Housing Deficit, Urban Migration and Slum Development in Abuja, Nigeria

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ABSTRACT
Increased population coupled with rapid urbanization has led to the unavailability of affordable decent accommodation which has caused many urban residents to seek shelter in unacceptable living places like the Slums. This study therefore adopts the survey method to assess Housing Deficit, Urban Migration, and Slum Development in Abuja, Nigeria. The major aim is to unearth what the major causes of slum development in the study area are. The study centres on the slum areas of Abuja metropolis. Questionnaire is used for data collection. Copies of the questionnaire were distributed in four different slum locations of Garki Village, Utako slum area, Jabi slum area and Durumi slum area. Pictures were also taken from some of the Slums to compare with the high brow areas within the city where they live side by side. Major findings show that many Slum dwellers would not wish they live in such deplorable conditions, but are forced to live there because there are no decent houses that are affordable. The few available houses are extremely expensive to either rent or purchase. Another major problem is the high cost of land within the city which makes it very difficult for low income earners to acquire plots of land to develop their own houses. There is the need for government to concentrate effort in the development of the rural areas by providing basic social amenities in the rural towns so as to reduce the desire of citizens migrating to the bigger cities where there is no enough provision of houses to accommodate them.

Keywords: Slum development, urban migration, housing deficit, decent houses

INTRODUCTION
The Daily Independent online newspaper of April 13, 2015 with the heading ‘Nigeria’s housing deficit, the challenges before Buhari, says Nigeria’s housing shortfall has been put between 16 and 17 million units and requires a minimum of 1 million additional units per annum to reduce the national deficit in order to avert a housing crisis in the country. Celestine and Fidelis (2013) give the amount required to close the gap as N12 trillion needed to be used to finance the deficit by The Federal Housing Authority (FHA). Omoniyi and Jiboye (2001) also corroborated by Jiboye (2009) note that housing is of Supreme importance to man and one of the best indicators of a person’s standard of living and his place in the society, but at no time has it been adequately supplied either in quantity or quality. This is further buttressed and confirmed by the 1999 Nigerian Constitution in Section Sixteen...
(16), Sub Section One (1)d under the Fundamental Objectives of State Policy where it compels the Nigerian State to provide suitable and adequate shelter for all citizens. The problem is further compounded by the population growth rate of Nigeria which according to the 2006 Nigerian National Population Commission census result statistics said the country is growing at a rate of 3.2% per annum. The census result showed that Nigerian’s Population stood at 167 million, and with its growth rate of 3.2%, it means that in the next four years, the estimates will stand at 188 million people and will be 221 million by 2020. This means that at the moment (2016) the population of Nigeria is already above 188 million people. This growth rate coupled with huge urbanization and compounded by the difficulty in the acquisition of land for buildings and the very little or no effort being put in place by government to address this housing shortfall and catch up with the growth rate, has driven many citizens to seek shelter in Slums.

Slum is a heavily populated urban informal settlement characterized by substandard housing and squalor (https://en.m.wikipedia.org/wiki/slum). While slums differ in size and other characteristics from country to country, most lack reliable sanitation services, supply of clean water, reliable electricity, timely enforcement of the law and other basic services. The online source (https://en.m.wikipedia.org/wiki/slum) further gives the following data on urban population living in slums as of 2001. The entire Africa ranged between 40% and 90%. The whole map of Nigeria is covered by the red colour on the global map and the red colour ranges between 70% and 80% of urban population living in slums. Again, according to UN-Habitat, around 33% of the urban population in the developing world lived in slums as at 2012. The areas with the highest of such population are: sub Saharan Africa accounting for (61.7%), followed by South Asia (35%), South East Asia (31%) and East Asia (28.2%) (wikipedia.org/wiki/unitedNations). Slums form and grow in many different parts of the world for many different reasons such as: rural-to-urban migration, economic stagnation and depression, high unemployment, poverty, informal economy, poor planning, politics, natural disasters and social conflicts (https://en.m.wikipedia.org/wiki/slum). The UN-Habitat’s priorities are focused on seven areas, namely:

i Urban legislation land and governance
ii Urban planning and design
iii Urban economy
iv Urban basic services
v Housing and Slum upgrading.
vi Risk reduction and rehabilitation.
vii Urban research and capacity development.

