered by his work which bear direct relevance to the housing problem include rural-urban migration, environmental problems, housing deficit, low cost, housing construction etcetera. However, his analysis was based on the pattern of urbanization in countries of Africa South of Sahara. He failed to explore other areas like shanty towns, inadequate housing facilities, etcetera. The author also failed to proffer solutions to the housing problems.

Writing on the provision of housing and urban environmental problems in Nigeria, Abiodun contended that housing problems in Nigeria urban centres have been accelerated by the rapid growth in the urban population of the country since the second half of the 1950s. The writer noted that political changes leading to the attainment of independence in 1960 and subsequent social and economic changes were mostly responsible. The social and economic changes according to her are the modern facilities which were located in urban centres, creation of states, employment opportunities occasioned by the oil boom era acted as a force for rural urban migration which in turn created demand for housing, both official and for private residential uses.

She went further by saying that the general inadequacies of housing conditions in Nigerian urban centres were revealed in a number of measures. The house occupancy ratio ranging from 2 to 3 persons per room had been recorded for many cities including Owerri, Aba, Warri and Onitsha while the percentage of households occupying one room ranged from 41.2 per cent for Sokoto to 76.0 per cent for Lagos.[19] Such measures revealed the seriousness of housing problem in urban centres. She observed that the provision of amenities like electricity, water supply, toilet facilities, refuse disposals and others in the dwellings were generally inadequate.

In the concluding remark, Abiodun contended that the acute shortage of housing in Nigerian cities has persisted despite several deliberate government measures to increase the available housing stock as well as efforts by the private sector to provide housing for the population. One important fact is that the provision of housing remains low relative to the ever increasing demand by the population. The latter is exacerbated by the rapid population growth in urban centres resultant from both natural and net migration.

She stated the following measures are aimed at improving the situation.

That:-

i. *There is need to make access to land for residential buildings easier for the potential owner-occupier;*
ii. *There is need for the review of prevailing housing standards in government constructed housing for low-income group so that the designs are more relevant to the target group;*
iii. *The use of local materials and research into such sources should be identified;*
iv. *There is need to de-emphasize direct government construction of new houses in favour of easier mortgage facilities for potential private residential building; and*
v. *There is need to strengthen the quality and quantity of the personnel a individual to planning or municipal planning offices in order to increase the effectiveness of planning regulations with respect to houses construction in the urban areas.*[20]

While the researcher agrees with a number of issues and observations made by Abiodun, such were not based on an intensive study of urban housing problems as it related to FCT Abuja. The author failed to highlight the work ability of the recommendations with the cost and benefit implications. The researcher reject outright Abiodun's claim that there is the need to de-emphasize direct government construction of new houses in favour of easier mortgage facilities. This is because the mortgage institutions still require collateral security from intending beneficiaries which the urban poor, low and medium incone earners find difficult to provide. Furthermore, the mortgage institution is still at its embryonic stage that it too require help in terms of finance from government. It is argued that even where such mortgage institutions have the required finance

to give out as loans, it is big time Businessmen, top level Civil Servants, Military Officers that may get these loan facilities.

Sarin in his analysis of housing problem has linked the housing problem with the continuation of slums, inner city decay and homelessness concluded that: Self help or "self-build" is a solution to the deteriorating living conditions of the urban dwellers. He however warned that "self-help or self-built, by tackling the low-income housing problem in isolation from the dominant mechanisms prevailing in the rest of society" evades the relationships between the severe scarcity of resources at the household level and the structure of the total economy.

Self-help, though relevant to this study as a strategy for curbing urban housing problem was seen by the author as the solution to low income housing problem. How? He did not say. Self-help becomes relevant where all or most of the urban population own land and are able to develop same. He was silent on the source of land and money to buy the materials without which the self-help option becomes irrelevant.

Odongo in 1985 also writing about whether there is housing deficit or not singled out overcrowding and the slum settlement case as an epitome of housing

problem as they are usually accompanied with environmental health hazard, deleterious social behaviour and a breeding ground for political radicalism and violence. Having argued for and against these attributes, he had this to say," In final analysis, the slum housing system, like the overcrowding factor, appears to be a weak indicator of housing shortages in cities of the Third World."[22]

Yet, the author failed to analyses the urban housing problem in depicting the problem. He also failed to make an intensive study of the problem and come out with useful strategies on how to overcome or ameliorate the problem. It is little wonder then when he concluded that "we cannot ascertain the degree to which the housing shortage in cities of the Third World is fact or fiction".[23]

The importance of Odongo's observation gives us an insight, though very little, into the nature of housing problems in Third World countries. The researcher attempted to fill this gap via this study.

In another exercise on the housing problem, McGee is of the view that at one level, housing problems are dramatized in terms of an alarming housing deficit. But quickly adds that,

> *There is no real housing shortage in the sense that some People in these cities have some form of shelter, but there is certainly shortage*

if estimates are based upon some world standard of what is acceptable in terms of habitability and shelter.[24]

The question that arises from this statement is, what entails housing shortage in cities? Is the author saying that if you have overcrowded people in houses and that its facilities are inadequate but still meet worlds standards in terms of habitability and shelter, there is adequate housing? The researcher attempted to unravel this in the course of the study.

McGee further contended from another level that the existence of housing shortage is explained by factors such as rapid population growth and the persistence of an unequal distribution of income which means that a large proportion of the population is too poor to afford conventional housing ot shortage of cheap land within cities and in some cases, the lack of government in low housing.

The foregoing analysis though relevant in explaining the factors responsible for housing problems is not based on any intensive study but on shallow investigation and observation. He failed to apportion gravity to the factors but rightly noted that efforts that ignore the context within which housing problems emerged (that is urbanization) provide policies which are inadequate because they do not pay sufficient attention to the context in which the problem arises.

Form the foregoing analysis, this study attempted to fill the gap highlighted in the literature reviewed above through the examination of urban housing problems and comprehensive recommendations and proposals via indebt study of urban housing problems in FCT Abuja.

2.4 Theoretical Framework

In any study, it is very essential to identify some conceptual framework upon which the study is based. Theoretical framework provides the necessary conceptual base of a research. It is in recognition of this fact that this study provides the following related concepts.

In a study of urban settlement by Harry, reference was made to the social problem or urban environment due to the speed and magnitude of urban migration and the lagging ability of the cities to cope with added burden of human needs when he expressed that:

> *There is another question of grave importance in all countries today; the new shape and character of the human environment that results from urbanization and industrialization. Today, the major threat to human environment is more complex, more closely connected with the very way in which cities are built. Air pollution and noise dominated urban space with traffic ways and*

> *parking facilities*, and create serious problems of congestions and accidents.[25]

In the paper, he stressed that these problems have persisted because of the failure to make significant innovations and the absence of comprehensive self-help scheme towards the solving of the problematic areas of unemployment, pollution and traffic congestion. Other aspects still remain significantly unattended to such as slums, over crowding, refuse, housing shortage and housing facilities.

In a related theoretical framework, Dr. S. B. Oni writing on the problems facing the construction of low and middle income housing in Nigeria states:

> *The prevailing land tenure system hinders low income housing construction and land development as land in many parts of the country is still largely under the control of families, clans, villages or towns which often demand exorbitant rates of compensation. The land use Act (no.6) of 1978 which vests all lands in the hands of Federal government has not achieved much in reverting this trend.*[26]

The above review is very much relevant to this study as land acquisition and development in Abuja is not only expensive but difficult to acquire. In fact, there is high demand for land in Abuja. The difficulty of accessibility to land is a constraint to adequate housing in Abuja.

According to Bhattacharya and Chaudhuri, one way to effectively check over-crowding in urban settlement is by a strategy of regulated population concentration and selected provision of infrastructural facilites and services. Both excessive concentration of population in an area and excessive city size are undesirable from economic and management viewpoints. Regulated dispersal of activities and proper land infrastructure. The city size, either by area or by population, has varying degrees of impact on certain variable which directly influence cost. These variables are:

(i) Urban form, layout and pattern of land use;
(ii) Gross residential density;
(iii) Arrangement of infrastructural facilities, and services;
(iv) Nature and volume of activities;
(v) Traffic and transportation;
(vi) Demand – supply conditions of land, labour and materials. The author have sought here to provide a conceptional base and some guidelines for rational urban structuring and infrastructure development which are based on principle of functional optimality and ecological balance.[27]

In continuation of the theoretical building up, Phillip M. Hauser commenting on the city and population growth postulates that:

> *Increase in urban population are affected through three sources:*
>
> - *Natural increase*
> - *Net migration, and*
> - *Re-classification.*
>
> *Natural increase is the excess of births over deaths. Net migration is the excess of in-migration over out-*

> *population. Re-classification is the allocation of the population of places previously defined as "rural" at that point of which the criterion for becoming "urban" is achieve. That is, the statistics census to census is the result of re-classification of population from rural to urban.* [28]

In the perception of population branch, United Nations "Demographic Aspects if urbanization in Latin America", reference was made to the contemporary developing nations which available data indicate that net migration is a very important source and perhaps, for most nations, the most important source of urban growth.

