



HOUSING POLICY IN NIGERIA: ASSESSING HOUSING LIVABILITY IN GWAGWALADA TOWN OF THE FEDERAL CAPITAL TERRITORY, ABUJA - NIGERIA

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Abstract

The provision of good, qualitative and livable housing has pre-occupied humanity for ages. In Nigeria, government, over time, has made the provision of housing a cardinal objective of governance and national development. The purpose of this paper is to identify the nexus between housing policy implementation and the quality and livability of housing in Gwagwalada town of the Federal Capital Territory, Abuja. Approximately 120,000 houses were targeted and 600 houses were randomly selected for the research, representing 5% of the housing population of the study area. Primary data was gathered from questionnaire administered on the targeted households, observations and interviews while secondary data was collected from Nigerian housing laws and policy as well as from sundry research publications. Data collated was categorized, analyzed and interpreted using descriptive analysis. Spearman's rank correlation was used to determine the relationship between housing policy implementation strategies and housing patterns, quality and livability. The research found out lack of drive of government to provide housing for the low income earner and the urban-poor; absence of effective implementation strategies; absence of a housing finance scheme targeted at the urban-poor and inappropriate legislation to capture the urban-poor in the national housing delivery project. This paper recommends for a review of housing legislation and policy to provide for specific housing financing schemes for the urban-poor, provision of basic amenities and physical infrastructure; and statutory timelines for policy implementation.

Keywords: Urban-Poor, Housing Policy, Implementation, Legislation, Qualitative, FCT

JEL Classification: O20

Introduction

The need for shelter is as old as man himself. The requirement for the provision of good and qualitative housing is a Constitutional mandate and therefore a cardinal prerequisite of governance of any country as it affects not only the physical welfare of citizens but also their psychological and social well being. The United Nations Conference on development held in Rio de Janeiro in 1992 says that population and housing are key performers in rating the level of sustainable development and to record progress in that direction. It is also one of the best indicators of a person's standard of living and of his place in the society (Onokerhoraye, 1994). As long as people exist, there is the pressing need to have a roof over their heads which strikes a relationship between the population and housing availability and quality.

Today, the provision of affordable and comfortable housing presents a serious problem not only of quantity but also of quality of available housing units. The quality of housing relates to the physical and economic characteristics of dwelling units, its size and arrangement, equipment, state of repair, neighbourhood environment, type of enclosing structure, prices of rent and tenure. The quality of housing is of great concern and necessity to individuals, community and the government. However, despite this concern, the level of investments and improvements of the existing housing in the country has been very little. Urban centres in Nigeria face acute shortages of affordable accommodation, rapid deterioration of existing housing stock and poor living condition. The deterioration in livability of our urban centre over the years has been the result of population pressure on existing urban services and facilities

and paucity of housing supply. Housing in the peri-urban areas in some cases share communal facilities, but in others the facilities are non-existent. All these triggered the researcher to carry out a summative evaluation study on the impact of Nigerian Housing policies and strategies for housing in Gwagwalada town with emphasis on quality of housing types, housing supply, and livability.

The study was guided by the following specific objectives:

- (a) To identify the housing policy in Nigeria

Literature Review

Historically, in Nigeria, low priority has always been given to housing development. In fact, up to the mid 1990's the thrust of government efforts in the housing sector was to improve staff quarters for its employees, which was complemented with a staff housing loan scheme; though other interventions by the government in this sector have largely been determined by the exigencies of its financial position from time to time (Ogu, 2002) and politics. Policy is derived from governance intents and developmental plans and it often becomes the bedrock of legislations. Housing policy in Nigeria is a guide provided by government which is aimed at providing the housing needs of generality of the people by applying fiscal, institutional, regulatory and legal frameworks (Abiodun, 1985). The Nigerian housing policy recognizes the fundamental nature of housing. It prescribes that the provision of adequate housing that is safe, secure, accessible, affordable, and sanitary is a fundamental human right, as enshrined in the United Nations Habitat agenda (NHP, 2012). A housing policy seeks to promote progressive realization of adequate housing for all. The role of Government is to provide a conducive policy, legislative and regulatory framework for policy implementation, monitoring and evaluation and its periodical review for effective and efficient policy implementation (Ugandan NHP, 2016).

