DEVELOPING ABUJA LOW INCOME HOUSING: AN ARCHITECTURAL APPROACH

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ABSTRACT

Lagos was both the capital of Nigeria and Lagos State and was overpopulated, overcrowded, ungovernable, unserviceable and without room for expansion. As a result of that, the capital of Nigeria was moved to Abuja, an area, central to all Nigerians and without the defects of Lagos. The concept of Abuja came in 1975, followed with a master plan of the area. The master plan targeted a population of 3 million people in an area where no one, can "claim any special privilege of indigeneity." The master plan was subsequently abused and poorly implemented by different Abuja governments, resulting in squatter settlements, slums, urbanization and uncontrolled growth and developments within the Abuja Federal Capital Territory (FCT). Those informal settlements are off-springs of original indigenes and settlers who were cut up by Abuja's poor implementation programs and the policy of the reformed economy. That, along with demolitions (several) in Abuja FCT and influx of people into the territory in search of greener pasture have produced a lot of urban people without housing. It was the primary aim of this study to explore and integrate sustainable spatial architectural programmes that would bridge the gap in Abuja's urban poor housing. The study explored, how to effectively, adequately and sustainably, accommodate the housing needs of the Abuja urban poor and by so doing, start reducing Abuja slums, squatter settlements and homelessness. The research objective was to explore and find ways of addressing the problems of Abuja urban poor housing and Abuja Master Plan, which resulted in unplanned territorial settlements, urbanization and homelessness within the urban poor settlements. To collect empirical and significant data on the Abuja area's settlement patterns and determine appropriate designs that would promote and encourage the exploration of sustainable housing for the Abuja urban poor. Developable lands are inaccessible to the unprivileged ones and that 2005 to 2010 received more land applications and approvals since the creation of the Abuja FCT. The development of the Federal Capital City (FCC) and the territory were not consistent with the goals and objectives of the master plan and also, Abuja is futuristic, but not sustainable and the study recommends for the government to make sustainable, urban poor settlements, adopt architectural theory of high rise and row housing in accommodating the urban poor population in need of housing. The high rise and row housing need to embrace facilities promoting industry and commerce, where the urban poor can live and work, promote tourism, entrepreneurship and make their communities sustainable. The study recommends that Abuja government should make lands and resources available to the Abuja urban poor as that will lead them to sustainability and enable them connect with the rest of the economic world. Government should educate and expose the Abuja urban poor to new and innovative ways of living and government equally, needs to direct her attention to the problems of urbanization, homelessness, population and their consequences especially, as they affect human settlements, growth, development and the resources to sustain them.

Key words: Urbanization, distortion, population, retention and sustainable.

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INTRODUCTION

In May 1967, Lagos emerged as both the Federal Capital of Nigeria as well as the capital of Lagos State with the creation of states and the continued retention of Lagos as the Federal Capital was seriously questioned. The dual role became a source of embarrassing political and administrative complications with the result of that, Lagos became not only unlivable and unserviceable but also ungovernable (Nwafor, 1980).

The need to transfer the capital of Nigeria from Lagos to Abuja, came as a result of the former nation's capital, Lagos, being over crowded, congested and had no lands for expansion. Olaitan (2004) indicates that the concept of Abuja as a befitting Federal Capital Territory, centrally located and without the defects of Lagos was spawned in 1975. The site for the Federal Capital City was chosen for its location at the center of the nation, its moderate climate, small population and also for political reasons. To accomplish the goal of relocating the Federal Capital to an area, geographically central to Nigeria and with relative equal accessibility to all parts of the nation, about 845 villages were displaced to make way for the Federal Capital Territory, FCT, (Olaitan, 2004).

Relocating from Lagos to Abuja, the government wanted an area, free of all encumbrances and as Jibril (2006) states, the Government wanted a principle of “equal citizenship” within the territory where no one can “claim any special privilege of "indigeneity” as was the case with Lagos. It wanted all the existing population to be moved out of the territory. That was why it authorized not only a census of economic assets of all the inhabitants of the territory but also undertook to pay compensation for all their owners outside of the territory (Jibril, 2006, citing Mabogunje in Ayileka et al, 2001).