Perhaps one of the most worrisome difficulties that besets the study of urbanization and its implications for public policy and in agreement of either the national or sub-national level is that of having to deal simultaneously with a bewildering number of factors which appear diverse but which are actually interrelated. For one reason, the study of urbanization process is inter-disciplinary and relevant aspects of economics, sociology, political science, geography and history compete for attention. For another reason as Prof. H. A. Green has argued that:

> *The essential distinguishing characteristics of the urban administrator is in the nature of his task environment which is a complex and interrelated system. Exemplifying the complex and inter development nature of the task environment of the urban administrator, he observed that "if the Director of works of a large city of his operating subordinate decides to dig up a major street to repair a water main without considering the consequences of that decision on traffic flow and control the need*

> *to deploy additional traffic police and the inconvenience to citizens he fails to recognize the complexity of his task environment and neglects(or ignores) the principle that everything is related to everything else."*[29]

In the light of the interdependence of urban factors, one conceptional tool of analysis in use in political science and organization theory which may be relevant to the subsequent analysis of urban housing problems is the systems approach. Urban housing issues can be comprehended at both system and sub-system level. The urban system can be analysed in Nigeria either in terms of the problems that confront the nation as a whole (the system) and those that confront the sub-units i.e. the State and Local Government. The analysis can also be based on a functional approach in which case, a different set of functional sub-system such as education, wealth, transportation, housing and water are identified. The functional sets are however, subsumed under the socio-cultural economic, political administrative and environmental factors at the Federal, State and Local Government structure or organisation.

This study adopts the system approach to highlight the close inter dependence between the functional sub-systems of the urban environment at the different levels of governmental organization and to show the functional inter-relationship among the local, state and federal government agencies in Nigeria. For example, the policies or activities of NEPA have far reaching implications

for effective housing delivery. In the circumstance, the system approach may be a useful comprehensive conceptual framework for the study of urban policy or housing policy.

Kartz and Khan who are advocates of the system theory explain that environment which influence a phenomenon is crucial in understanding the system theory. Every environment is subject to political technical, legal, cultural, climate and many other elements. Every organisation that exist in such an environment is characterized by demands to maintain in form and pattern, admits external influences. Managing urban housing problem in FCT is not an isolated exercise as it is affected by external influence such as social, cultural, economic and political consideration.

Examples of subsystem of urbanization are migration, wars, crisis, family ties, employment opportunities modern amenities, educational pursuit etcetera. These external influences constitute demands that are absorbed and adjusted to the external change and to maintain its equilibrium.

The subsystem of managing urban housing problem in Nigeria are at the Federal level (Federal Ministry of Works and Housing, Federal Mortage Bank of Nigeria etcetera. At the state level we have State Housing Authorities.

Finally, at the local government level we have Rural Development Unit and indeed the private sector cutting across all the levels.

The system theory is essentially consisting of a body of many parts, whose effective function depends on the function of all the other parts. It is also being affected by the external environment. The system theory consists of a subsystem and it has so many characteristics. Such subsystem as it relates to the urban housing problem in FCT Abuja include migration, land policy government, housing policy, activities of the housing Agencies (FCDA,FMW, FMH & UD etcetera) Housing Finance (mortgages), Building and construction materials among others. The mal-function of any of the sub-system highlighted above may affect the effective delivery of adequate houses to the inhabitants of the city (Abuja)

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CHAPTER THREE

3.0 NATIONAL HOUSING POLICY:

3.1 Introduction

The policies and programmes of successive governments did not satisfy the quest of the average Nigerian for housing principally due to lack of political will among other factors. A review of past policies and programmes of both the public and private sectors reveals that effective solutions to housing problems are yet to be found. The involvement of past governments in the housing sector could be examined under two distinct phases, namely, the colonial period and the post colonial period.

During the colonial period, the housing activities and policies of government focused essentially on the provision of quarters for the expatriate staff and for selected indigenous staff in specialised occupations like Railways, Police, and etcetera. This period saw the establishment of Government Residential Areas (GRA) as well as few "African Quarters"[1]. No effort was made by government to build houses either for sale or rent to the general public and little was done to order the growth of settlements outside the government ordinance.

In 1956, the Nigerian Building Society (NBS) was established to provide mortgage loans. However, the mortgage operations did not achieve much because of limited financial resources and the poor response of the public to the savings schemes operation by the Nigerian Building Society. During the same year, the colonial Government introduced the Africa Staff Housing Fund which was meant to encourage African Civil Servants to own their houses. The various state housing corporations were established by regional governments prior to independence to provide housing for the general public. These corporations were unable to extend their services to the low income group but they formed the nuclei of modern housing estates in Nigeria.

The post Independence period saw much emphasis being placed on the five yearly development plans as the vehicle for economic growth. The housing sector however suffered from near complete neglect in the first two plans. It was the Third National Development plan (1975-80) that witnessed the most significant intervention by Government in the housing sector through direct Federal Government active participation in the provision of housing. A total of N2.6billion was earmarked for the implementation of the various projects.[2] During the period, total of two hundred and two thousand (202,000) dwelling units were programmed for construction comprising fifty thousand (50,000) units in Lagos and eight thousand (8,000) units in each of the then nineteen (19)

states. However, it is sad to note that by the end of the plan period, less than fifteen percent (15%) of the houses were completed.

In 1975, a new Federal Ministry of Housing, Urban Development and Environment was created and charged with the responsibility of initiating and coordinating the policies in the housing-related areas. Panels and committees were constituted specifically to deal with some of the problems of housing and housing delivery. Such panels/committees include among others, the Committee on Standardization of House Types and Policies (1975) whose recommendation resulted in the acceptance of the low income housing concepts and strategies of the World Bank; Rent panel (1976) reviewed the structure and level of rent in the country which resulted in the establishment of State Rent Tribunals; the Land Use Panel (1977) examined the various tenure and land ownership systems which led to the promulgation in 1978 of the Land Use Decree.

The Nigerian Building Society was converted in 1976 to the Federal Mortgage Bank of Nigeria with a capital base of twenty million naira (N20m) which was later increased to one hundred and fifty million naira (N150m) in 1979 to provide loans to low, middle and high income groups.

An elaborate National Housing Programme was embarked upon in 1980 by the Shagari Administration to combat the increasing deficit of urban housing as well as its continuous deterioration in the rural areas. The programme had this to say:

> *The target group was the low income earners whose annual income did not exceed five thousand (N5,000) for the one bedroom core houses and also the medium income group with annual income not exceeding eight thousand naira (8,000) for the three bedroom houses. A total of forty thousand (N40,000) units were to be constructed annually nationwide with two thousand (2000) units located in each state including the Federal Capital Territory (FCT). Out of the state allocation, eighty percent (80%) was earmarked for the low income earners. However by June 1983, only thirty-two thousand (32,000) units had been completed while the overall achievement was only twenty percent (20%). It is pertinent to note that midway through the implementation; the second phase of the programme was commenced comprising twenty thousand (20,000) units of two bedroom core houses also for the low income group. This phase of the programme failed to take off in most states.*[3]

Since most of the direct government provision of housing was contained in the National Development Plans and/or rolling plans, the Federal Ministry of Works and Housing and the Federal Housing Authority (FHA) have been the major government agencies engaged in the direct provision of housing infrastructures and housing in the country. Despite the huge investments, very little has been achieved which has resulted in overcrowding in homes, increasing pressure on infrastructural facilities and rapidly deteriorating environment.

3.2. Goal and Objectives of Housing Policy

The ultimate goal of the National Housing Policy shall be to ensure that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost.

The Report of the Presidential Committee on Urban Development and Housing in addition to the above stated overall goal further observes the following objectives:

i. Develop and sustain the political will of government for the provision of housing for all Nigerians.

ii. Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing.

iii. Strengthen all existing public institutions involved in housing delivery at the federal level.

iv. Create necessary additional institutional framework for housing delivery.

v. Encourage and promote active participation of other tiers of government in housing delivery.

vi. Strengthen the institutional framework to facilitate effective housing delivery.

vii. Promote measures that will mobilize long term and affordable funding for the housing sector.

viii. Promote the use of locally produced building materials as a means of reducing housing construction cost, by the government setting an example.

ix. Promote the use of Nigerian professionals, appropriate design and technology in housing delivery.

x. Improve the quality of rural housing, rural infrastructure and environment.

xi. Upgrade the low quality houses of urban areas as a step towards improving the quality of the environment.

xii. Make easily available, accessible and affordable land for housing development.

xiii. Promote the development of a national housing market.[4]

The policies and programmes of successive governments did not satisfy the quest of the average Nigerian for housing principally due to lack of political will. Consequently, emphasis for obtaining better results is to be placed on the strategies for successfully achieving the goal and objectives of this new housing policy by all parties.