Nigeria has been developing housing policies and programmes since the colonial times. The first recorded foray by government into providing mass housing was in 1928. The policies are modest with the ultimate aim of addressing the housing problem at a National scale (Omenge and Udegbe, 2000). The policy focus then, was on the provision of expatriate quarters (Oni, 1989) and some selected indigenous staff in Rail ways, Marine, Police and Armed forces (Aribigbol, 2000). Between this date and today government has continued to review its housing policies to reflect its developmental plans. Generally, however, the policy intent has always been to:

- (b) To ascertain the nexus between housing policy implementation strategies and the quality and livability of housing among the urban-poor in Gwagwalada town of the Federal Capital Territory, Abuja.

The paper is structured into six parts. Following this introduction is section two which focuses on the review of related literature. Section three states the methodology adopted in this study. Section four states the results of the study as well as the analysis of the results, while sections five and six are the concluding remarks and recommendations.

1. Enactment of laws to assure construction standards, health and environmental safety,
2. Public housing programmes through housing corporations, agencies and mortgage institutions.
3. To ensure that the provision of housing units on the basis of affordability
4. To grant owner/occupier status to public servants and promote participation of the general public in housing programmes designed to benefit the low income group ; and
5. To provide credit or fund for house ownership from the National Housing Fund, Federal Mortgage Bank, mortgage institutions and such like agencies

In 2011 a comprehensive review of the National Housing Policy was undertaken against the background of the admission by government that "as at today, 51 years after independence and 20 years after the first National Housing Policy was inaugurated, Nigeria has neither an articulate National Land Policy, nor an up-to-date National Housing Policy. All efforts since 2004 to distil a National Housing Policy from the Report of the Presidential Technical Committee on Urban Development and Housing and the Government White Paper on same, have not been very successful" (NHP, 2011).

The purpose of the review was to achieve the revitalization of the housing sector to enable it serve as a catalytic instrument for ensuring rapid and socio-economic development objectives as follows:

- (i) Reduce the national deficit in housing to meet needs and the effective demand for housing;
- (ii) Make housing finance available to the no-income, low and medium income earners;
- (iii) Provide the legal and regulatory framework that will attract private sector investors to develop affordable housing

- products particularly for the No- income, Low-income and Middle-income groups;
- (iv) Rehabilitate and renovate the existing housing units;
- (v) Develop an effective land administration system to make land ownership available, secure, accessible and easily transferrable at affordable rate;
- (vi) Develop and build adequate capacity, including the provision of infrastructure to support the housing sector, on a sustainable basis;

- (vii) Strengthen institutions and overhaul systems and processes for a more virile housing sector;
- (viii) Establish administrative, legal and regulatory framework for a more efficient and effective housing delivery system;
- (ix) Promote the use of alternative building materials and new technologies in housing delivery; and
- (x) Establish and develop title and mortgage insurance systems and institutions.

The policy was intended to provide specific intervention to ensure sustainable housing delivery in Nigeria in the following priority areas:

- (i) Land for housing;
- (ii) Housing finance;
- (ii) Building materials;
- (iii) No-income, low income, co-operative and rural housing;
- (iv) Housing supply and demand planning;
- (v) Appropriate institutional framework;
- (vi) Implementation, coordination, monitoring, evaluation and review;
- (vii) Construction methods;
- (viii) Sustainable construction workforce;
- (ix) Maintenance;
- (x) Construction costs;
- (xi) Infrastructural and estate development financing; and
- (xiii) Data and statistics on housing.

