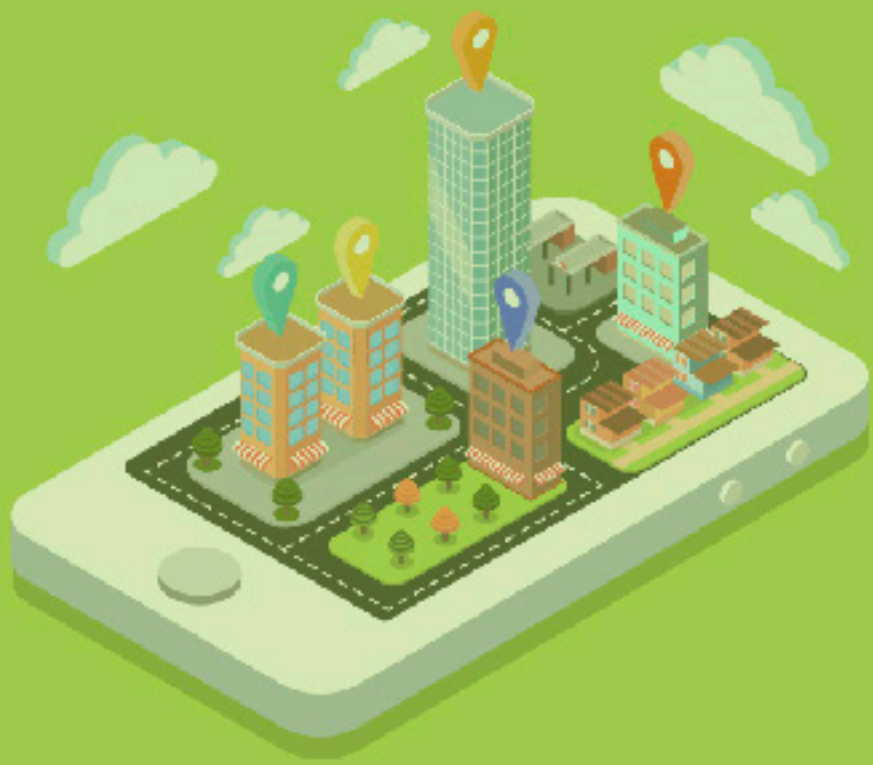




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## An Exploratory Study: The Situation of Low-income Housing Provision in Abuja

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### ABSTRACT

Housing the urban poor in suitable conditions is an uphill battle in all countries of the world. Inadequate housing, however, is a more severe problem in developing countries like Nigeria. With a population of over 180 million, it has a housing shortage of more than 17 million units. The situation in Abuja, its capital city, is even worse due to the recent security challenges in Nigeria, rural-urban migration, and increasing population growth. To identify the low-income group and assess the barriers to low-income housing provision in Nigeria. An extant literature review of low-income housing provision in Nigeria was followed by stakeholder interviews. Literature review enabled grouping research stakeholders into policy makers, housing providers and end-users. The transcripts of the interviews were analysed using content analysis. The most compelling finding of the study is the inability to clearly define the characteristics of the low-income group in Nigeria within contemporary economic reality, which is influencing housing provision. The result of the study indicates that despite an attempt by the Nigerian national housing policy, low-income group remain undefined, which is a potent impediment to low-income housing provision in the country.

### INTRODUCTION

It is anticipated that by 2050 68% of the world's population will live in urban areas, with most of this growth expected to take place in Africa, Asia and Latin America (United Nations, 2018). However, housing and essential infrastructures are not keeping pace with this growth, especially in lower- and middle-income countries, such as Nigeria. While in 1970 only 20 percent of the country's population lived in urban areas, by 2015 the urban population was estimated to be 56 percent (Carl LeVan & Olubowale, 2014). According to the National Bureau of Statistics (2017) Nigeria's housing shortage is estimated to be more than 17 million units. The majority of those affected are the urban poor. Makinde (2014) estimates that for Nigeria to overcome its current housing shortfall, at least 1 million housing units must be built annually for the next 15 years, costing about US\$400 billion to complete.

The acute shortages of affordable accommodation is compounded with a rapid deterioration of existing housing stock, coupled with housing provision not matching the urban population growth and causing a monumental urban housing deficiency both quantitatively and qualitatively (Olotuah & Aiyetan, 2006; Ozo, 1990). These problems are epitomised in Abuja, the capital city, with a history of incessant housing insecurity and a series of forced evictions attributed to the government's property rights policies (COHRE, 2008).