The strategies to be pursued to accomplish these objectives are to:

i. Establish appropriate institutional framework to facilitate effective planning in housing development.

ii. Restructure all existing public institutions involved in housing delivery at the Federal and State Government levels with a view to making them more effective and responsive to the needs of Nigerians.

iii. Revive existing laws and regulations such as land Use Decree, planning laws etcetera, in order to facilitate housing delivery.

iv. Improve the finances and strengthen the executive capacity of local governments to enable them contribute more effectively in housing delivery.

v. Mobilise private sector participation in the provision of housing.

vi. Produce and update regional development plans and urban and rural master plans.

vii. Up-date low quality houses in urban areas as a step towards improving the quality of the environment.

viii. Produce adequate cadastral and topographical maps to facilitate land use planning and administration.

ix. Provide sites and services to facilitate home ownership and orderly urban and rural development.

x. Improve the quality of rural housing, rural infrastructure and environment.

xi. Restructure the Federal Mortgage Bank of Nigeria to serve as an apex housing finance institution.

xii. Mobilize savings through the establishment of a National Housing Fund (NHF).

xiii. Ensure continual flow of funds from various sources into the apex institution for on-lending to other mortgage institution.

xiv. Encourage research into and promote the use of locally produced building materials as a means of reducing housing costs.

xv. Adopt functional design standards to reduce costs and enhance socio-cultural acceptability, safety and security.

xvi. Increase the quantity and improve the quality of man-power needed in he housing sector.

xvii. Utilize housing location as an instrument for a balanced population distribution in order to minimize associated problems of transportation and services.

xviii. Ensure the preparation of a national housing plan to spell out the details and strategies for achieving the objectives of the housing policy.[5]

These strategies it is believed if pursued vigorously will ensure the realization of the overall goal and the objectives of the housing policy.

The strategy is to commence and vigorously pursue the implementation of a programme of constructing forty thousand (40,000) housing units per annum nation-wide with at least one thousand units (1000) in each state. Though government noted this policy, it however observed that it should be private sector led with government encouragement and involvement commencing with pilot project in the following order:

a. 1000 units in each state of the federation except Lagos, Kano and Rivers State;

b. 1500 units in Kano and Rivers States;

c. 3000 units in Abuja.[6]

3.3 Institutional Framework for Housing Delivery:

Institutional framework forms the basis of the entire housing delivery system and as such influences the success of housing delivery. Institutional roles begging at the initial stages of policy development and continue through the implementation and review stages. A major factor on which the fundamental relationship between the various actors in the housing delivery can be achieved is the flexibility to adjust to dynamic socio-economic and political changes without unnecessary disruption to the system. It is therefore desirable to centralize policy and programme control while decentralizing activities. Given the socio-economic and political significance of housing and housing facilities,

all the three levels of government in the country must be involved and be assigned specific roles in housing delivery.

3.3.1. Functions of the Federal Government

The Federal Government shall initiate, define and coordinate the policy options and instruments for achieving the objectives in the housing sector while the actual implementation shall be undertaken by appropriate agencies. Such agencies include among others:-

a. Federal Ministry of Works and Housing. A new ministry of Housing and Urban Development has been created out of the present Federal Ministry of Works and Housing to specifically tackle the housing and urban development. The functions of the housing sector of the ministry are:-

   i.. Formulate policy and set standards for housing sector;

   ii. Formulate, monitor and evaluate government policies on housing;

   iii. Coordinate the activities of other agencies of government in the area of housing;

   iv. Supervise the federal agencies under it, like Federal Mortgage Bank of Nigeria, Federal Housing Authority etcetera;

   v. Providing housing for Federal Government Public Servants in accordance with Employees Housing Scheme (special provisions) Acts of 1979;

vi. Provide and maintain infrastructure for the housing stock of Federal Ministries;

vii. Upgrade and maintain the housing stock of Federal Ministries;

viii. Develop data bank for housing needs;

ix. Establish building standards and codes for effective housing delivery and safety in collaboration with relevant professional bodies;

x. Provide access to home ownership for its workers.[6]

b. <u>Federal Housing Authority (FHA)</u>

The Federal Housing Authority was set up in 1973 to perform three principle functions:-

i. The preparation and submission from time-to-time, to the Federal Government of proposals for national housing programme.

ii. The making of recommendations to government on such aspects of urban and regional planning, transportation, communications, electricity, sewage and water supply development as may be relevant at the successful execution housing programmes approved by the government.

iii. The execution of such housing programme as may be approved by the government.[7]

These principal functions have been reviewed as stated in the Government white paper on the Report of the Presidential Committee on Urban Development and Housing. The new functions are:-

i. Develop and manage estates on commercial basis in all states of the federation and Federal Capital Territory (FCT);

ii. Provide site services for all income groups with special emphasis on the low income group.

iii. Provide low income and rural housing in all States of the Federation and Federal Capital Territory from funds provided by the Federal Government and other sources;

iv. Execute such housing programmes as may be approved by the government.[8]

The redefinition of the role of the Federal Housing Authority (FHA) in housing delivery was due to the inability of the Authority to effectively discharge the functions of providing affordable housing for all income groups in the country.

c. Federal Mortgage Bank of Nigeria (FMBN) was created to

function as the sole institution at the federal level for encouraging the flow of funds from various sources to the housing authority in 1977.

Of the major pillars of National Housing Policy, finance constitutes a fundamental centre-piece. Without a well organized and efficient housing finance system it is difficult to mobilize substantial financial resources for channeling funds into the housing sector.

The functions of the Federal Mortgage Bank of Nigeria are among others:

i. Collect and manage trust fund;

ii. Mobilise and collect long term funds for housing development;

iii. Mobilise off-shore funds four housing development;

iv. Encourage the establishment of a viable secondary mortgage market;

v. Supervise the operations of the primary mortgage institutions in the utilization of the National Housing Fund;

In addition to the above, other relevant financial institutions that contribute funds into the present housing system are commercial banks, merchant banks, Insurance companies and the Nigeria Social Insurance Trust Fund (NSITF). In previous years, commercial and merchant banks were directed by Central Bank of Nigeria (CBN) to allocate at least seven per cent (7%) of their loanable funds to the housing sector.

3.3.2. Functions of the State Government in the Housing Delivery

Each state is to:

i. Formulate its own housing policy and programmes within the overall framework and in the spirit of the national policy.

ii. Establish appropriate agencies and utilize state housing corporations to execute the public housing programmes.

iii. Ensure that local government play more active roles in housing delivery by strengthening their executive capacity.

iv. Promote the formation of housing cooperatives.

v. Promote the formation of building societies.

vi. Promote and facilitate the development of sites and services

vii. Provide low income housing through the appropriately designated ministry/agency.

viii. Carry out development or upgrading of existing residential areas.

ix. Facilitate home-ownership for its workers

x. Prepare regional and urban master plans

xi. Play an active role in the identification, production and use of

building materials from local resources in order to ensure availability of cheap building materials for housing development.

3.3.3. Functions of Local Government in the Housing Policy Delivery

In view of serious problem of funding and executive capacity, local governments have not been able to perform effectively in housing delivery. However, being the closest level of government to the people, local governments have a key role to play in housing. In facilitating housing delivery, it is suggested that local government should perform the following functions:-

i. Provide residential site and services layout.

ii. Implement rural housing progrmmes.

iii. Assist in the formation of co-operatives, thrift and credit societies and primary mortgage institutions and building societies.

iv. Maintain urban and rural infrastructure and be responsible for environmental sanitation.

v. Upgrade infrastructure and existing blighted residential areas.

vi. Provide home ownership and access to housing for their workers.

3.3.4. Functions of the Private Sector

In facilitating housing delivery, the functions of the private sector is to:-

i. Participate fully in the housing delivery particularly in the area

of compliance with the provisions of Employees Housing Scheme (special provisions Act (cap.107)

ii. Comply with the National Housing Fund Act;

iii. Establish primary mortgage institution building societies, thrift and credit societies, etcetera.

iv. Participate in the development of estates for sale or for rent

v. Participate in the development of individual houses.[7]

3.4 Land for Housing

The main problem of availability of land for housing is that of accessibility, ownership and use. Until the promulgation of the Land Use Decree in 1978 (Land Use Act), there was no attempt to provide a uniform measures to regulate the use and ownership of land in the country. In spite of the Decree, there are still major obstacles to the provision of land for housing programmes. Such constraints of the Land Use Decree include among others, failure of the decree to spell out rights and powers of the Federal government as trustees of land which hampers its efforts to acquire suitable land in the states; cumbersome procedure for obtaining certificate of occupancy and letter of consent; failure to set up realistic yardstick for determining compensation payable by government for improvements on acquired land, and delay and non-payment compensation for improvements on acquired land. The overall goal

and objective of land policy is to ensure easy access to, and efficient utilization land for public and private use and promote balanced regional development and growth.

Cadastral and topographical maps are very essential for efficient and effective development efforts. The total lack of such maps or their inadequacies has continued to be a major obstacle to the effectiveness of the housing delivery system. The inadequacies have also affected very adversely urban upgrading and renewal programmes and have allowed for conflicts between various government agencies and between communities.