Background to the Study

In the process of establishing a befitting new nation's capital, a master plan of the Abuja Federal Capital Territory was design. The resultant Master Plan was prepared such that land use, infrastructure, housing, transportation, recreation, economic and social services are coordinated and inter-related, Olaitan (2004), citing Abba (2003). Successive governments in Abuja have neglected these principles. As such, series of distortions to the concept, direction and implementation of the master plan are prevalent today (Olaitan, (2004).

According to Jibril (2006), the first major policy statement made by Government in 1976, when it decided to move the Federal Capital of Nigeria from Lagos (in the coastal area) to Abuja (in the central part of the country) was for complete relocation of the entire inhabitants outside the new Federal Capital Territory, of about 8000 square kilometers. This was aimed at freeing the territory from any primordial claims, and to enable Government take direct control, plan and develop the new city without any encumbrance but, that was not the case within the governments of Abuja. According to the Abuja Master plan (1979), the development of the city was designed to be in four phases with a clearly defined target population of three million inhabitants. As it is the case with development implementation in most developing nations, Abuja Master plan was distorted, following different policy changes that affected Abuja. According to Jibril (2006), between 1976 and 2003 (a period of 27 years) there has been about four major policy changes affecting resettlement within the FCT.

It was the original intent of the Abuja master plan to relocate the inhabitants, occupying the Federal Capital Territory area, but according to Jibril (2004),

careful enumeration later revealed that the figure was not 'few' – about 150,000 – 300,000 people. Uprooting such a huge population was thought to be unwise and could have delayed the takeoff of the project. It was then decided to allow the inhabitants to remain, but could be resettled within the territory, should their places of abode be affected by city development project. In some cases, at the time of relocation, plans were canceled for political reasons as supported by Jibril (2006). In preparation for the 2003 general election, the additional security personnel brought into the Federal Capital Territory occupied the buildings under the resettlement scheme. This major shift in policy direction can be said to be the root cause of problems of squatters and Land Administration within the FCT.

The derail and distortion to the Abuja master plan was also attributed to lack of professional personnel managing and planning the development of Abuja master plan and as supported by Jibril (2004), the main cause of the distortions of the master plan was the creation of the Ministry of the Federal Capital Territory (MFCT) in 1980 and it's being super imposed on the Federal Capital Development Authority (FCDA). The Ministry lacked the professional personnel to understand the philosophy of a master plan and the need for detailed planning and design to be carried out before the master plan could be transformed into construction activities in any part of the City. Jibril (2004) further indicates that, in 2003, a Ministerial Committee on Illegal Structures in FCT was constituted to collate a list of all illegal structures in the FCT and present a strategy for demolition. Interestingly, most of the members of the committee were not professional planners. As indicated by Bello (2009), the harbinger of squatting activities is inaccessibility of land engendered by low income of the urban poor. The end product is the creation of a slum. The effects of slums have been seen from various perspectives; the commonest one being on the deplorable environmental conditions.

Bello (2009) states that, generally, as the population and affluence grow, there is an increase in the demand for land by government, private individuals and corporate bodies. Unfortunately, since the physical overall supply of land within a geographical area is fixed, demand always outstrips supply by a very wide margin, especially in the urban centres. This inevitably brings about the survival of the fittest syndrome. In this struggle, government has the upper hand through the exercise of their power of eminent domain, while individuals and corporate bodies meet their land requirements in the open markets. Within the open market, the corporate bodies and the rich individuals usually with higher bargaining power, dominate the transaction; while the urban poor are left with little or no choice but to make do with the crumbs. Consequently, this group of individuals, in most cases, occupy the less desirable areas such as marshy sites, neighborhood adjacent to refuse dumps and where they can find one, they encroach on government lands.