A number of authors have discussed the housing situation in Nigeria. Some of the problems highlighted include: failure of policies (Ademiluyi, 2010; Jiboye, 2011; Olotuah, 2006; Ozo, 1990); poor quality (Mohit & Iyanda, 2016; Ozo, 1990; Ukoha & Beamish, 1997); and quantity deficit (Aduwo, Edewor, & Ibem, 2016; Muhammad,

Johar, Sabri, & Jonathan, 2015). Furthermore, a consensus among housing stakeholders such as researchers, and housing providers contend that future housing policies need to target the provision of adequate and decent housing to all citizens (Ademiluyi, 2010; Olotuah & Aiyetan, 2006). Housing provision cannot be practical without policy designs assessing the barriers and understanding the characteristics of low-income groups who are the majority of those in dire need of housing. It is on this premise that this study aims to fill this gap by attempting to identify low-income groups and assessing factors that impede housing provision for this group.

### Objectives

This study will:

1. Identify low-income group in Nigeria; and
2. Assess the barriers to the provision of low-income housing in Nigeria

### Background Of Study Area

The study was conducted in Nigeria's administrative capital Abuja. The city was created in 1976 (Akinniyi & Olanrewaju, 2015), and is currently amongst Africa's fastest growing urban areas (Carl LeVan & Olubowale, 2014; Myers, 2011), with an average annual population growth of 9.3% (Akinniyi & Olanrewaju, 2015). Abuja has an area of about 7700 square kilometres with an estimated population of more than 3 million people (Abubakar, 2014). One major challenge that successive governments in the city have had to grapple with is the provision of adequate and decent accommodation for millions of Nigerians who can neither afford a house of their own nor rent decent accommodation due to the high cost of renting.

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Since its creation, successive Abuja administrations formulated various policies and programs towards overcoming the enormous housing shortage in the territory. These include ‘provider-oriented’, public sector

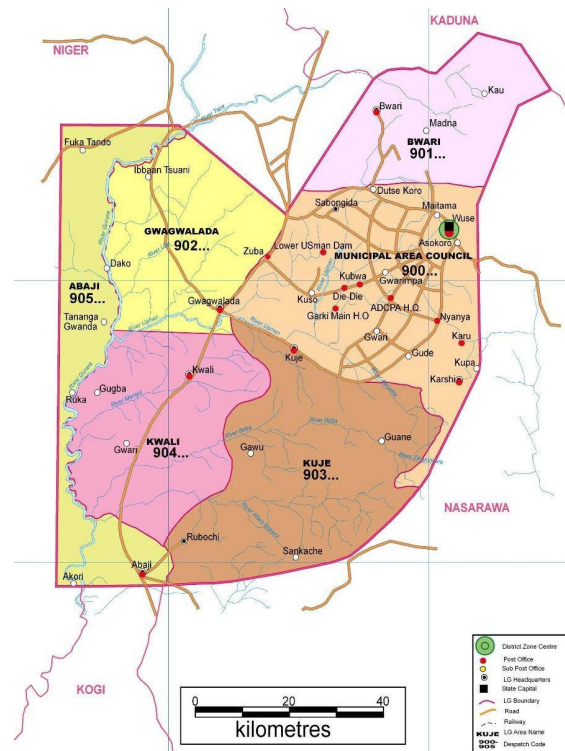


Figure 1: Map of Abuja (Source: Ezika *et al.*, 2016; p4)

driven programs, as well as the ‘enabler’ policies that involve enhancing ‘private sector capacity’ in providing houses through the open market (Ibem, 2010; Ikejiofor, 2014). Similarly, various strategies were adopted for improving housing delivery including government direct provision, self-help housing model, land allocation system, affordable housing model, and Public-Private Partnership (Akinniyi & Olanrewaju, 2015; Ibem, 2010; Muhammad *et al.*, 2015).

Despite these efforts, the housing policies and programs set up by the federal government have not been able to achieve adequate housing provision. It is against this background that this study set out to assess the current situation of low-income groups in Abuja, with the aim of exploring factors that hinder housing provision for low-income groups in Abuja.