To promote balanced regional development and growth and achieve a stable and qualitative environment, federal, state and local governments shall ensure the preparation of master/structure plans for all cities and major settlements. They shall provide infrastructural facilities in layouts prior to allocation for development; Encourage estate developers and housing cooperatives to create and undertake development of residential layouts so as to make serviced plots readily available on specified terms and conditions; require large scale developers and government agencies throughout the country to submit environmental impact statements for review by the appropriate government agency prior to development approval, co-ordinate the location of residential

housing development with the location of employment and public transportation network; and Review the Town and Country Planning Ordinance Cap. 155 of 1946 in order to ensure efficient and orderly urban and rural development.

3.5. Housing Finance

Of the major pillars of National Housing Policy, finance constitutes a fundamental centre-piece. Without a well organized and efficient housing finance system, it is difficult to mobilize substantial resources for channeling funds into the housing sector.

Nigeria's present housing finance system is severely underdeveloped and ill-equipped to mobilize and channel savings to the housing sector. The housing finance system is still at a rudimentary state even after 45years of its existence. Nigerian Building society (NBS) was established in 1956 to mobilize savings from the public for housing loans. The society later transformed into the Federal Mortgage Bank of Nigeria (FMBN) in 1977 but it could not cope with the deluge of applications for housing loans being the only institutions granting such loans until 1991.

The National Housing Policy launched in 1991 created a two-tier housing finance system with primary mortgage institutions (PMIs) established at the first-tier level and the Federal Mortgage bank of Nigeria at the second-tier level

of supervise and regulate the system. The Mortgage Institutions Law Act (No.53 of 1989) was promulgated to prescribe the regulatory supervisory framework for the establishment and operation of Primary Mortgage Institutions (PMIs). The National Housing Fund Law (Act of 1992) allowed the primary mortgage institutions to access the National Housing Fund from the Federal Mortgage Bank of Nigeria.

> *According to this law every Nigerian earning N3,000.00 or more per year is required to contribute two and half per cent (2.5 per cent) of that earning on monthly basis. Commercial Banks and Insurance companies are similarly, required to subscribe a prescribed percentage of their loanable funds and premium incomes respectively into the Fund. In addition, government is required to make regular contributions into the pool contributions into the fund earn interest compounded yearly and are refundable at maturity as defined in the establishing law. Contribution for a period of six months qualifies participant for the maximum loan of N1.5m at a fixed interest rate of nine per cent (9%) and the repayment period of twenty-five (25) years. The loan is for building, buying, renovating or expanding a house. Federal Mortgage Bank of Nigeria is mandated to collect, manage and administer the fund as agent of Government.* [8]

However, the scheme has not been successful for a number of reasons:-

i. Inconsistencies in government policies as well as the operational modalities of both the Federal Mortgage Bank of Nigeria and the Primary Mortgage Institutions.

ii. The banks and Insurance companies have refused to invest in the scheme claiming that terms were unattractive.

iii. Government and some of its agencies have not made much contributions to the Fund.

iv. Land acquisition and transfer is cumbersome and costly in most parts of the federation; and

v. Low income generation level of the contributors which make it difficult for them to obtain loans.

The above review of the present system of housing finance in Nigeria has clearly revealed the severely under-developed nature of housing finance institutions. There is therefore an urgent need to create a vigorous and effective housing finance system for the country

3.6. Building Material and Construction Cost

Building materials and components constitute between fifty and sixty per cent (50% - 60%) of the total cost of construction input. Consequently this sector cannot be left to develop haphazardly. To stem the current indiscriminate importation of building materials, local capabilities and resources must be developed.

Since independence, sharp rises were recorded for all categories of building materials due to high demand for them arising from post civil war reconstruction, creation of states and oil boom, adoption of space standard, costly specifications and over design; inefficient distribution system aggravated

by middlemen and high transport costs; insufficient building materials, use of incompetent and inexperience contractors and consultants, etcetera.

The goal of the policy is to gradually and systematically develop appropriate capabilities to reduce construction cost and achieve self sufficiency in the production of basic building materials and components from local resources at affordable cost.

END NOTES

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4. Federal Republic of Nigeria, Government white paper on the report of the presidential. Committee on Urban Development and Housing 2002

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CHAPTER FOUR

4.0 DATA PRESENTATION AND ANALYSIS

4.1 Introduction

Several research method for data collection were used. For secondary data, content analysis of official documents, files and reports related to urban Housing problems were used.

Furthermore, discussions were held with some prominent Civil Servants to obtain their views on the housing situation in FCT Abuja.

For the primary data, all together, there were seven hundred and twenty (720) respondents and 16 – point questionnaire were answered on either two choice alternative of yes/no or options A to E. The questionnaire was randomly distributed to respondents comprising traditional rulers, public servants, traders, businessmen, and etcetera of both sexes. All the questionnaires received from each respondent were checked in detail. Only 500 out of the 720 questionnaires were answered fully and accurately.

The analysis of the yes and no response or options per question represent the nature of housing problem in FCT Abuja. The significance of the difference

between yes/no or options per questions was examined by the use of percentages. The percentages values were used to determine the level of urban housing problems in FCT Abuja.

The response to the questionnaire have been tabulated showing the raw scores and the percentage analysis is done through percentage of each hypothesis presented in a tabular form.

Hypothesis One: It states that, there is no relationship between migration and urban housing problems in FCT Abuja.

Table 4.01 below presents the raw scores of the yes and no responses which are analyzed in percentage terms to determine urban housing problems in FCT Abuja.

Question: Are you an indigene of FCT Abuja?

Table 4.01

Classification of Respondents according to yes and no Responses.

N = 500

	RESPONSES		TOTAL RESPONSES	Percentage Responses		Total Percentage response per area
	Yes	No		Yes	No	
CENTRAL ASOKORO LIFE CAMP	26 51 91	137 118 77	163 169 168	5.2 10.2 18.2	27.4 23.6 15.4	32.6 33.8 33.6
TOTAL	**168**	**332**	**500**	**33.6**	**66.4**	**100**

Source: Survey by the Researcher

The results of the analysis in table 4.01 show that 168 respondents, representing 33.6% of the 500 respondents are indigenes of the FCT Abuja, while 332 of the respondents representing 66.4% are non-indigenes. The data further revealed the high influx of non-indigenes to Abuja. The population of non-indigenes has outstripped that of indigenes by nearly the ration2:1 (i.e. 66.4% : 33.6%) However, the percentage of non-indigenes is highest in the Central Area with 27.4% while Asokoro Area accounts for 23.6% and the least being Life Camp Area with 15.4%.

A major implication of this situation show that non-indigenes are more in areas already developed, accounting for 51% in Central and Asokoro Areas out of the 66.4% of the entire FCT Abuja.. Furthermore, the non-indigenes settle more where there is less concentration of indigenes. 27.4% of non-indigenes settle among 5.2 indigenes in Central Area, 23.6% with 10.2% indigenes in Asokoro Area and 15.4% alongside 18.2 indigenes in Life Camp Area. The deduction arising from this analysis is that 66.4% of the total respondents said they came to Abuja which contributed to the urban housing problems in FCT Abuja. The reason given by respondents for migration is tabulated below and percentage analysis made on it.

Question: Why did you come to FCT, Abuja?

Options: (a) Seeking for job (B) On job transfer (C) Schooling; and

(D) Seeking business opportunities.

Table 4.02 Classification of Respondents reasons for migration per option

N = 332

Area	Reasons for Migration: Migrant Responses per option				Total Respondent per Area	Reasons for Migration percentage responses per option				Total percentage Responses per area
	A	B	C	D		A	B	C	D	
Central	68	20	6	43	137	20.5	6.0	1.8	13.0	41.3
Asokoro	59	17	7	35	118	17.8	5.1	2.1	10.5	35.5
Life Camp	38	12	4	23	77	11.4	36	1.2	7.0	23.2
TOTAL	165	49	17	101	332	49.7	14.7	5.1	30.5	100

Source: Survey by the Researcher

From Table 4.02 above, one observes that of the 332 that is 66.4% non-indigenes who moved to FCT Abuja, 165 of the respondents representing 49.7% said they moved to Abuja in Search of better job; 101 respondents representing 30.5% to seek business opportunities whereas 49 respondents representing 14.7% and 17 respondents, representing 5.1% came to Abuja on job transfer and to school respectively.

Another implication of this classification of reasons for migration by respondents show that the Central Area accounted for 41.3% of the total

percentage of migrants while Asokoro and Life Camp Areas accounted for 35.5% and 23.2% respectively.

The inference from this analysis by noting the UN observation on Nigeria indicates that the problem could be worse if urgent attention is not directed to control migration and thereby reducing the urban housing problems.