Since Abuja became Nigeria's Federal Capital Territory in 1976; it has been experiencing rapid expansion, urbanization and significant changes in its physical landscape (Ujoh et al, 2010). According to Abuja (2014), there are five suburban districts: Nyanya, Karu, Gwagwalada, Kubwa, and Jukwoyi. Along the Airport Road are clusters of satellite settlements, namely Lugbe, Chika, Kuchigworo and Pyakassa. Other satellite settlements are Idu (the main industrial zone), Mpape, Karimu, Gwagwa, Dei-Dei (housing the International

Livestock market and also International Building Materials Market). The unplanned territorial growth and developments occurring in the territory could also be traced back to the governments rush to relocate the government workers from Lagos to Abuja as Olaitan (2004) agreed. Jibril (2006) indicates that, the initial target for movement from Lagos to Abuja was put at the year 1986. So the initial implementation strategy for the Master Plan envisaged that the workers would be housed in the “Accelerated District” within the Phase I Area of the city's development. This “Accelerated District” was to be developed for low-income workers to prevent the emergence of shanty towns in the periphery of the capital city. It was also to serve as a “model” for testing out the detailed plan concepts. The decision to move the date forward from 1986 to 1982/83 lead to the emergence of a number of shanty-towns and squatter settlements occupied by workers and the growing service population in such places as Karu / Nyanya, Karmo and Gwagwa.

Adeponle (2013), observed that Abuja city is growing faster (13%) than the provisions of its master plan. It is fast turning into an environmental embarrassment, with developments springing up in gross isolation of zoning and other planning codes. Abuja, which was supposed to be an epitome of beauty and an enlightened vision of city development, has suffered over the years from unnecessary distortions in the implementation of its master plan. Adeponle (2013), further indicates that, rapid urban expansion without effective environmental consciousness means that in virtually every urban center – from large cities and metropolitan areas to regional centers and small market towns – a substantial proportion of the population is at risk from natural and human induced environmental hazards.

Land in sub Saharan Africa, is a significant factor and an indispensable asset that determines the quality of life of not only the rural communities but also that of the urban dwellers too. From the land needed for cultivation by the rural farmers, the site required for urban housing, the workshop needed by roadside auto mechanics and spaces required by various government and developmental agencies, land has proved not only to be central to man's need and activities but also as the most crucial factor of production. Consequently, access to land has continued to be a tool for obtaining social prestige, economic security and political power. The growth of the economy generates physical development in our cities which most often results in increase in values of land. Naturally, in a market economy, access to the use and enjoyment of this land depends on the purchasing power of individuals concerned. Where the affluent individuals are able to purchase and occupy a choice location, the urban poor are left to grope with the marginal areas. In addition, the centripetal nature of the cities which brings about an increasing spate of economic activities also creates intense pressure on municipal services and facilities like hospitals, educational institutions, housing, transport, telecommunication systems and energy supply. With the limited funds available to the government, provision of these services is always tilted against the area occupied by the urban poor. This is more so where they encroach upon government lands or other areas where development permits cannot be given. With the influx of more squatters driven by their inability to acquire a better developable site within the city, the resulting squatter settlement will grow into a full blown slum (Bello, 2009). The slums, settlements and influx of people into the territory and without appropriate

sustainable economic base, led to Abuja's urbanization.

Urbanization has its consequences. Urbanization which occurs without adequate industrialization, sufficient formal employment or secure wages, has condemned burgeoning urban populations in the Third World to poor-quality housing. The problem has been compounded by a lack of government funds for housing subsidies, by inflated land prices boosted by housing needs and speculation, and by real-estate profiteering on the part of the upper and middle classes. The operation of the class structure of Third World cities nowhere more geographical explicit than in the composition and working of the housing market. Only the small upper and middle classes in Third World cities have income, job security and credit worthiness to purchase or rent houses in properly surveyed, serviced and legally conveyed developments (Dickenson, 1983).