## MATERIALS AND METHODS

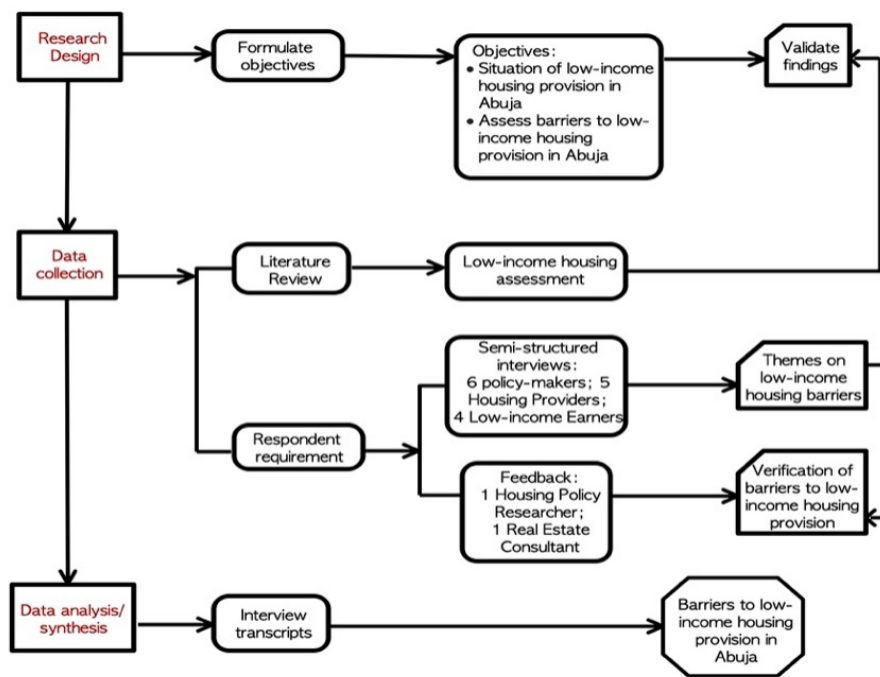
This study requires an in-depth understanding of the problems associated with housing for low-income groups in Abuja. As such, undertaking a questionnaire survey would not have enabled the possibility of exploring the complexities in housing provision. Hence, the research adopted a qualitative method of inquiry. This is because qualitative research methods typically focus on relatively small samples, selected to explore and understand a phenomenon in depth (Patton, 2015). According to Rubin (2012) qualitative methods can investigate a phenomenon with a few respondents ‘who have relevant

experience, asking questions, listening to answers and asking more questions’ (p. 2). It is suitable as it gives participants an opportunity to describe a phenomenon experienced (Creswell, 2013). It ensures data collection in a natural environment relating to the subjects and locations being studied and results in drawing conclusions by looking for patterns or themes (Creswell, 2013). Furthermore, the outcome of a qualitative research may reflect the respondents’ voices and reflexiveness of the researcher, and thus lead to a systematic elucidation of the phenomenon, a ‘contribution to literature or a call for change’ (Creswell, 2013).

This study adopted semi-structured interview for its data collection. Semi-structured interviews are used to probe a participants understanding of the phenomenon in order to gain a deeper or an alternative insight into the topic of investigation (Rubin, 2005). Furthermore, it allows the researcher to observe real situations from a range of perspectives (Rubin, 2012). The research process is illustrated in Figure 2. A basic checklist was used to aid in covering all relevant areas of the research questions.

## Sampling And Data Collection

After an extensive literature review on housing in Abuja, three key stakeholder groups were identified as the most important from whom relevant data could be collected to accomplish the research objectives. The researchers then designed the interviews questions, tailored to each stakeholder group. The stakeholders were identified