Government's projection was that with implementation affordable housing would raise home ownership to about 50%, Nigeria's Human Development Index (HDI) Ranking would improve, and construction sector and the mortgage market would expand significantly. In Nigeria today the housing subsector is governed by a number of legislations both at the federal and state levels. The under listed are the major statutes:

- a) Mortgage Institutions Act;
- b) Federal Mortgage Bank Nigeria Act;
- c) Trustee Investment Act;
- d) Insurance Act;
- e) National Housing Fund Act;
- f) Employees Housing Scheme (Special Provisions) Act;
- g) Federal Government Staff Housing Board Act.
- h) Land Use Act

Government involvement in housing was centered essentially on the provision of quarters for staff. However, in recent times, conscious effort is being made to construct houses for the general public. Successive governments in Nigeria had resort to confronting the nagging problem of

accommodating an increasing number of Nigerians through the low-cost housing projects and site – and - services programmes (Ondola et al, 2013). Studies have shown that the rapid rate of urbanization in Nigeria and the consequential explosion of urban population have not been matched by a commensurate change in social, economic especially housing (Mabogunje, 1978).

The provision of public infrastructure and social services has suffered neglect and the process of urban planning and zoning has been slow or stagnant. In many cases, population growth has outpaced the rate of housing provision. Consequently, there is the preponderance of the large proportion of urban dwellers living in housing and environmental conditions which are clearly an affront to human dignity (Olotuah et al, 2000). Akintokunbo (2008) revealed that one of the continuing challenges posed by unprecedented urbanization in developing countries including countries like Nigeria is the provision of adequate and affordable housing.

The housing for all programmes initiated during previous military regimes fell far short of target, but at least ignited the current awareness and modern mortgage industry in Nigeria. Muoghalu, (1992) carried out a study in measuring housing quality and environmental quality as an indicator of quality of urban life; using Benin as a case study. He was able to deduce that the deficiencies in facilities in and around the houses were greatest in Oredo neighbourhood. His research showed a lapse rate in the quality of the area under study and this enabled him to classify the town into the core, periphery, high and low income areas. Ogu (2002) in his study "Rural housing quality in Nigeria: A case study from Imo State" where he explored at a micro level the quality of housing in the country's rural areas, found that one major problem in the rural areas of Nigeria and indeed other developing countries are that imposed by the poor quality of housing. In spite of the fact that rural areas harbour over 70% of the total population of Nigeria and occupy a strategic position in the socio-economic development of the country, rural housing has

received less attention than it deserves from both the policy makers and researchers compared with urban housing.

The provision of public infrastructure and social services has suffered neglect and the process of urban planning and zoning has been slow or stagnant. In many cases, population growth has outpaced the rate of housing provision. Consequently, there is the preponderance of the large proportion of urban dwellers living in housing and environmental conditions which are clearly an affront to human dignity (Olotuah et al, 2000). Akintokunbo (2008), revealed that one of the continuing challenges posed by unprecedented urbanization in developing countries including countries like Nigeria is the provision of adequate and affordable housing. Over the last three decades, Nigeria, like several developing countries has emphasized public housing scheme, but with little success (Ogu, 2002). Housing conditions, especially those portrayed by the availability and efficiency of facilities and utilities, have been worsening since 1980 (Olokesusi & Okunfulure, 2000). Toilet facilities, for instance, have more pit constructions than other better and more ideal provisions. This is evident from the construction quota, which increased from 25.6 percent in 1980/81 to 63.3 percent in 1993/94 and 62 percent in 1995/96. Existing data shows that while 72.4% of urban households were connected to electricity in 1980/81, this proportion declined to 54.34% in 1995/96 (Federal Office of Statistics, 1999). The same trend existed for most neighborhood facilities and utilities within the country, especially those concerning water supply road construction, sewage, etc (Ademiluyi, 2010).