Iman, Mohammed, Wilson and Cheeseman (2008) reveal that records from the Abuja Master Plan indicate that the city was planned for a capacity of 3.2 million people. This is when the plan is fully implemented and the city fully developed. Unfortunately, the population has already exploded to 6 million people even though less than 50% of the planned development has been attained. Abdullahi and Aziz (2010) give Abuja’s growth rate as 9.3% and housing development is a major challenge to the government and the series of
policies for the realization of this have been inconsistent, inadequate, slow and procedurally difficult. This has led to a serious overcrowding and massive development of squatter settlements and Slums all over Abuja. Kayode (2011) says since inception in 1973 up to 2006, the various Federal government housing agencies had not been able to considerably close and reduce the deficit. There is the need to significantly grow the contribution of the entire mortgage banking/housing finance sector to the Nation’s gross domestic product (GDP) which is currently put at 0.38%, compared to other countries such as South Africa and Malaysia with an average rate of 40%. It become more apparent therefore the volume of re-engineering that needs to take place in the mortgage banking/housing finance sector.

The National Mirror online Newspaper posted on May 12, 2016 says the former minister of works, Arc. Mike Onolememen, said the housing sector needed N300billion investment over the next 30 years to resolve the deficit. This was revealed during a ground breaking ceremony of land swap districts in Abuja. Also speaking, on the housing effort of the government, the then minister of finance Dr. Ngozi Okojo-Iweala at the inauguration of the phase one of affordable house ownership scheme said the country aims at creating ten thousand (10,000) mortgages under the Nigerian Mortgage Refinancing Company (NMRC). That with the mortgage refinancing, low income earners can now own houses. Still on the effort of government towards bridging the housing gap given by the Guardian online Newspaper of February 10, 2016, the Minister of Power, Works and Housing, Mr. Babatunde Fashola, said the government intends to builds 40 blocks of houses in each of the thirty six (36) States of Nigeria and the Federal capital territory, Abuja and that it will cost the government N10 billion to construct the buildings in each State (http://www.guardian.ng/news/addressing-Nigeria's-housing-deficit). This translates into N370 billion in all.

This study seeks at a change in policy on the types of houses that are usually constructed by government, where in most cases, houses such as duplexes, four and three bedroom bungalows are constructed. The least government use to build is the two bedroom housing units. This eliminates the low income group who can hardly afford these types of houses. In view of this, the study wishes to recommend the construction of room and parlour self contain and one room self contain. This will not only cater for the low income group, but will go a long way in reducing the quantity of deficit. Again the study desires to inform government on the need to channel some more effort into the development of the rural areas through the provision of basic social amenities as that will reduce drastically rural-urban migration, thereby reducing urban overcrowding which leads to slum development. The study is also needed so as to inform slum dwellers on the hazards of their living conditions and why they need to improve on their environment and if possible, encourage them to seek better accommodation in the satellite towns using the same amount of monies they use in obtaining the rents in the slum areas.

**METHOD**

This study on housing deficit, urban migration, and Slum Development in Abuja, Nigeria adopts the survey research method. The study centres on the slum areas of Abuja metropolis.
Questionnaire was used to survey the area being studied and some pictures were also taken. A total of one hundred and twenty (120) copies of the questionnaire were distributed in four different slum locations of Garki Village, Utako slum area, Jabi slum area and Durumi slum area. Eighty six (86) copies of the questionnaire were filled and returned which is about 72% of the respondents. This is considered a good result because it represents a substantial part of the entire sampled population. Results were analysed with the help of frequency tables and percentage.

RESULTS AND DISCUSSION

From table 1, it can be seen that only 19.8% of the respondents are gainfully employed; while 47.7% are into petty trading and 32.56% are jobless. The distribution above shows a total of 80.25% of the respondents as petty traders and those without employment. This gives an idea of their type of income. They fall under low income earners and the poor. Table 2 shows an almost even distribution of respondents among petty trades like shoe cobbling, water setting, cola nut selling, assorted items and construction labourers accounting for 9.3%, 13.95%, 6.97%, 5.81%, 4.65% and 6.97% respectively.

It can be seen on table 3 that about 91% of the respondents say their living places were not comfortable to them, leaving only 9% of them saying they were comfortable with their accommodation. From table 4, 18.60% of the respondents said due to the fact that decent houses in Abuja are very expensive and they cannot afford to either rent or buy, same is their reason for living in uncomfortable place. Some of the respondents (24.40%) say their reason for living in uncomfortable houses is because their income cannot get something better for them, while 56.98 of them said the above two reasons given are their reasons as they ticked all of the above option. From table 5, 94.19% of the respondents say their apartments are connected to electricity. Only 5.81% of them say they do not have electric power connected to their houses.