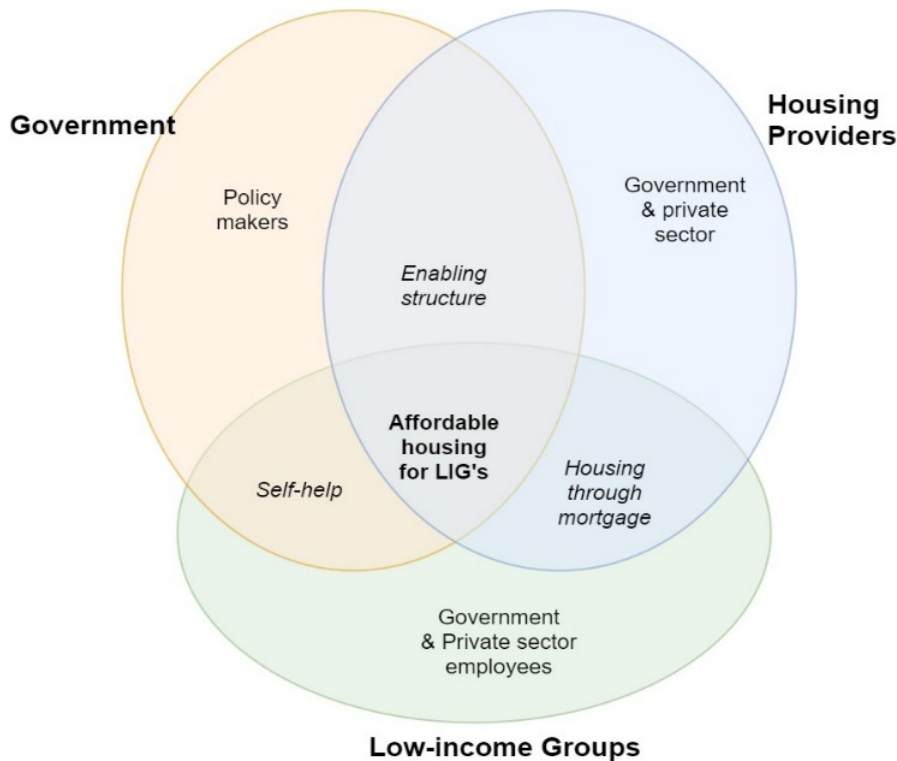
**Figure 2:** Exploratory study research design

through the current enabler approach in Nigeria that posits government as ‘enabler’ rather than a policy formulator, while housing providers are tasked with constructing houses for the populace under the enabler environment. Thus, to explore the phenomenon from multiple perspectives the three groups of stakeholders created are; policy makers, housing providers, and low-income groups (or end users). While, this study acknowledges the existence of further stakeholders that could be having great influence on housing provision for low-income groups in Abuja, it focuses on these three groups as the ‘major stakeholders’ because it was presumed that interrogating these groups will yield the most relevant information that was likely to help achieve the research objectives.

The inclusion of the low-income groups is primarily to suit the participatory nature of the research. These three groups constitute the unit of assessing low-income housing provision. Furthermore, the relationship between these stakeholder groups is expected to produce varying outcomes. While, an effective collaboration between policy-makers and housing providers produces an enabling structure for housing provision, some limited collaboration between housing providers and low-income groups observed during the pilot study demonstrates housing provision through a mixture of limited mortgage and loans (Figure 3). Additionally, collaboration between policy-makers and low-income groups produces self-help housing through access to loans. Hence, this study argues that an effective collaboration between policy-makers, housing providers and low-income groups ensures an effectual enabling structure that strengthens low-income groups access to housing either through purchase (via mortgages) or self-help housing (via loans).

A challenging question when conducting qualitative research is the ability to make a fair judgement of how representative selected respondents are of the entire population. According to Bryman (2016) sampling in qualitative research often involves purposive sampling, as this type of sampling is to do with the selection of units, and the design ‘...should give an indication of which units need to be sampled’. Hence, the study’s choice of using purposeful sampling is on the presumption that those involved in formulating policies, providers of housing and people who experience inadequate, unaffordable and shortage of housing could best describe inherent challenges associated with housing provision for low-income groups and the effects this is having on their livelihood. Since the study sets out to assess current situation of low-income housing, engaging a deliberate and selected sample of respondents from the three stakeholder groups with in-depth knowledge on the phenomenon is deemed suitable. Durosaiye *et al.*, (2018) argues that whereas purposeful sampling is often criticised for being inherently biased, ‘a well-defined selection criterion, quality of data retrieved, ability of the researcher in subject area, and the method of data analysis may justify its application in qualitative research design’ (p. 276). The criteria that guided the selection of respondents is as follows:

Tables 1, 2, and 3 shows the profile of the low-income earners, policy-makers, and housing providers. While low-income respondents are annotated with ‘LIG’, policy-makers are annotated with ‘PM’, and housing providers with ‘HP’. The respondents from policy makers were selected from both retired and currently serving government officers responsible for housing in Abuja. Also selected in this group were practicing



**Figure 2:** Exploratory study research design

and retired professionals that have consulted for the government on policy making, as were representatives of international agencies in Nigeria and active researchers in housing policies and implementation. For those active in government service, they must have served for at least 10 years, and the same criterion applies to the private practicing professionals. It is presumed that in this length of time they would have amassed a considerable amount of experience to be conversant with the intricacies involved in housing provision for low-income groups in Abuja. While for those that have retired, they must have retired for not more than 5 years, to ensure that they still possess a fairly recent knowledge of the phenomenon.