According to the 2006 census, Nigeria has a population of about 140 million people and working with this figure, providing adequate and affordable housing in Nigeria is definitely an issue of dire national importance (NPC, 2006). A survey by Pison Housing Company on Housing Demand Analysis in Abuja showed that 68% of the respondents do not own the houses they reside in (Igbino, 2017). The need to provide good and

Methodology

In order to ensure proper and appropriate representativeness of the information needed on housing quality and livability, 600 houses were sampled in the area under study. The systematic technique was used in administering the questionnaire. In selecting a sample of 600 households from an approximate population of 12000 houses, ($k=12000/600=20$). The first house was selected at random, followed by every 20th house. Primary Data Sources: field observation,

qualitative housing is an important element of the environment as it affects not only the physical welfare of citizens but also their psychological and social well being.

Despite the urgent need and effort put in place by the government and private individuals to provide adequate housing facilities in Gwagwalada town, it is however becoming increasingly difficult to match the supply or availability of housing facilities with the demand as a result of rising population. The deterioration in livability of our urban centre over the years has been the result of population pressure on existing urban services and facilities especially housing supply. The urban centers in Nigeria are facing the problems of acute shortage of affordable accommodation and rapid deterioration of existing housing stock and living conditions.

“The provision of housing does not really match the growth of the population in most urban centres; which accounts for the monumental deficiency in urban housing quantitatively and qualitatively. (Jagun 1983, Olotuah, 2000)”.

This situation has been exacerbated by population explosion, rapid urbanization, widespread poverty, and escalating costs of providing housing. The shortage in housing is manifested in overcrowding, slums and proliferation of informal settlements especially in peri-urban areas. In the rural areas the shortage manifests itself in the poor quality of the housing fabric and lack of basic services such as clean drinking water (Ondola et al, 2013). Today, the provision of affordable and comfortable housing in urban centres like Gwagwalada presents a serious problem. This problem is not only that of quantity but also of quality of available housing units which emanate from growing population and overcrowding. Although, the quality of housing has been identified as the major problems of housing in Gwagwalada, the exact nature is not yet certain and this therefore constitute the subject of this study.

questionnaire administration, direct questioning and personal interview with household heads/ landlords while secondary data sources such as text book, journals, Articles, published and unpublished texts were also consulted. The nature of data required in the execution of this research are data on socio-economic status of respondents, information on the physical condition and quality of the buildings, facilities and services inside and outside individual buildings, physical and social environment as well as data on residential rent.

Infrastructure such as roads, drainage, sewage or means of sewage disposal is a necessary prerequisite for good Housing development. These are the indicators of determining the effectiveness of Government Housing policies and implementation strategies.

Result and Discussion

Dwelling type of respondents by wards

Of all the respondents only 1.7% live in duplexes. The most common were one room apartments with 29.5% and one bedroom flat with 20.4% because of

the high cost of bigger and more spacious accommodation, the inhabitants are compelled to occupy small houses even when they have large families. However, The Spearman’s rank correlation (rho) result used in testing if there exist any significant relationship between income and type of housing pattern of respondents is 0.921 and the coefficient of determination is 84.8%. This implies that there exists a strong positive relationship between income of the respondents and the pattern of house they live in

Table 1: Dwelling Type of Respondents by Wards

Housing Type	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq.	%	Freq	%	Freq	%
One Room	80	32.9	40	23.5	52	30.6	172	29.5
One Bedroom flat	51	21.0	49	28.8	19	11.2	119	20.4
Two Bedroom flat	23	9.5	50	29.4	34	20.0	107	18.4
Three Bedroom flat	12	4.9	17	10.0	16	9.4	45	7.7
Duplex	-	-	8	4.7	2	1.2	10	1.7
Detached rooms	69	28.4	5	2.9	35	20.6	109	18.7
Others	8	3.3	1	0.6	12	7.1	21	3.6
Total	243	100	170	100	170	100	583	100

Source: Authors’ Field Survey, March 2018

Status of Ownership of the House

Table 2 shows that majority of the respondents (63.6%) live on rented apartments as a result of immigration to Gwagwalada. It was observed that in Quarters ward, 25.3% are self owners of the house as a result of the federal government of Nigeria’s

owner occupier scheme. This shows failure of policy with regards to provision of the requisite legal and regulatory framework that will attract private sector investors to develop affordable housing products particularly for the No- income, Low-income and Middle-income groups