The UN statistics indicate that "Nigeria's urban population grows at an annual rate of five percent" and warns that "if this rate is sustained, the nations urban population will double in 14 years"[1]. On the surface, the staggering rate of urbanization can be seen as the cause of the urban housing problems. But is the problem really one of housing shortage? or is it one of imbalance in the spatial distribution of the population, for it appears our cities have exhausted their projected structures.

Despite the "choked up nature" of some parts of FCT Abuja, it persistently display a high level of social and economic belt which captivates the imagination of a lot of rural and other urban dwellers. Differentials in wage and employment opportunities between FCT Abuja and other rural or urban centres make people want to make a living in Abuja by earning better income working

in the favoured sectors of the economy either in paid jobs or being self employed.

The movement of the seat of Federal Administration to the FCT Abuja is the chief cause of migration with other reasons of people coming to determine what they hope to achieve by migrating to Abuja.

The statistical revelation entailed in the study's findings show that those that migrated for purely economic reasons that is, seeking job and business opportunities accounted for 80.1%. This observation was also made by the Federal Government in the Fourth National Development Plan when it contended that: "The main factor responsible for the rapid growth of our urban population is undoubtedly the high rate of rural-urban migration motivated mainly by the search for better economic opportunities".[2]

Rapid urbanization has always had an impact on the shelter problem in big cities. Yet some amount of urbanization is considered acceptable for industrial progress. But urbanization as experienced in FCT Abuja is a product of many sided deficiencies. The problem of spatial imbalance in the establishment of government agencies and industries and some urban centres on the one hand and Abuja on the other hand; rural jobs are basically agriculture which is

seasonal, thus during the dry season most of the farmers go to the big towns in search for jobs.

In the analysis of the data obtained from the selected areas studied, it was not easy to assess the rate of migration. Instead, what was revealed was the statistical size of the migrants and also reasons for their migration as this apparent urban swing to FCT Abuja definitely heightens the need for housing units in the city. In view of the above therefore the null hypothesis which states that there is no relationship between migration and urban Housing Problems in FCT Abuja is hereby rejected.

Hypothesis Two: It states that, there is no significant relationship between overcrowding/congestion and urban housing problems in FCT Abuja. The number of persons occupying a single room given the space could be used to determine whether a room is overcrowded/congested or not. Table 40.3 below presents the raw data and the percentage analysis on the options of the number of persons occupying a room.

Table 4.03 Classification of responses (Per option) of the number of people living in a single room.

Question: How may of you live in a room?

Options: (A) 1 – 3 persons (B) 4 – 6 persons

© 7 persons and more.

N = 500

Area	Responses per option				Total Respondent per Area	Percentage Responses per option				Total percentage Responses per area
	A	B	C			A	B	C		
Central	46	95	22		163	9.2	19.0	4.4		32.6
Asokoro	47	97	25		169	9.4	19.4	5.0		33.8
Life Camp	45	99	24		168	9.0	19.8	4.8		33.6
TOTAL	138	291	71		500	49.7	14.7	14.2		100

Source: Survey by the Researcher.

The analysis in table 4.03 indicates that 138 respondents, representing 27.6% are between 1 – 3 persons live in a single room; 291 respondents representing 58.2% are between 4-6 persons in a single room while 71 respondents, representing 14.2% have 7 persons and above live in a single room. Furthermore, in the Central Area 19.0% respondents said they are between 4 – 6 persons in a single room while the figure for Asokoro and Life Camp area is 19.4% and 19.8% respectively which gave a total of 58.2%.

In terms of crowding in the United States for instance, it was said that a dwelling unit with more than one occupant per room was inadequate.[3] In this

context, Schreiber et all suggested that" a better measure of crowding is the number of square facet per occupant". According to them, using the occupants per room as criteria of crowding is crude since room size is not taken into consideration"[4]. With two persons per standard size room is okay but any figure more than 3 persons per room is considered overcrowded/congested. If this figure is viewed against the background that some of these rooms are below 3.0m x 3.0m, the problem becomes more chronic.

There were several instances where a home had a population up to the size of 15-25. A typical example was the house of one Alhaji Isa Yakubu in Zone One, Block 436 with a family size of twenty four and when asked why his family was so large, he said he has four wives and all having issues. Another example is the house of One Mallam Danjuma Ahmad in Peshe Road Karu with a population of twenty and when asked, he said most of his households are his children and relations. In both instances, the households occupy four rooms and three rooms presenting an average of six and 6.7 occupants respectively. The large family sizes of most of the houses as the analysis have shown has created housing problems in the form of overcrowding/congestion.

The advice from health authorities in Abuja had always centred on calls for residents to avoid overcrowding/congestion and under ventilation during the hot

season as fresh air is highly desirable to them. Adequate ventilation in houses as well as public buildings, is usually regarded as a major adjunct to health, and it is true that appropriate ventilation is not only a significant factor in the control of respiratory disease but is important also for aesthetic reasons (such as the control of odours) and for the maintenance of thermal comfort both in the heat and in the cold. Building regulations are also framed with a view to achieving what is considered to be the minimum acceptable ventilation. It should however be noted that what is considered to be the minimum acceptable ventilation varies with location, season and prevailing weather.

The analysis from the data in table 4.03 reveals that overhelming majority of the respondents claim they are more than the normal requirement of persons per single room. 58.2% of the respondents said between 4 – 6 persons live in a single room which is a measure of overcrowding/congestion and under ventilation constitute part of the characteristics of unhealthy housing. They are agents for the spread of germs and infections diseases. A disease like cerebrospinal meningitis which has claimed lives in FCT Abuja over the past years has been associated with poor ventilation and overcrowding/congestion in dwelling. An overcrowded house is unlikely to provide sufficient ventilation no matter the number of windows it has. As such, the quest for sufficient

ventilation should be interwoven with the quest for acceptable number of occupants per room size.

It has been medically proved that when a large number of people are on unable to maintain body temperatures easily they are at risk from hypothermia, that is, body damage caused by over crowding. Therefore, the hypothesis which states that there is no significant relationship between over crowding/congestion and urban housing problems in FCT Abuja is hereby rejected.

Hypothesis Three: It states that, Government land policy in FCT Abuja has not hampered ordinary city dwellers from directly building their own housing units.

Table 4.04 below presents the raw scores of the yes and no responses from respondents to the question; do you own a house and percentage analysis made on it.

Table 4.04 Classification of Respondents according to Yes and No

N = 500

Area	**Responses per area**			**Percentage responses per area**		
Area	Yes	No	Total	Yes	No	Total
Central	45	118	163	9.0	23.6	32.6
Asokoro	49	120	169	9.8	24.0	33.8
Life Camp	42	126	168	8.4	25.2	33.6
TOTAL	136	364	500	27.2	72.8	100

Source : Survey by the Researcher

The results of data in table 4.04 above show that 136 of the total respondents representing 27.2% own their houses whereas 364 respondents, representing 72.8% do not own their houses. That is, majority of the respondents are tenants and/or squatters looking for houses of their own.

A major implication of the above scenario is that demand for houses out-stripped supply or available houses. There is overcrowding and rent is highly exorbitant. For instance, a standard two bedroom house in any of the sampled areas is about N350,000.00 or more which is even more than the monthly salary of even a Permanent Secretary, not to talk of middle class workers or worse still, the junior ones.

The struggle for ownership and use of land is fundamental to the housing question. For instance, when peasants in Sokoto protested against the state governments in April, 1980 which resulted in the Bakolori massacre, the issue at stake was land. They protested because their means of subsistence was confiscated, their houses demolished, economic trees destroyed, and above all no serious move was made to compensate or resettle them.[5]

Similarly reports of land grapping perpetrated by the state or its agents, rich individuals and organisation have become alarming in FCT Abuja. Peasant lands are taken over under various guises while the original inhabitants are continuously been pushed to the villages. 25% of the respondents claimed they have been displaced due to redevelopment exercise. The bulk of these people were from old Maitama, Kukwaba, parts of Garki, Nyanya, Katu, Kado, Karmo, Gwagwa, and etcetera, as a result, squatter settlements and slums have arisen as a result with its economic and social consequences like overcrowding/congestion in homes and inadequate infrastructures.

Reasons advanced by the respondents for not being able to build their own dwelling units are:-

(A) Lack of land (b) Land of money (c) Government policy on land development (d) Not yet interested.

Table 4.05 Classification of responses according to reasons (per option) for respondents not being able to build their own houses.

N= 364

Area	Responses per option				Total Resp-onses per area	Percentage responses per option				Total Percen-tage response per area
	A	B	C	D		A	B	C	D	
Central	20	62	16	42	140	5.5	17.1	4.4	11.5	38.5
Asokoro	18	54	12	37	121	4.9	14.8	3.3	10.2	33.2
Life Camp	16	46	9	32	103	4.4	12.6	2.5	8.8	28.3
TOTAL	54	162	37	111	364	14.8	44.5	10.2	30.5	100

Source: survey by the researcher

The results of the data in Table 4.05 above show that 162 out of the 364 respondents representing 44.5% said they lack money to build their own houses. Despite the high cost of construction materials and the cost of labour, some private individuals who have money are unable to get land and have to buy land at exorbitant prices to build. For instance, a price of land of $100ft^2$ costs as much as N10million or more in Maitama District. 14.8% of the respondents said they do not own houses because they lack land. For this group, they may have money and other necessary things but they do not have land on which to

build. Those that are yet to be interested accounted for30.5% of the responses. Their lack of interest is partly owing to the government land policy either directly or indirectly. 10.2% of the respondents claimed government policy on land development prevented them from building their own homes.