For the housing providers, respondents were selected from both government and private sector providers. The selection criterion is a minimum of 10 years' experience in providing housing accommodation in Abuja. As for end-users, respondents were selected based on those employed by either the government or private sector and with a salary range that is above the monthly minimum wage (\$60) but not more than \$300; and having stayed in Abuja for a minimum of 5 years.

All the potential respondents were identified through a contact person. For the policy makers, a retired director in a government agency served as the contact, while for providers a Real Estate Developers Association of

**Table 1:** Low-income earner's profile

Respondent	Job/background	Years lived in Abuja
LIG1	Electrician	19
LIG2	Clerical Assistant	17
LIG3	Cleaner	13
LIG4	Admin Officer	8

**Table 2:** Policy-maker's profile

Respondent	Job/background	Experienced (in years)
PM1	Architect	35
PM2	Economist	7
PM3	Estate Surveyor/Researcher	10
PM4	Architect/Planner/Researcher	12
PM5	Civil Engineer	25
PM6	Architect/urban planner	42

**Table 3:** Housing provider's profile

Respondent	Job/background	Experience (in years)
HP1	Architect	30
HP2	Economist	35
HP3	Architect	36
HP4	Urban planner	9
HP5	Architect	16

Nigeria's (REDAN) member; the government's officially recognised umbrella body of the organised private sector responsible for housing development in Nigeria, facilitated contacts. Furthermore, potential respondents from low-income groups were identified from a low-income housing scheme in Abuja, the head of which scheme served as the contact in recruiting low-income respondents.

The study was preceded by initiating contact with respondents through emails and phone calls. After initial contact established, interview times were arranged. In total 15 interviews were conducted, this include six policy makers, five housing providers and four low-income earners. Of the six policy makers two were retired, two were active government employees while two were active researchers from professional bodies. The 5 housing providers were made up of two government housing providers, two from private housing providers and one retired government employee. The four low-income earners are represented by three people from the private sector and one person from the public sector. Two

separate question schedules were prepared, please see Tables 4 and 5 for the schedule of the respective interview questions. While Table 4 is the question schedule of low-income earners, Table 5 is the question schedule of housing providers and policy-makers. The 15 interviews generated sufficient data on prevailing issues affecting housing provision for low-income groups in Abuja.

**Data Coding And Analysis**

Data coding and analyses was undertaken manually using 'content analysis'. Krippendorff (2013) argues that 'content analysis is an effective research technique for making replicable and valid inferences from texts (or other meaningful matter) to the contexts of their use' (p. 24). Content analysis is an established scientific tool that aids a researcher in uncovering emerging insights to a phenomenon. Furthermore, it is a suitable and sound technique in deducing replicable and plausible conclusions (Krippendorff, 2013)

Coding is one way of analysing qualitative data (Saldaña, 2016). Saldaña (2016) established that coding is the

**Table 4:** Low-income earner's interview schedule

SL	Interview Questions for Low-Income Earners
1	Could you please tell us about yourself?
2	For how long have you worked in Abuja?
3	Do you own the house you live in?
4	How satisfied are you with the house?
5	Could you describe how this affects your livelihood?
6	Who to you is a low-income earner?
7	What is your assessment of low-income housing in Abuja?

**Table 5:** Policy-makers and Housing Providers interview schedule

SL	Interview Questions for Policy-Makers and Housing Providers
1	Could you please tell us about your background?
2	For how long have you worked on housing provision?
3	Who to you is a low-income earner?
4	How is low-income housing provided in Nigeria?
5	What is your assessment of low-income housing provision in Abuja?
6	How effective are Public-Private Partnerships in low-income housing provision in Nigeria?

product of a researcher interpretation of qualitative data and assigns meanings to separate pieces of data (in this instance interview transcripts). The objective of a coding process is to detect patterns in the data, sort data into similar groups for the purpose of synchronising the findings in a systematic way. The study adopted an emergent content analysis coding approach. According to Stemler (2001) in emergent coding '...categories are

established following some preliminary examination of the data' (p. 3). In coding the interview transcripts, the data was initially examined and re-examined by reading through the transcripts several times, after which some categories of themes emerged. This was followed by comparison of the emerging themes between the researcher and a superior colleague. Furthermore, some reconciliation and adjustments were made on the emerging themes and

subsequently the interview transcripts were coded. This is to reduce the effect of bias and support robustness in the analysis of the data. Also, a separate housing researcher and a real estate expert were used to validate the findings. Only similar questions asked across all three groups were coded for themes and interconnections.

