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STATE MASS HOUSING SCHEME FOR THE LOW-INCOME GROUP IN ABUJA

Bawa Chafe Abdullah & Wan Nor Azriyati Wan Abd Aziz

Abstract
In 2000, Federal Ministry of the Federal Capital Territory (FMCT), Abuja launched a mass housing scheme (MHS) under the platform of a public-private partnership (PPP). This paper reports an evaluation of this reform in order to understand the scheme's impact on the cohort of low-income group (UG) in Abuja, Nigeria. The study explores the multiple data sources available, including literature and policy material and empirical evidence collected through structured and semi-structured questionnaires. The findings of the study suggest that the scheme did not significantly improve the housing status of UG. The research suggests that the cohorts' history of exclusion in housing delivery in the Abuja deepened further due to partly an inadequate mortgage infrastructure to support their participation. Moreover, with poor scheme implementation, it is clear that the scheme strengthened the polarised position of the Abuja with respect to housing which runs counter to the stated policy objective to provide all Nigerians with decent and affordable housing. The paper concludes by showing the wider implication of the contemporary approach of the housing strategy in Abuja and Nigeria in general.

Keywords: Nigeria, Mass Housing Scheme, Low-Income Group, Exclusion, Organised Private Sector.

1.1 INTRODUCTION
One of the fundamental objectives and directive principles of state policy in Nigeria is the provision of suitable and adequate shelter for all citizens (FGN 1999). However, the situation of Nigeria according to the UN-Habitat (2008:8) was "one of the most unfavourable social environmental conditions in the world" due to its pathetic state of housing infrastructure. This is because, of the 50 percent of the country’s 150 million population live in urban centres, 70% reside in informal settlements, lacking in all characteristics of a decent shelter (UN-Habitat 2008). And the 2006 National Population and Housing Census estimated that there were only 19.2 million households in the country that live in houses of their own (NPC 2006). A housing deficit is estimated to be between 14 and 16 million units (UN-Habitat 2008). Furthermore, poverty is present at 52-70% of the population (UN-Habitat 2008). The inadequacies of institutional and legal frameworks, development and its control strategies have contributed immensely to the "urbanisation of poverty" and to the deepening of housing shortages in Nigeria. It is apparent that the worst affected are the UG who have "to rely on their ingenuity, energy, skills and resources in order to meet their vital shelter needs" Bredenoord and van Lindert 2010:279).

On account of this, housing has become what Cullingworth (1991) called a 'perpetual problem' confronting government, posing a formidable challenge in formulating policies that would not only increase the supply of decent housing to the citizens, but also tackle problems that are associated with it (UN-Habitat 2008). Against this background, nascent states Nigerian state to change its housing policy to market-led, consistent with international housing policy paradigm shift (Sandhu and Aldrich 1998). The agent of delivery become private real estate developers, popularly known in the country as organised private sector (OPS). Despite the enthusiasm for enablement approach in Nigeria, there are few researches conducted on the efficacy of OPS in achieving the housing of UG under the MHS. This is the core contribution of the paper and argues that the market-led supply might not be appropriate, considering the country’s highly volatile economy, its state inefficient institutions and the inadequate vibrancy of the OPS in the country.

Accordingly, this paper seeks to examine the performance of the MHS in Abuja. Abuja is the administrative federal capital of Nigeria, created in 1976 (Moore 1984) and officially became seat of government in 1991 (Marah 1993) with total land area of 8,000 square kilometres (KM²) (19% 1979). The bulk of PPP MHS project sites fall within the 1.63 KM² area of Phase