The reasons advanced by respondents for not being able to build their own homes either in the form of lack of land, lack of money and Government policy on land development could be linked directly or indirectly to government. Collectively it accounts for 69.5% of the responses.

To apply for land, the prospective individual and corporate body has to pay N21,000.00 and N53,000.00 application and processing fee for residential and commercial plots respectively which is too exorbitant for low and medium income earners. In addition, they are required to produce three years tax clearance. Those that are able to provide these stringent requirements still have to bribe their ways through or their files may remain unattended to for a long time. A case in point is one Lawal Mohammed who applied in 1980 and paid the correct fee, up till the time of compiling this thesis, his file has not left registry.

Another dimension of the problem is in the area of available land. Of the over 50,000 applicants, as at year 2000, only 8,719 applicants were successful for either residential or commercial plots. This lives a gap of our 41,281 applicants without land. In percentage terms, only 17.44% of the beneficiaries were able to get land, while majority could not get same.

For the few number of people who are able to get land, the building code imposes high standard for them if not the building plan may not be approved.

In all districts, there is a minimum amount of money that any building within the area should reach before such a plan is approved. For instance, in Maitama District, the minimum amount that should build a house within the area should not be less than N8 million or else the Development Control Unit will not approve the plan. In Asokoro District, the plan should not be less than N10million.

This undue high standards have reduced the number of ordinary citizens from either applying for land or those that get same find it difficult to build due to the imposition of western standards which the ordinary city dwellers find difficult to cope.

The data in table 4.05 also reveal 38.5% responses irrespective of the reasons for the Central Area while the figure for Asokoro and Life Camp Areas 33.2% and 28.3% responses respectively. Thus the null hypothesis which states that Government land policy in Abuja has not hampered ordinary City dwellers from directly building their own housing units is rejected.

Hypothesis Four: States that in Abuja, the low income earners are not the true beneficiaries of Government Low Cost Housing Scheme. Table 4.06 below presents the raw scores of responses and percentage analysis made on it.

Question: Did you apply for the low cost houses built by FHA?

Table 4.06: Classification of Responses according to yes or no responses

N = 500

Area	Responses per area			Percentage responses per area		
	Yes	No	Total	Yes	No	Total
Central	95	68	163	19.0	13.6	32.6
Asokoro	133	36	169	26.6	7.2	33.8
Life camp	72	96	168	14.1	19.2	33.6
TOTAL	300	200	500	60.0	40.0	100

Source: survey by the Researcher

Question: Did you get allocation of FHA House?

Table 4.07: Classification of Yes and No responses according to respondents that applied for FHA House.

N = 300

Area	Responses per area			Percentage responses per area		
	Yes	No	Total	Yes	No	Total
Central	15	109	124	4.00	30.28	34.28
Asokoro	9	71	80	2.67	20.21	22.88
Life camp	11	85	96	5.00	37.84	42.84
TOTAL	35	265	300	11.67	88.33	100

Source: survey by the Researcher

The finding from table 4.06 & 4.07 above shows that of the 60% of the respondents that applied, only 11.67% of the respondents got allocation made up of 4.00% for Central Area, 2.67% for Asokoro Area and 5.00% for the Life Camp Area. That a little above 100% got an allocation shows that housing provision by the FHA is grossly inadequate.

Of the 300 respondents that applied for FHA houses, 265 of them representing 88.33% did not get allocation. 30.28% of the respondents who did not get allocation are from the Central Area while 20.2% is the share of Asokoro Area and that of Life Camp Area is 37.84%.

The analysis though meaningful becomes even more pathetic if one analysis the income of the 35 respondents (11.67%) who got allocation of the FHA houses to determine whether or not they were actually low income earners for whom the houses are meant for. This is presented in table 4.08 below.

Table 4.08: Classification of Respondents according to their income Brackets:

Options: (A) N1000.00 – N5,000.00 (B) N5,100.00 – N10,000.00

© N10,100.00 – N15,000.00 (D) N15,100 and above.

N = 364

Area	**Responses per Option**				**Total Responses per area**	**Percentage Response Per Option**				**Total Percentage response per area**
	A	B	C	D		A	B	C	D	
Central	1	1	4	9	15	2.86	2.86	11.43	25.71	42.86
Asokoro	1	2	2	4	9	2.86	5.71	5.71	11.43	25.71
Life Camp	-	2	1	8	11	-	5.71	2.86	22.86	31.43
TOTAL	2	5	7	21	35	5.72	14.28	20.00	60.00	100

Source: survey by the researcher

The analysis in table 4.08 above indicates

The analysis in table 4.08 above indicates that of the 35 successful allocates, 21 of the respondents, representing 60% earn a monthly income in excess of

N15,000.00; 7 of the respondents representing 20.00% earn between N10,100.00 and N15,000.00; while 5 of the respondents, representing 14.28% earn between N5,100.00 and N10,000.00 monthly and only 2 respondents, representing 5.71% earn between N1000 and N5000 monthly.

From the above analysis, it is clear that the beneficiaries of the few FHA low cost housing units are more on high income brackets as they account for 60% of the total successful allot tees while the medium and low income earners combined account for 40% of successful allottees. Therefore, the low cost housing units does not even benefit the low income earns. Most low income earners have been unable to move out of their present settlements for more convenient dwelling either in special residential areas or government/employers estates. Majority of the working people are unable to afford both options as our data have shown, they seem to them as something beyond their reach and so do not bother to make a move.

What is responsible for this lack of interest and apathy by some people towards government low cost houses as some interviewed observed the construction pattern of the houses in Kubwa District in Life Camp Area and Karu and Nyanya District in Asokoro Area as well as Maitama in Central Area is poor construction of these houses.

There is also the problem of location inconveniences for places like Kubwa, Maitama, Karu, Asokoro and Nyanya Districts which outlines the space relationship between the low cost areas and other major points of activities of the city. 60% of the respondents said they had to travel between 20 and 50 kilometres to get to their working places, standard hospitals, shopping centres among other activities which are located in the hearth of the capital city. Thus, all low income earners who are unable to make up for these inadequacies fail to apply for the low cost housing scheme.

Some of the respondents confessed their lack of familiarity with application procedures which prevented a lot of would be applicants from applying for the houses. Many do not even know where or how to get the application forms that would enable them join the race for the low cost housing units. Added to the above problem is that of lack of publicity by the FHA in Abuja which has created an aura of mystery around the application procedure. By this, the official always impose arbitrary conditionalities that make the house available only to the highest bidder with whom the low income earners could not afford to compete . The winners therefore, are usually top civil servants and military officers (both serving and retired), and the urban rich who simply acquire and convert the dwellings to guest houses or sub let the houses for those in need at

exorbitant rates. For instance, the FHA low cost houses at Maitama attract an annual rent of N80,000.00 and N150,000.00 for the two and three bedroom units as at 1994. The rate as at 2000 is N350,000.00 and N500,000.00 respectively.

The information available to the public about application procedure could also be linked to the disproportionately high demand for the houses in Abuja. That is, without even advertising, the number of applications already received by the FHA far outweigh the available vacant dwellings. So there is little or no need to ask for additional applications merely to swell the waiting list.

There is also the problem of criteria used in the selection of applicants. It is "first come first served", or is it 'need'? or is it ability to pay? The findings indicate the use of "who you know", "what you can offer" and "ability to pay". For instance, how can low income earner who earns less than N5,000.00 per month be able to pay for FHA's two bedroom housing units that cost about N2.2. million or the three bedroom in places like Karu/Nyanya that cost about N3.5million or Kado that costs N5million. The alternative is for the low income earners to move to areas without adequate facilities, slums among other areas where they can afford. Such areas are Mararaba, Karu, Masaka, Ado,Keffi in Nassarawa State and Madalla and Suleja in Niger State and other

villages in the city where they have to travel long distances to get to work everyday (some travel for 50-70 kilometres everyday to the city centre) because of lack of houses for them to stay or they could not afford the high rent of the few available housing units.

In short, occupations and dwellings go side by side. Thus, the urban poor stick where they can make a living and try as much as possible to maximize such opportunities. Therefore, if a man has to leave his poor abode for a much better dwelling, two questions are bound to crop up. How will his movement affect his (i) occupation and (ii) rent; both which are tied to the question of income.