## RESULTS AND DISCUSSIONS

The barriers to housing provision of low-income groups, which is the primary objective of the study, is derived from a cluster titled ‘problems’ of four exclusive themes. The cluster consist of; low-income housing is undefined within contemporary reality, provision is impeded by problems with access to land and finance, the economic reality in Nigeria makes housing unaffordable to majority of the population, and the perception that Abuja is not an inclusive city, hence unaccommodating to low-income earners (Figure 4).

The most compelling outcome of the study is the perception that low-income groups are undefined, this despite the 2012 Nigerian National Housing Policy definition of low-income groups which respondents argue fall well short of contemporary economic reality. They are discussed as follows:

### Low-income group is undefined within contemporary reality

The study established that there is a general consensus that current housing situation of low-income groups is grossly inadequate, devoid of any structure, provided on the same level as that of middle- and high-income houses; and it is offered through the free market. The study found a stark contrast between what policy stipulates in defining

the income group and the contemporary reality in Abuja. Low-income groups are defined by the housing policy as people whose annual income is not higher than the national minimum wage of 18,000 naira or \$112.5 (Federal Republic of Nigeria, 2012). Most respondents dismissed this definition as inadequate, attributing inadequate provision to a lack of clear understanding and definition of who a low-income earner is within the study area, citing the wide level of unaffordability not taken into context within current policy definition. In the words of a government housing provider:

...the problem of low-income housing essentially in places like Abuja which is an urban centre is that there are wrong definitions of what low-income is, it is undefined, we do not know what it is... - (HP1)

A study by Chime (2016) shows that few Nigerian civil servants (or self-employed persons at the lower rung of the income strata) can afford loan of 5 million naira (US\$ 14,000) and above. The study showed that most Nigerian civil servants, an estimated 70%-80% of government employees, can hardly afford to buy houses above 5 million naira (US\$ 14,000), that is even on the assumption that they can assess mortgage through the National Housing Fund (NHF). The challenge is even more glaring, if one notes that Nigeria which operates a federal system consisting of the federal, state and local governments though stipulates a minimum wage that should be the same at all level, however, this is hardly implemented as often State and Local Governments workers earn less than what is obtainable at the Federal Level.

### The existence of low level of affordability

The study found out that there exist a low-level of affordability in Abuja. This is largely due to the absence of economic opportunities even as the city experiences unprecedented levels of migration. Low-income group’s search for housing is not helped by the high profit returns expectation on the part of private developers. The affordability level is echoed in the words of a respondent: The salary is small we are just managing and struggling, you can see things are difficult, we try to manage and survive but yet it’s not easy... - (LIG3)

The lack of economic opportunities is echoed in the arguments of more respondents. A policy maker noted that:

There are a lot of things involved in housing delivery; finance, technology, management, government and its implementation policy, all those put together are not as important as what that particular beneficiary could afford to save for housing - (PM4)

Furthermore, the economic reality on ground is summed up by a housing provider that:

Most Nigerians in any case can hardly afford houses that are more than 1.5 or 2million Naira (\$4,200 or \$5,200) – (HP5)

The low level of affordability is forcing a large number of the population to search for accommodation informally