It can be seen also on table 6 that 93% of the respondents say they do not have pipe borne water in their houses leaving only 6 of them which is about 7% saying they have water. Table 7 shows that no respondent uses treated pipe borne water, while 6 of them which is about 7% get their water from drilled bore holes. Only 23.26% of the respondents get their water from wells. Out of all the respondents, only 2.33% of them go to the stream/river to get their water, while 67.44% buy their water from truck pushers who sell in cans; the source of which is either the bore hole, well or even stream. It is only about 7% of the respondents that have water from a source that is sure of the quality of water. Those that get theirs from open wells have lots of impurities from domestic washings and seepage from pit latrines permeating into the wells, thereby contaminating the water and making it unwholesome. The 2.33% of the respondents who said they get their water from the stream also do not have a good source as most slum dwellers do not have toilet facilities so they excrete in gutters, open land and bushes which rain water washes back into the streams thereby contaminating the water. The 67.44% of the respondents who buy from truck pushers also cannot be sure of their water quality, because these cans in
truck sellers get their water from any source. They buy from bore hole sellers, supply to those in need, they also fetch from the stream/river with the same cans and supply to construction sites. They use the same containers to fetch from either the well or the bore hole to supply for domestic use - without thoroughly washing and disinfecting their cans. From the above table, it can be seen that only about 7% of the respondents are sure of their water quality, while the remaining 93% are at the risk of contracting water borne diseases. Table 8 shows that 24.42% of the respondents agree that they have toilet facilities, while 75.58% do not have toilet facilities. The table 9 gives details of the type of toilet facilities in use in the slum areas. Only 8 respondents which is 9.30% say they use water system, 2 of them which is 2.33% say they go to public paid toilets, 11 respondents representing 12.79% use pit latrines while 65 of them which is 75.58% do not have toilets at all. The question on how they pass excreter since most of them do not have toilet facility, shown on table 10 reveals that a whooping 59.30% of the respondents use the unhygienic method of excreting in polythene bags, wrap it up and throwing it anywhere they feel, while 16.28% of them go to the bush to excrete.

The answer to the question on how many of them live in one room was left without option so that they could just write the figure. The answer ranged between 3 and 10 people per room. The sizes of the rooms ranged between 6.25m$^2$ and 10m$^2$. From the table 13, 5.81% of the respondents say they own their apartments, while 81 of them which is 94.19% are tenants who pay rent to live in the slum areas. On the question on how they acquired the land to build the apartment as land lords, table 12 shows that 3.49% of the respondents acquired the land by inheriting it from their parents, 2.33% of them bought the land upon which they built the apartments that they live in. Table 13 shows that none of those who said they are land lords in slum settlements possesses title documents for their property. All the respondents say they do not have any title documents for their houses. The answers to the question on how much rent they pay as tenants vary as there were no options for the respondents to pick from, rather, they were requested to just state the amount they use to pay. The answer to this question ranged from N20,000 to N80,000 per annum.

It can be seen from the results that, petty traders and the jobless who fall under low income earners are 80.25% of the respondents. For instance, 90.7% of the respondents confess that they are not comfortable with their places of living. They confess that though the environment is not good, they live there because decent houses in the city are extremely expensive and beyond their reach as their income cannot afford such houses. The picture plates are explicit enough on the type of houses in slum areas. The four different slum areas visited as shown in the pictures indicate that the buildings are very similar in nature and are all structurally deficient (https://en.m.wikipedia.org/wiki>slum).

Majority (93%) of the respondents say they do not have clean or wholesome water to use. This makes them prone to outbreak of water bone deceases. As earlier noted, regarding toilet facilities, 76% do not have toilet facility, as they excrete in gutters, nearby bushes and some of them use polythene bags inside their houses, wrap them up and dispose them into gutters and nearby bushes. This situation leaves stream water very
contaminated as rain water washes these faeces into the streams (https://en.m.wikipedia.org/wiki/slum). It is only electricity and schools that are provided in the slum as 94% of the respondents say they have electricity in their apartments, while 95% say government schools are provided in the slum areas. This implies that the government is responsible to provide social amenities to the citizens. On the matter of ownership of the houses, 94% of them do not own their houses in these slum settlements, they pay rent to owners of the houses and the rents are as high as N60,000 to N80,000 per annum for the apartments they rent. Meanwhile, these same amounts can afford better accommodation in the satellite towns of the Federal Capital Territory, where they will live comfortably, yet they will not go there. They want to hang around the city. This means that it is only electricity and schools that are provided to the slum areas in Abuja metropolis. Most of the other social amenities are not available.