Corruption is another problems that have hampered the low income earners from getting low cost housing units in Abuja. For instance, when the N.P.N. controlled Federal Government launched its low cost housing programme, it aroused the interest of many workers who wishfully dream of when they would quit the enclaves of urban land lords as the programme promised Nigerians 20,000 houses yearly in each of the then 19 states and Abuja. By the end of four years, we expected 1,200,000 houses by the end of September, 1983, but the government was only able to complete 32,000 houses, out of which less than 20,000 were occupied by allotees. This was the outcome of a programme for which the Federal Government budgeted about N1 billion to the Ministry of

Housing and Environment to cover a period of three years, ending December, 1992. Commenting on this dismal performance, a weekly newspaper wrote" it means that less than 20,000 families in Nigeria could be said to have benefited from the more than one billion naira set aside for the Shagari's government housing project in the four years of its life".[6]

Deadlines specified by the government for the completion of the project were not met. Houses completed remained unoccupied. Some of those to whom it was allocated rejected the offer. It was revealed that 1,385 winners of the FHA housing units in Lagos State refused to occupy the premises by June, 1983.[7]

What was responsible for this negative response? Is it that people do not want to move out of their present location? If so why did they bother to apply? Or does the problem reside with the project itself? Whatever the answers to these questions, one thing was obvious; the houses were not fully occupied. So it happened all over the country.

The problems associated with low cost houses as enumerated above equally applies to Abuja presently. One major problem of the FHA low cost houses had to do with location. Most of the units are badly located in unsuitable grounds, too far from central activity zones. In some locations like Kubwa and Karu, it

was reported that thieves raid the rejected blocks stealing water heaters, closets, electric meters, window louvers etcetera.

This apparent problem associated with public housing provision have made some people to argue for the total disengagement of the state from the provision of houses. This situation was highlighted by the then president, General Ibrahim B. Babangida when he "urged the private sector to play a more active role in the provision of financial assistance to enable the less fortunate ones obtain mortgage loans more readily and at reasonable conditions to build their houses".[8]

This remark clearly shows that government is firmly on the road to complete or partially disengage from direct housing delivery paving way for bigger private sector initiative. This move is fraught with many dangers. Private sector participation is not an automatic guarantee to success in shelter provision. Furthermore, government disengagement could be interpreted as an abdication of its responsibility to the low income people. By calling for increased private sector participation, government thinking is that it would spend less, which would enable it divert 'surplus' funds to other uses. For instance, out of the N748.8 million the FHA invested in its housing projects, N596 million was expended on physical building while the balance of N152.8 million went on

infrastructures.[9] This glaringly points to why the government now wishes to restrict its role to the provision of infrastructures.

The issue therefore, is not one of government disengagement in direct construction. What we should be talking about is the nature and extent of state involvement in direct housing delivery. The researcher rejects out rightly the assertion that it is the state involvement in direct housing delivery that is the problem. For as vestiges which thwarted the success of the low cost housing scheme remained embodied in the system, it is doubtful whether the purported private sector participation scheme will succeed.

In the first place, corruption which overwhelmed the execution of the government low cost housing programme is still very much with the system.

Secondly, the urban poor lack access to land. The procedure for acquisition of certificate of occupancy is painful, time consuming and expensive. Applicants are required to pay high application fee as noted earlier on; produce 3 years tax clearance among other requirements.

There is also the problem of alarming rise in the cost of building materials. The prices of cement, mud-bricks, paints, roofing sheet and other plumbing and

wooden materials have gone up so high that it would take ages for a successful borrower to be able to either pay back his/her loan or finish the construction of his/her house. Contrary to the declared policy of the government that FMB and other mortgage institutions grant loans to all Nigerians at preferred interst rates, their lending conditions and stringent administrative procedures are known to favour the high income and elite groups and their services are difficult to secure for the Nigerian masses. As a result, their services are restricted to only a small percentage of the Nigerian population. Regrettable therefore, neither mortgage banks nor the FMBN have as far lived up to expectation. From the forgoing analysis, all the four null hypothesis tested are hereby rejected.

END NOTES

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6. "Federal Government Houses; A Dream unrealized" in Sunday Concord, 5th June, 1981, p.1

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study is structured into five chapters. Chapter one deals with the research proposals, while chapter two is concerned with Literature Review and Theoretical Frame-work, chapter three deals with the National Housing Policy, Institutional framework for Housing Delivery Land for Building and Housing Finance.

Chapter Four and Five deals with presentation and analysis of data; and Summary, Conclusion and Recommendations respectively.

The central issue of the housing problem in the developing countries is the twin problem of insufficient quantitative and inadequate qualitative housing for the people especially those living in the urban centres. Housing is therefore one of the most acute serial problems facing urban settlement in developing countries, especially the low income group.

Population explosion, urbanization, fueled by rural-urban migration, and the keen economic crisis in most developing countries ensure that the demand for houses far outstrips the supply.

This situation is further worsened by the policies pursued by the authorities that create the climate which restricts access to resources for the low income groups. Land, for example, is very difficult to be obtained in the urban centres because of its very high cost. This constitutes a major obstacle to the adequate provision of urban housing.

Writing on maximizing the economic benefits of low-cost housing investment, Graham Tipple (1996) posits urban population in sub-Sahara Africa are growing at an unprecedented rate. From approximately 150 million in 1980, the urban population in sub-Saharan Africa is likely to exceed 250million by year 2000, posing to 400 million in the following decade and 700 million by year 2025. There is likely to be a demand for well over 100 million dwellings in the next thirty-five years just to cater for urban population growth without any improvement in crowding and condition of the current stock of these, about one quarter will be needed in Nigeria. While it is very important to be worried on this explosive urban growth, it is equally necessary for the government to evolve a more pragmatic approach at managing urban housing problems. While

it is natural to regard the above observation of Graham Tipple as problems of urbanization, it could equally be viewed as an opportunity to face practical challenges and therefore increase the efficiency of housing supply mechanisms. The increase in demand for housing through current rapid urban growth could be translated into a favourable investment climate for shelter, and the shelter sector should be able to bid successfully for traditionally uses large numbers of semi-skilled and resulting investment in the housing sector would contribute both directly and indirectly in increasing national income.

In order to realize the attendant objective of housing construction's contribution to the national economic growth, respected workers such as Burns et al (1970), Wegelin (1978) and Waasen et al (1978) suggested avoiding within the financial types of constructions and, instead, choosing conditions within the financial reach of most people. As Cotton and Franceys (1991) argue, many slums dwellers exist in an environment which totally lacks drainage, sanitation, suitable access roads, solid waste removal and power supply. Thus, any suitable access in service is likely to result in some benefit to the inhabitants. The writers further observed that a great benefit to the health and well-being of the nation is likely through concentrating resources on building the type of housing which can improve living conditions for poor people.

The study has been able to assess the housing problems in the Federal Capital Territory Abuja, explored the magnitude, compare and contrast the housing situations in some districts of the city centre.

The study was able to identify that despite huge budgetary allocations to the housing sector over past decade to enable Abuja take its place, the influx of people and the transfer of workers from Lagos to Abuja has compounded the problem. Consequently, there is congestion in rooms, urban unemployment, prevalence of squatter settlements, etcetera.

The findings of this study also reveal that government land policy (application and processing), high cost of construction material, finance (difficulty in obtaining loan), wealth disparity among others have contributed greatly to the urban housing problems in the Federal Capital Territory, Abuja

5.2 Conclusion

In Africa, ownership of a house is of supreme importance to men and women; It is a status symbol of unique significance; it allows family obligations of hospitality to be fulfilled; it is a place of people of great repute would like relations to be buried; it is also regarded as an asset to bequeathed to the next generation.

There is need for a more consistent policy on managing urban housing problems by the government. Emphasis should be on problems of housing quantity, quality and allocation. Government should concentrate resources on low-cost houses with serious commitment as against the past corruptive tendencies of government executing agencies and weak administrative capacity. There should be co-ordination between policies and implementation.

Housing investment should compete favourably with other sectors of the economy. Housing agencies or officials need not go cap-in-hand to government to plead for money on social grounds, because of the multiplier effect of housing on the national economy. Instead, they should stand tall and insist on a fair share of productive investment.

Efforts to explain the urban housing problems in Abuja which ignore the broader macro aspects of the urbanization problem in the area is inadequate. They provoke policies which are inadequate because they do not pay sufficient attention to the context in which the problem arises. Thus, any attempt to develop housing policy for Abuja must be within the context of understanding of overall urbanization trends and income distribution within the city. The government should start from an acceptance that much of the low income

household particularly squatter populations is due to a deficiency of low-income housing. Such policy should therefore accept such of this housing and introduce positive measures to encourage its persistence.

5.3 Policy Recommendations:

1. Site and Services:

Sites and services can take two forms. First, the upgrading of housing areas which has already been settled; and second, the development of new land to facilitate construction of individual houses. Although, these two forms are complementary, they must be looked upon as vitally important in solving the urban housing problems. Past and present administration in Abuja have always bulldozed the existing slums and tried to re-house the people elsewhere or on the same site. For instance, Kukwaba, Maitama and parts of Garki Districts were bulldozed and the inhabitants resettled in Kubwa. This approach has failed to provide sufficient alternative housing for those who deserved it. It is thus suggested that existing settlement should be redeveloped with as little disturbances to building as possible. Given the foregoing, the aim of site development should be to improve the housing condition of the whole urban population through the supply of cheap demarcated building sites according to a planned layout; blocks should be provided with services; residents should be

allowed to build their own housing at a standard they can afford however simple without aiming at ideal standard that may be difficult to attain.