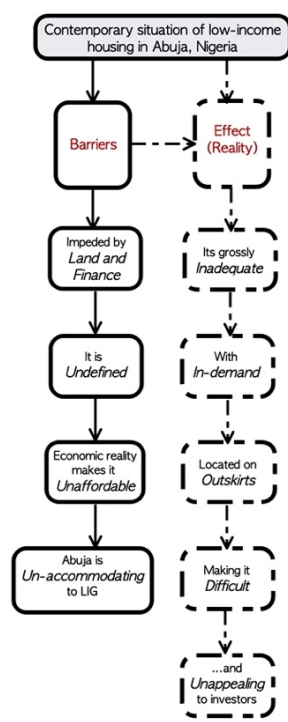


Figure 4: Emerging themes from exploratory study

in Abuja. In the cases of self-help housing low-income earners experience a growing incapability to afford basic services such as cost of obtaining building plan from professionals (Keivani & Werna, 2001). All these eventually results in low-income groups resorting to informal housing and slum settlements as the only means to housing in urban areas and cities, such as Abuja. Furthermore, Tipple (1994) argue that the majority of low-income groups find housing unaffordable even in the informal market that is supposed to cost less when compared to the formal market. When probed further on this, all the respondents agreed that the economic reality on ground is impeded by low affordability. A respondent noted that:

It is not easy... because generally the salary is low, it is very difficult for a tenant to raise the complete rent for the house... and that is the reason why people are forced to go to the outskirts in search of accommodation. – (LIG1)

There is a consensus that the issue is even getting worse by the day. Since current policy favours provision through enabling, it is safe to say that the best hope of this group's access to housing is entirely resting on the private sector. However, a study by Ikejiofor (2014) established that despite the monthly minimum wage increase in 2011 from 8,000 naira (US\$50) to 18,000 naira [In April 2019 the Nigerian President signed into law the Minimum Wage Repeal and Enactment Act 2019 which raises the minimum wage from 18,000 naira to 30,000 naira. However, two things are observed. Firstly, there is still no evidence that implementation has taken off in most states of the country. Secondly, with the USD currently exchanging at about 360 naira (or \$83 as the minimum wage), and with rising inflation it is hard to see how this will improve life of low-income groups.] (US\$ 112.5), houses produced through the Public Private Partnerships (PPP) at present fall far beyond what middle- and low-income families can afford. A simple analysis shows that at 18,000 naira (US\$ 112.5) per month, it will take 46 years to save enough money for the cheapest PPP-produced housing unit if the entire salary is utilised for nothing else but that purpose. Thus, it is logical to conclude that this is not only unaffordable to this group but it is also unrealistic since government service allows for a maximum 35 years' service, in some cases this is even less should the employee be above 25 years when employed, since the Nigerian civil service law mandates retirement upon reaching the age of 60.

### Impeded by land and finance

The study found out that housing provision is impeded by a lack of land and finance. This is in agreement with previous studies (Adedeji & Olotuah, 2012; Ibem, 2010; Ikejiofor, 1998a; Ikejiofor, 2014). Adedeji and Olotuah (2012) established the challenges faced by low-income groups in accessing housing finance. These challenges include the low-level of accessibility to loans and mortgages, the high level of bureaucracy involved and an

inability to penetrate the informal sector. The study by Ikejiofor (1998a) highlights that bureaucracy, nepotism, and corruption shrouding the process of land allocation in Abuja such that in most cases when small housing developers and low-income earners seek land allocation, they are unsuccessful. Furthermore, both Ibem (2010) and Ikejiofor (2014) argued on the challenges of access to land and finance to low-income housing provision. Ibem (2010) established that among other challenges the lack of access to land and finance has limited the access of low-income earners to Public-Private Partnership (PPP) housing to only 8.2%.

Land is considered difficult and complex to access; this is made more complex by the Land Use Decree. While the Land Use Act nationalised land with the aim of making it more accessible to the population, it ended up making it less so. A further problem with the Land Use Act is nepotism and corruption. This means that private developers are often not able to get certificate of occupancy because the system is neither fair nor transparent (COHRE, 2008; Ikejiofor, 1998a; van Eerd, 2008). In the words of a housing provider:

...government ought to attend to issues to ease land acquisition... the system is supposed to provide for it but then very few get it – (HP2)

In Nigeria, land title is a primary requirement to obtain any form of housing finance, bureaucracies and costs in processing titles is a major obstacle to housing provision for the low-income groups.