The same small upper and middle classes in Third World cities have benefited from government sponsored housing programmes in the past. In his Housing and Environmental Planning, Olu-Sule (1988) indicated that, prior to 1973 government activities in public housing had been quite sectional and favored only the working class elites in the society. The poor and low-income were relegated to the background.
Housing as major government social service venture did not receive any priority attention it deserved until the Third National Development Plan of 1975 – 80 when the Federal Government of Nigeria allocated the sum of N2.5 billion to housing for the creation of 202, 000 units mostly for low-income families. The defective and ineffective methods of allocating these houses to the low-income, the medium-income and under which the underprivileged masses received their shares is the bone of contention in the Nigeria public housing policy.
Lack of accommodation has become the bane of most Abuja residents. During the Mallam Nasir el-Rufai administration of the Federal Capital Territory (FCT), many residents of Abuja lost their houses to the demolition exercise. That incident, however, contributed to the high cost of securing accommodation in the city centre and even in the satellite towns. To the average civil servant, securing a befitting accommodation in the FCT, irrespective of its location, is not only a challenge, but also an uphill task. Houses located at Garki, Maitama, Asokoro, Wuse, Jabi and Utako districts are practically beyond what the middle and low income earners can afford (Web Team, 2011).

The questions are, who are the people mostly affected by the poor implementation of the Abuja master plan, Abuja demolitions and, the high cost of securing housing accommodation in Abuja and its territory? According to Bamidele (2010), most of the workers who cannot afford to live within the city, find their way to the squatter settlements and uncompleted or abandoned buildings within the city which punctuated all high-brow areas of the city and many. The people, according to Uji and Okonkwo (2007), frustrated by the inadequacies and failure of the conventional approaches to provide urban shelter and services to a significantly large enough proportion of the poor in the urban areas of the developing nations, these ever-increasing class of urban populations have to resort to squatting on public or private land, either by invading and forcefully occupying or leasing such land (illegally sub-divided) on which they hurriedly construct (through self-help) their shelter from any available materials using any readily affordable and

available technology. Abuja and its territorial planning and designs are futuristic, but not sustainable, not adequately accommodating the expectant urbanization and growths and that may have attributed to the area, not being able to accept and handle the urbanization taking place, resulting in huge population growth, pressure on the existing infrastructure and squatter settlements within and outside the city limits. Today, Abuja city and the metropolitan areas have over twenty-six squatter settlements, most people in Abuja area called villages (Anetoh, 2013).

In the past, various FCT governments have tried, accommodating the interests of the Abuja urban poor communities and without success. The government's approaches have not necessarily, extensively reviewed and investigated the ancestral concerns of most of the residents of the Abuja urban poor communities. A lot of government solutions are centered on quick-fix urban renewal programmes that have not in anyway, helped the course of the urban poor communities and settlements in Abuja metropolis. The demolition exercises (several), resettlements and land swaps programmes adopted by the government have added more frustrations to the Abuja urban poor problems.

Nigeria is transitioning into a reformed economy, transitioning from public sector dominated economic activities to private sector, commonly known as “Public-Private Partnership” (PPP).

The Federal Capital Development Authority's (FCDA) swamp programme is in line with the nation's Public-Private Partnership programme. It is a housing and urban renewal programme, transferring densities to accommodate the interest of the inner city dwellers (the urban poor), but was not the case according to Aduge-Ani (2013). The Federal Capital Territory Administration (FCTA) has been allocating their present communities to developers without telling them what they have in mind concerning their relocation or resettlement (Aduge-Ani, 2013).

Statement of Research Problem

The inherent rapid expansion, urbanization and significant changes in Abuja's physical landscape as a result of inadequacy, violations of urban development policies and changes in the master plan resulted to spontaneous growth of slums, shantytowns, and ghetto settlements in the city centre, and surroundings (territory). Those informal communities are off-springs of original indigenes and settlers who were cut up by Abuja's poor implementation programs and the policy of the reformed economy. That along, with demolitions (several) in Abuja Federal Capital Territory (FCT) and influx of people into the territory in search of greener pasture have produced a lot of urban people without housing.