Table 2: Status of Ownership of the House

Ownership	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq	%	Freq	%	Freq	%
Self Ownership	37	15.2	43	25.3	15	8.8	95	16.3
Joint Ownership	24	9.9	2	1.2	10	5.9	36	6.2
Rental	147	60.5	100	58.8	124	72.9	371	63.6
Squatting	20	8.2	20	11.8	12	7.1	52	8.9
Others	15	6.2	5	2.9	9	5.3	29	4.9
Total	243	100	170	100	170	100	583	100

Source: Authors Field Survey, March 2018

Available facilities in the houses

A list of housing facilities was identified in the course of this research. In running a check these facilities in and around the houses, the following data were obtained in testing positive to each facility by wards. Table 2 below shows clearly that houses in Quarters ward have the highest figures in all the wards. There exists adequate and quiet space for play and recreation, privacy; the surroundings

are clean as against what is obtained in Central ward and Kutunku ward. However, there is generally a problem of low supply of electricity across the wards and this is shown evidently in the meeting point of the lines as shown above which has enabled the classification of the wards into house grades on the basis of the materials used in construction and the environment where the houses are being situated.

House Grade A – This comprises of houses which were constructed using sandcrete blocks plastered with cement with metal or glassed door, well ventilated, clean and airy environment, windows covered with zinc/aluminium and in all decently constructed and located. This is common in Quarters ward (64.4%).

House Grade B – This includes completed or uncompleted houses, well and strategically located,

constructed decently using sandcrete blocks or mud bricks common in New Kutunku and Quarters wards.

House Grade C – This include unplastered, complete and complete and uncompleted houses that are not well ventilated, jam-packed in an unclean environment built with zinc sheets planks or wood and mud. Have bad or no access road and is common in Gwagwalada Central Ward.

Table 3: Housing Facilities

Housing facilities (IN UNITS)	CENTRAL	QUARTERS	KUTUNKU
Quiet & adequate space for play and recreation (QR)	30	70	45
Privacy (P)	20	92	50
Cleanliness (CL)	30	125	38
Adequate windows (AW)	35	90	60
Air condition (AC)	20	85	30
Fan (F)	70	130	90
Tap Water (T)	20	120	60
Electricity (E)	35	35	35
Health Centre/Hospital (HH)	30	75	45
Cinema/Hotel (CH)	20	50	36
School (SCH)	50	70	65
Kitchen (K)	30	95	52
Mosquito Net (MN)	80	160	100
Wardrobe (W)	40	120	70
Sinks/Bath tub (ST)	20	100	40
Ceiling (C)	50	150	80
Drainage (D)	30	80	50
Access Road (AR)	55	140	98
Total	645	1787	1040

Source: Author’s Field Survey, March 2018

Cost of Rent of Houses per annum

The study shows that generally, majority (37.0%) of the respondents pay between #40,001-#80,000 annually as rent. However there are differences in the amount paid based on place of residence. In Central ward, 47.3% of the respondents pay between ₦10,000 – ₦40,000. In Quarters ward, 52.9% of the respondents pay highly for their houses per annum between ₦100,000 and above. In Kutunku ward, 23.5% pay ₦10, 000 – ₦40, 000, 41% pay ₦100,000 and above.

The Spearman’s rank correlation (rho) result used in testing if there exists any significant relationship between the cost of rent and the quality of houses resulted in a value of 0.721 with a coefficient of determination (CD) of 51.9%. This implies that a positive relationship exists between the quality of house and the cost of rent. The better the materials used for construction the higher the cost of rent.

Table 4: Cost of Rent of houses.