5.3.2. Self-help

The self-help option may go along way in reducing the urban housing problems if adopted with other alternatives. In this environment, the individual would find, acceptance the opportunity for participation in his affairs and an outlet for his creative energies. It is believed tat when dwellers control the major decisions and are free to make their own contributions to the design, construction or management of their housing, both the process and the environment produced stimulate individual and social well being than when people have no control over, or responsibility for key decisions in the housing process. Also, deficiencies and imperfections in ones decisions are definitely more tolerable than if they are someone else's.

In summary, the self-help concerns the increase in control by occupiers over the housing process as the only realistic means of meeting demands for shelter by the urban poor and ensuring that what is built matches their needs.

iii. New Town Strategy:

The new town approach as a policy of urbanization which is intended to change the entire spatial organisation of FCT Abuja must have sustained political commitment. Kubwa is one of such new towns that are inhabited by people from old Kubwa, Maitama and parts of Garki village.

As a way decongesting the population in the city centre, efforts should be made in creating other new towns to reduce the influx of people to the city centre through the decentralization of industries and commercial activities for the new towns; provision of transport facilities; use of local materials for the construction of houses; establishment of factories; the provisional of recreational facilities; etcetera, in the new towns.

iv. Construction:

Most of the projects executed in construction industries have the imprint of foreign firms in the form of maintenance cost, imported spare parts, foreign technical advice and other forms of contractual technicalities meant to retain the hold of these firms on the local economy which thus makes the economy vulnerable and dependent.

To ameliorate this situation, efforts should be made to improve our human capital through vigorous manpower programmes structured to provide both technically competent workforce, and politically conscientised population. In this direction it is necessary to establish technical and vocational institutions and trade centres at primary level to enhance rudimentary skills in areas like plumbing, electrification, masonry, sewage and other basic architectural trades. Also, institutions of higher learning should contribute in training the required personnel, commission research into local building materials; building codes and methods relevant to the indigenous environment; undertake studies pertaining the socio-psychological aspects of relocating people either on a gradual or mass scale.

v. Urbanization:

To check the movement of people is very difficult policy to implement as human being are always on the habit of moving from one place to another in search of shelter, food and job opportunities. However, the migration of people from the rural areas to urban centres can be minimized through the implementation of rural development policies.

To reduce the high rate of migration, more industries and other commercial activities should be opened in the rural areas to provide employment

opportunities for the rural communities thereby preventing them from going to the metropolis or reducing the rate at which they invade the cities. Also, social facilities like hospitals, schools, electricity, water supply, etcetera, should be provided at the grass roots. Given this scenario, the propensity of the rural populace to flood urban centres with particular reference to FCT Abuja will be reduced if their standards are made better. Thus specific housing programmes can be targeted for the growth centres to provide an attractive standards for potential migrants and therefore, attract them to location and employment opportunities which might otherwise be considered less desirable.

vi Co-operative housing

Housing units should be built for a specific group such as Civil Servants, Military, Judges etcetera. The group sources a down payment from each member equal to thirty or forty percent of the total cost of the housing unit. Then, the housing co-operation will build houses for the co-operative group. Members of the co-operative pay monthly charges after moving in or to mortgage loan over a period of 15 to 20 years period. They may sell their share in their housing units at any time to anybody if they so wish.

vii. Land Policy:

Land is the basis for all development and a major sources of wealth for all government and the people. It's inaccessibility therefore constitutes a great obstacle to development in both the public and private sector of the economy. In Nigeria, there are vast expanses of unused land throughout the country even though their sizes vary from place to place depending on population density. The main problem therefore is not that of land availability, but of accessibility, ownership, and rational use.

To ameliorate the picture presented of Nigeria a above in Abuja a one man, one plot policy should be vigorously enforced to prevent lands speculation. Those already having more than one plot should forfeit their legal titles on other plot(s). Land holding by firms and individuals should be fixed by law and no one should own more than the stipulated plot size.

The current rate of N53,000.00 and N21,000.00 application and processing fee for residential and commercial plots respectively are in too exorbitant for the low income earners. Furthermore, the land, Planning and Survey Department of FCDA should evolve a system whereby there is no undue delay in the processing of land application while the development control unit should be

more flexible in approving building plans with minimum standards rather then those of western nations.

ix. The Employees Housing Scheme

The Employees Housing Scheme (Special provision) Decree 1979 stipulated that companies which employs a staff force of up to 500 should provide accommodation for them. Most of the big companies accommodate some of their middle and top management staff, rather than junior workers. The only exception is Julius Berger Plc, even in its case, not up to one third of the junior workers who form majority of the labour force are provided accommodation in remote areas of the city. The workers are thus conveyed to and from the city centre rather than building houses for them near or within the organisation's premises. For providing staff buses, the employers simply deduct or out rightly stop paying transport allowances to their workers. The situation of the senior staff is not far from the picture depicted above of the junior workers. Employers whether in private or public sector should not necessarily own or control the accommodation of their employees. Such control would put the workers' freedom in jeopardy as their capacity to respond against harsh working conditions would be curtailed. In this light therefore, the Employees Housing Decree of1979, in spite of its open failure is far from being a pro-workers approach to the housing question. It is in reality an anti-workers

mechanism shrouded as a gesture of state benevolence to the working people and their plight of homelessness.

The way out of this situation is that workers should through their trade unions directly construct their dwelling in places of their choice without being subjected to the whims and caprices of either the private city landlord or employer landlord (be it government or private company).

x. Housing Finance:

It is customary to hear highly placed government officials lamenting about the shortage of funds being the chief constrain to the efficient delivery of public housing. This argument as events have testified is not true in the Nigerian situation. For instance, a country that allocated about 2 billion naira to the housing sector in less than a decade, but could barely house 100,000 families in its low cost housing units within the same period. For effective mobilization of funds for housing the government should encourage individuals to save at low interest rates to build or buy their houses at any given time or in future.

Typically, a housing finance system in Abuja is expected to mobilize savings into mortgage institutions; allocate the supply of loanable funds among households to include self employed and low income earners; provide

incentives for the capital market to invest in property development; provide policy controls over the allocation of resources between the housing sector and other sectors of the economy; stimulate the adoption of realistic designs for the construction of houses; and facilitate the flow of domestic and international resources into the priority housing areas, such as low income housing.

Urban housing problems in FCT Abuja can not be conceived and implemented in isolation from other social an economic policies because of its multiplier effect on the other sectors of national economy. Adequate housing contributes to the attainment of the physical and moral health of a nation and it is the most important factor for physical survival of man after the provision of food.

In conclusion, efforts should be geared towards resolving the entire problem of urbanization, instead of zero-in-on the urban housing problems. In other words, urban housing problems constitutes only an aspect of the large social system and whatever affects urban housing will also have an impact on the other sub-systems and the entire system of government.

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Appendix 'A'

QUESTIONNAIRE

MANAGING URBAN HOUSING PROBLEMS IN THE F.C.T. ABUJA

Questionnaire Administered on Households

Dear Respondent

Please fill-in the blank spaces provided or tick ( ) 'Yes' or 'No' or tick ( ) the option that is most appropriate to you against the questions provided below.

1. What is your name? ----------
2. Date of Birth ----------
3. Sex: Male [ ] Female [ ]
4. What is your level of qualification?

   (A) FSLC/SSCE, GCE, WAEC, etc. (B) Post Secondary

   (C) H.N.D / Degree and above (D) Not Educated.
5. Are you employed? Yes [ ] No [ ]
6. If yes, what is the nature of your employment?

   (A) Government (B) Business (c) Self Employed (D) Unemployed
7. Are you an indigene of FCT Abuja? Yes [ ] No [ ]
8. if no, why did you come to FCT Abuja?

   (A) Seeking for job (B) On job transfer (C) Schooling (D) Seeking for business opportunity

9, How many of you live in a room?

(A) 1-3 persons (B) 4-6 persons (C) 7 persons and above.

10. Do you own a House?

Yes [ ] No [ ]

11. Why have you not been able to build your own house?

(A) Lack of land (B) Lack of money (C) Government policy on land development (D) Not yet interested.

12. Did you apply for the low cost Houses built by Federal Housing Authority (FHA)?

Yes [ ] No [ ]

13. if yes, Did you get allocation?

Yes [ ] No [ ]

14. if no, why? ----------

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15. How much fo you earn per month?

(A) #10,100 - #15,000 (B) #15,100 - #10,000 (C) #10,100 - #15,000

(D) #15,100 and above.

16. What is the level of housing facilities like water, electricity, etc in your house?

(A) Inexistent (B) In adequate (C) Adequate.