During investigation, the following environmental problems were encountered: population overcrowding, water pollution, excessive noise, waste pollution, foul odour. This simply tells of unkept environment which breeds environmental pollution leading to health hazards in terms of outbreak of diseases. Simply put, the environment generally stings due to poor sanitation activities and poor drainage arrangements. Most of the respondents said they are waiting for the government to come and build houses for them. Even the unemployed said the same. It should be noted that Abuja was designed to accommodate only about 3.2 million people, but today, the population is already around the 6 million mark, while the development of the city is still around 50% completed. This is simply a catastrophe already. There is no solution in sight as regards the bridging of the housing gap in Abuja city (Iman, Mohammed, Wilson and Cheeseman, 2008; Abdullahi and Aziz, 2010).

Table 1: Respondents’ type of work

<table>
<thead>
<tr>
<th>Type of Work</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gainful employment</td>
<td>17</td>
<td>19.77</td>
</tr>
<tr>
<td>Petty trading</td>
<td>41</td>
<td>47.67</td>
</tr>
<tr>
<td>Jobless</td>
<td>28</td>
<td>32.56</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*

Table 2: Respondents type of petty trade

<table>
<thead>
<tr>
<th>Type of Trade</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shoe shiner (cobbler)</td>
<td>8</td>
<td>9.30</td>
</tr>
<tr>
<td>Water seller (cans in a truck)</td>
<td>12</td>
<td>13.95</td>
</tr>
<tr>
<td>Sowing business</td>
<td>6</td>
<td>6.97</td>
</tr>
<tr>
<td>Cola nut sellers</td>
<td>5</td>
<td>5.81</td>
</tr>
<tr>
<td>Assorted items on a tray</td>
<td>4</td>
<td>4.65</td>
</tr>
<tr>
<td>Construction labourers</td>
<td>6</td>
<td>6.97</td>
</tr>
<tr>
<td>Non traders</td>
<td>45</td>
<td>52.32</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*
Table 3: Comfort of the place you live in

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, the place is comfortable</td>
<td>8</td>
<td>9.30</td>
</tr>
<tr>
<td>No, it is not comfortable</td>
<td>78</td>
<td>90.70</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015

Table 4: Why live in an uncomfortable place?

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because decent houses in Abuja are very expensive and I cannot afford one</td>
<td>16</td>
<td>18.60</td>
</tr>
<tr>
<td>Because my income cannot get me something better</td>
<td>21</td>
<td>24.42</td>
</tr>
<tr>
<td>All of the above</td>
<td>49</td>
<td>56.98</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015

Table 5: Does your apartment have light?

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>81</td>
<td>94.19</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>5.81</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015

Table 6: Does your apartment have pipe borne water?

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>6</td>
<td>6.98</td>
</tr>
<tr>
<td>No</td>
<td>80</td>
<td>93.02</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015

Table 7: Source of water

<table>
<thead>
<tr>
<th>Source</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tap water from water board</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Bore hole water</td>
<td>6</td>
<td>6.98</td>
</tr>
<tr>
<td>Well water</td>
<td>20</td>
<td>23.26</td>
</tr>
<tr>
<td>Stream river water</td>
<td>2</td>
<td>2.33</td>
</tr>
<tr>
<td>Garuwa (cans in truck)</td>
<td>58</td>
<td>67.44</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015

Table 8: Toilet Facility

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>21</td>
<td>24.42</td>
</tr>
<tr>
<td>No</td>
<td>65</td>
<td>75.58</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015

Table 9: Type of Toilet Facility

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water system</td>
<td>9</td>
<td>9.30</td>
</tr>
<tr>
<td>Public paid toilet</td>
<td>2</td>
<td>2.33</td>
</tr>
<tr>
<td>Pit latrine</td>
<td>11</td>
<td>12.79</td>
</tr>
<tr>
<td>None of the above</td>
<td>65</td>
<td>75.58</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source:* Fieldwork, 2015
Table 10: How they excrete