Amount Paid Per annum	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq	%	Freq	%	Freq	%
#10 – 40,000	115	47.3	2	1.2	40	23.5	157	26.9
#40,001 – 80,000	101	41.6	30	17.6	85	50.0	216	37.0
#80,001 – 100,000	18	7.4	48	28.2	38	22.4	104	17.8
#100,001 & above	09	3.9	90	52.9	07	4.1	106	18.2
Total	243	100	170	100	170	100	583	100

Source: Authors Field Survey March 2018

Materials used in Construction of the House

The study shows that majority (47.2%) of all respondents have their houses constructed using sandcrete blocks. The presence of ancient houses was observed been constructed with mud or mud bricks at 30.7%. In Central ward, (49.0%) of the houses were being constructed with mud/mud bricks. In Quarters ward, majority (73.5%) of the houses are constructed with sandcrete blocks. In

Kutunku ward recently, there exists opening up of new areas which results in 52.9% being constructed with sandcrete blocks and only a few (23.5%) with mud/mud bricks. From the table below it is evident that the urban poor in the slum usually use mud bricks for construction. The use of mud depicts high level of poverty in the slums. This is indicative of failure to implement policy to provide improved technology for building materials.

Table 5: Materials used in Construction of the House

Materials Used	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq.	%	Freq	%	Freq	%
Sand Crete blocks	60	24.7	125	73.5	90	52.9	275	47.2
Stones	04	1.6	13	7.6	17	10.0	34	5.8
Mud/mud bricks	119	49.0	20	11.8	40	23.5	179	30.7
Wood plank/zinc sheets	40	16.5	09	5.3	22	12.9	71	12.2
Others	20	8.2	3	1.8	1	0.6	24	4.1
Total	243	100	170	100	170	100	583	100

Source: Authors Field Survey, March 2018

Approximate Age of Dwelling

The age of houses in the study area varies by wards. In Central ward, majority (49.0%) of the houses are aged 21 years and above because this area has been in existence over a long time.. In Quarters ward, (55.3%) of the sampled houses were heterogeneous and were aged between 11-15 years.

This is due to the fact that Alhaji Mamman Kotangora during his tenure as minister of FCT constructed some of these houses as at that time. In Kutunku ward, (49.4%) of the houses are aged between 1-5 years because of the opening up of new areas and expansion that is evident here in the last five years.

Table 6: Approximate Age of Dwelling

Age of Dwelling (yrs)	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq.	%	Freq	%	Freq	%
1 – 5	19	7.8	23	13.5	84	49.4	126	21.6
6 – 10	26	10.7	27	15.9	50	29.4	103	17.7
11 – 15	29	11.9	94	55.3	21	12.4	144	24.7
16 – 20	50	20.6	19	11.2	10	5.9	79	13.6
21 & above	119	49.0	07	4.1	05	2.9	131	22.5
Total	243	100	170	100	170	100	583	100

Source: Authors Field Survey, March 2018

Sources of Water Supply by Wards

In general, only a few (16.8%) have access to municipal pipe borne water. (22.3%) of the respondents get water from wells, (27.1%) from other sources such as water peddlers “mairuwa”. This supply varies by wards. In Central ward, only (3.3%) of the respondents get water from municipal pipe, while in Quarters ward, majority (47.1%) of

the houses have municipal pipe borne water. In Kutunku ward, only a few (5.9%) have municipal pipe borne water. This shows that majority of the population studied use source of water that is generally disapproved by Public Health officials as being unsuitable for consumption purposes hence impede quality of life.

Table 7: Sources of Water Supply in the House by Wards.

Source of water supply	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Municipal pipe	8	3.3	80	47.1	10	5.9	98	16.8
Well	62	25.5	15	8.8	53	31.2	130	22.3
Borehole	13	5.3	50	29.4	33	19.4	96	16.5
Ponds/streams	80	32.9	5	2.9	16	9.4	101	17.3
Others	80	32.9	20	11.8	58	34.1	158	27.1
Total	243	100	170	100	170	100	583	100

Source: Author’s Field Survey, March 2018

Toilet System in the House

In general, 32.2% of all the respondents have water closet. 7.7% of all the respondents in the sample area use other means such as going to a bush or uncompleted buildings to ease themselves. The availability of toilet system varies by wards. In

Central ward, majority (42.7%) of the respondents use pit latrine. In Quarters ward, majority (64.7%) have water closet. In Kutunku ward 34.1% have water closet while majority 47.1% have pit latrine. It is evident that the quality of life is low.