Consequently, due to numerous lapses in the land use act, land is obtained much easier in the informal market, and it is common for low-income groups to obtain land 'illegally' from indigenes. While there are numerous cases of indigenes selling land illegally to settlers, it may not be unconnected with the reality that because most of them are farmers, they are left with no choice but to seek an alternative source of income. This because they have been left in the Federal Capital City (FCC) and surrounding areas without farmland and also without sufficient compensation from authorities who take over their farmlands to acquire land to farm farther outside the FCC (COHRE, 2008). A respondent affirmed this when narrating his experience:

...both lands I purchased for my two houses I got them from the indigenes, I did not follow due process to get them. You can say they were obtained through an illegal way because I do not have certificate of occupancy. – (LIG2)

Furthermore, indigene households who have the privilege of having additional land often uses it as a supplementary source of income at the same time alleviating the housing need of non-indigenes by renting out such land for them to temporarily build on. This despite being illegal in Abuja to informally rent land or build without approval (COHRE, 2008). The challenge to accessing land is highlighted by a low-income earner:

...in my opinion land is more difficult to access than finance, despite the fact that cost of building materials is

also high... - (LIG4)

Also, the lack of finance (both housing finance for developers and mortgages for off-takers) is significantly impeding low-income housing provision in Abuja. Even in situations where individuals have accessed their land titles, the financial institutions expected to provide finance are not forthcoming. The weak existing housing finance framework is further compounded by Nigeria's weak economic state. As such, the few that succeed in building rely on personal savings and informal arrangements such as family contributions, and gift from friends. The non-existence of mortgages has partly contributed to a dearth of knowledge within low-income groups on housing mortgage and this has led to a mentality within the few that have self-built to pride in building their houses without relying on what they generally refer to as 'bank loan' when talking about mortgage.

While the National Housing Fund (NHF) was set up to serve as a medium that low-income government workers can access long-term housing finance through contributing 2.5 percent of monthly wages, Adedokun *et al.*, (2011) established that of all government employees contributing to the scheme, a paltry 1.30% benefitted as against 98.70% contributors that are yet to benefit. The abysmal performance of NHF leaves most government employees contributing to scheme preferring to opt out if given the choice.

#### **Abuja is unaccommodating to low-income earners**

Noted by respondents as a major hindrance to housing provision for low-income groups in Abuja is an argument that Abuja is un-accommodating to low-income groups. As noted by a provider:

...it's not really a city that has been conceived to cater for ordinary people, many people have said it in the past that Abuja was planned to be a city for the rich, it seems there was no real provision for ordinary people in Abuja down to even bus stops, when you look around there are hardly natural bus stops. – (HP5)

This is backed by previous studies that authorities in Abuja promulgates policies that is not only unsympathetic but puts further hardship on low-income groups such as wanton demolition of informal settlements, harassment of their informal businesses and diverting housing schemes meant for such groups to higher-income earners (Abubakar, 2014). Perhaps, this could be as a result of the government's aim of portrayal of a desirable elite image of the city (Ikejiofor, 1998b). A study by Morah (1993) established that Abuja authorities opine the city's image as more pertinent with western style housing for elites than it being ingrained in local culture that makes use of locally available materials and closer to the reach of low-income groups. This is also reflected in the response of the city's former minister who argued that it is not a city for low-income groups (Abubakar, 2014). The reason for this perception is summed by a respondent who said:

The notion that Abuja is meant for medium and high income earners is held, first, by many low income

groups and poor people in Abuja who feel excluded from enjoying the basics; adequate housing, clean water, constant electricity, schools, and health care services within Abuja – (PM3)

Furthermore, the perception of Abuja being an elite city is simply confirming that the Federal Capital Territory authorities have failed in planning for a city that would accommodate the population without leaving any out.

#### **CONCLUSION**

The most compelling findings of the study suggests that an inability to define low-income earners is impeding efforts at low-income housing provision, another finding indicates that adequate provision is hindered by the lack of access to land and finance. Additionally, the study established that the economic reality in Nigeria points to a low-level of affordability fuelled by an unprecedented level of migration to cities like Abuja putting added pressure on the limited economic opportunities available. This is further compounded by the absence of control/regulatory mechanism to regulate the high profit returns desire of most housing providers. Furthermore, cities like Abuja were found to be unaccommodating to low-income groups, where in most cases planning regimes often neglect to incorporate their needs in master plans. While all these findings suggest a diverse need of collaborative efforts from various housing stakeholders such as local authorities and policy-makers, this study argues that without properly defining low-income groups it will be difficult to devise policies and solutions that target them. A failure to define low-income groups within contemporary Nigerian economic context will continue to affect provision as it does not only impact on how policies are made but defining it will also guide housing providers and financial institutions on how to target this group. Similarly, since government policy can have a profound impact on the operation of the housing market, a clear definition will aid in not only short-term provision but also in setting targets and long-term plans through strategic development planning.

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