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>We use polythene bags to package them and throw away</td>
<td>51</td>
<td>59.30</td>
</tr>
<tr>
<td>We go to a bush nearby</td>
<td>14</td>
<td>16.28</td>
</tr>
<tr>
<td>We have toilet facility</td>
<td>21</td>
<td>24.42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*

Table 11: Ownership of apartment

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ownership</td>
<td>5</td>
<td>5.81</td>
</tr>
<tr>
<td>Renting</td>
<td>81</td>
<td>94.19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*

Table 12: Land acquisition method

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>By inheritance</td>
<td>3</td>
<td>3.49</td>
</tr>
<tr>
<td>Purchase</td>
<td>2</td>
<td>2.33</td>
</tr>
<tr>
<td>I am a tenant</td>
<td>81</td>
<td>94.19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*

Table 13: Possession of Title documents

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>5.81</td>
</tr>
<tr>
<td>Nil</td>
<td>81</td>
<td>94.19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*

Table 14: Utility Services Availability

<table>
<thead>
<tr>
<th>Utility</th>
<th>Available</th>
<th>Not available</th>
<th>% available</th>
<th>% not available</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td>81</td>
<td>5</td>
<td>94</td>
<td>6</td>
<td>Available</td>
</tr>
<tr>
<td>Pipe bone water</td>
<td>6</td>
<td>80</td>
<td>7</td>
<td>93</td>
<td>Not available</td>
</tr>
<tr>
<td>Toilets</td>
<td>21</td>
<td>65</td>
<td>24</td>
<td>76</td>
<td>Poorly provided</td>
</tr>
<tr>
<td>Refuse disposal</td>
<td>5</td>
<td>81</td>
<td>5</td>
<td>94</td>
<td>Not available</td>
</tr>
<tr>
<td>Access to houses</td>
<td>7</td>
<td>79</td>
<td>8</td>
<td>92</td>
<td>Not available</td>
</tr>
<tr>
<td>Drainage</td>
<td>0</td>
<td>86</td>
<td>0</td>
<td>100</td>
<td>Not provided</td>
</tr>
<tr>
<td>Health services</td>
<td>66</td>
<td>20</td>
<td>77</td>
<td>23</td>
<td>Available</td>
</tr>
<tr>
<td>School</td>
<td>82</td>
<td>4</td>
<td>95</td>
<td>5</td>
<td>Available</td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2015*
Plate 2: An area in Garki slum.  

Plate 3: Apo slum area  

Plate 4: An area in Apo slum.
Plate 5: A portion of Utako slum  
Photo: The Authors

Plate 6: An area in Utako slum  
Photo: The Authors

Plate 7: Jabi slum area  
Photo: The Authors

Plate 8: An area in Jabi slum  
Photo: The Authors
CONCLUSION AND RECOMMENDATIONS

From the results of this study, it can be concluded that slums are unacceptable living places that lack over 90% of basic facilities and services. It can also be concluded that slum settings and congestions make their dwellers prone to the outbreak of diseases. In view of the above, the government should explore realistic housing programmes that can be affordable to the poor and low income groups, as the present housing effort is very expensive and non affordable to this category. This study also recommends that government should embark on another massive housing programme similar with the type undertaken in 1997/1998 by the Abacha administration which constructed the Gwarimpa estate. The only difference should be in the type of houses that should be constructed in this case.

While the former was made up of duplexes, four and three bedroom houses, this one should cater for low level type of housing which should include: one room self contain, room and parlour self contain and two bedroom houses. These will not only cost less, but it will also need less land size to be utilized, yet more households will be accommodated thereby reducing the deficit. Again, there is the need for government to concentrate effort in the development of the rural areas by providing basic social amenities in the rural towns so as to reduce the desire of citizens migrating to the bigger cities where there is no enough provision of houses to accommodate them. This will help reduce the population in the urban cities, thereby reducing slum development or growth.

Therefore it will be necessary to increase effort towards making the rural areas more attractive in order to reduce the rural-urban drift, as it can be seen that the planned population of Abuja city is already doubled and still increasing. There is also the need to sensitize slum dwellers on the need to seek better houses in satellite towns of the FCT rather than crowding themselves in very uncomfortable apartments all in the name of wanting to be in the city. Also, government should be realistic in the housing provision programme for low income earners as the rich always end up buying over the houses when they are built. Finally, the study recommends the upgrade of the slum areas through the provision of basic social amenities as a remedial measure so as to improve on the living conditions of the slum dwellers (Kayode, 2011).

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