Table 8: Availability and Type of Toilet System in the House.

Type of Toilet System	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq.	%	Freq	%	Freq	%
Water closet	20	8.2	110	64.7	58	34.1	188	32.2
Pit latrine	104	42.7	20	11.8	80	47.1	204	34.9
Bucket system	51	21	25	14.7	10	5.9	86	14.8
None	40	16.5	11	6.5	09	5.3	60	10.3
Others	28	11.5	4	2.4	13	7.6	45	7.7
Total	243	100	170	100	170	100	583	100

Source: Author's Field Survey, March 2018

Availability of Kitchen and Where Food is being cooked

Generally only 30.4% of the respondents have kitchen. In Central ward, majority (40.3%) cook in

an open space. In Quarters ward majority (70.5%) of the respondents cook in the kitchen. In Kutunku ward, majority 41.2% of the respondents cook in an open space, while only 25.9% cook in a kitchen.

Table 9: Availability of Kitchen and Where Food is being cooked.

Place where food is cooked.	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq	%	Freq.	%	Freq	%	Freq	%
In an open space	98	40.3	17	10	70	41.2	125	21.4
In a corridor	79	32.5	15	8.8	37	21.8	131	22.5
In a bedroom	50	20.6	5	2.9	17	10	72	12.4
In a kitchen	13	5.3	120	70.5	44	25.9	177	30.4
None	03	1.2	13	7.6	2	1.2	18	3.1
Total	243	100	170	100	170	100	583	100

Source: Authors Field Survey, March 2018

Disposal of Domestic waste

Majority (31.4%) of all respondents use public incinerator, while 31.9% use open dump. In Central ward, 25.9% of the respondents have no specific means of disposing their waste. They indeed and in no doubt generate waste but most times litter them around thereby defacing the environment. 49.4% of the dwellers in the Gwagwalada Central ward engage in disposing waste in open dumps around

the house, while the reverse is the case in Quarters ward where majority (58.2%) of the respondents have well organised and planned ways of disposing their domestic waste in dug pits around the neighbourhood and also in the waste bins provided by the Abuja environmental protection board. In Kutunku ward 29.4% use open dump. This is evident most especially in the newly opened up areas of new and old Kutunku

Table 10: Disposal of Domestic Waste

Place of Disposal	CENTRAL		QUARTERS		KUTUNKU		Total	
	Freq.	%	Freq	%	Freq	%	Freq	%
Public incinerator	21	8.6	99	58.2	63	37.1	183	31.4
Dug Pit	20	8.2	35	20.5	22	12.9	77	13.2
Open dump	120	49.4	16	9.4	50	29.4	186	31.9
None	63	25.9	11	6.5	25	14.7	99	16.9
Others	19	7.8	9	5.2	10	5.9	38	6.5
Total	243	100	170	100	170	170	583	100

Source: Authors Field Survey, March 2018

Conclusion and Recommendations

This study has presented a systematic and statistical presentation of the result of this research. This study therefore concludes that there exists a strong relationship between housing policy implementation strategies and housing patterns, quality and livability. It equally found that the lack of drive of government to provide housing for the low income earner and the urban-poor; absence of effective policy implementation strategies is responsible for squalid existence of the residents in Gwagwalada town in spite of its being in the

capital city. Based on the findings, the following recommendations were offered:

1. There should be a review of the current national housing policy and implementation strategies to and appropriate legislation to capture the urban-poor in the national housing delivery project.
2. A review of housing legislation and policy to provide for specific housing financing schemes for the urban-poor, provision of basic amenities and physical infrastructure; and statutory timelines for policy implementation.

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