Aim and Objectives of the Study

In view of these problems, the study aims at exploring and integrating sustainable spatial architectural programmes for the urban poor housing in Abuja. The primary objectives of this study are: (i) to explore and find ways of addressing the problems of the Abuja urban poor housing that resulted from poor implementation of the Abuja Master Plan and changes in policies, (ii) to collect empirical and significant data on the Abuja area's settlement patterns and determine appropriate designs that would promote and encourage the exploration of sustainable housing for the Abuja urban poor, (iii) to determine and explore the possibilities of encouraging both the Abuja policy makers and developers, to take advantage of the current urban poor settlement locations in FCT and guide growth and

development in a rational and creative manner that is consistent with the goals of the Abuja master plan and, (iv) to create a model where the Abuja urban poor can live and work in effect, promote adequate job securities (economic empowerment), infrastructure and social facilities.

Research Methodology

This study adopted quantitative, qualitative and coorelational research methods because of the nature of the study, dealing with architecture, social movements, population and economic growth. It embraced Survey, Archival and Observational methods and the sources of data included both primary and secondary sources. The primary sources include, interviews (oral, telephone, television), questionnaires, photographs, while; the secondary sources were from literature reviews of journals, previous works and books. Material/Data gathering started in 2013. Surveys, include, the Abuja urban poor living standards, home ownership, place of work in relation to place of adobe, land ownership, socio-economic conditions of the Abuja urban poor were conducted between December 15th to 20th 2014, to aid in understanding the reasons for inadequate housing within the territory. The sample size of 400 was determined using the Taro Yamane formula, and random sampling method was used in distributing the questionnaire in the 10 selected informal settlements (40 copies of questionnaire to each settlement). The return rate of 100 percent was achieved due to the researcher's resolve to administer and collect the instrument on the spot to save time and cost of revisiting the settlements. The visual assessment was based on housing and infrastructure evaluation. The data was analysed using descriptive statistics (mean, standard deviation, percentage), analysis of variance at a significant level of 0.05.

Findings

In relocating Nigeria's Federal Capital from Lagos to Abuja, territorial growth and developments were considered in a rational and creative manner that is consistent with the goals and objectives of the Master Plan, but not the desire of the original inhabitants of the Abuja Territory. The research survey indicates that 99% of the respondents indicated that government is not doing a good job in handling urban poor housing problems and 98% do not like their living conditions. The Federal Capital Territory was planned, to be developed in phases and to accommodate the expectant growth and developments, but did not indicate specific land use locations for the urban poor housing and did not provide detailed development regulations. Instead, it provided in a general fashion, relocation/resettlement areas that were abandoned because of policy inconsistencies and poor implementation of the Master Plan by the governments of Abuja.

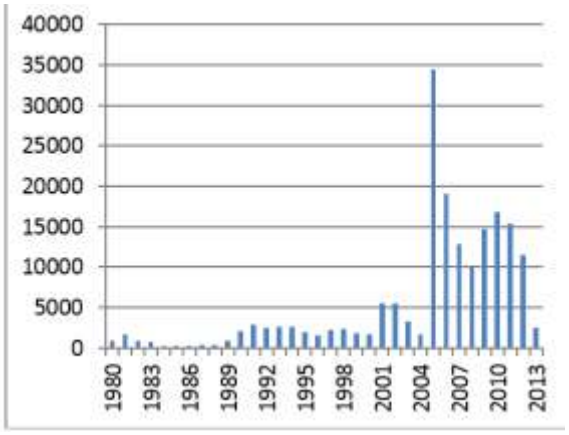
The demographic characteristics (family size) of the residents in 10 selected informal settlements (N400) were as follows: (a) 1-3 persons per family (16%), 3-6 persons per family (30%), 6-10 persons per family (54%). The available accommodation types were: (a) one bedroom (26%), (b) two bedrooms (58%) and (c) three bedrooms (16%). The socio-economic characteristics of the residents were as follows: (a) Below N10, 000 (15%), (b) N10,000-N20, 000 (30%), (c) N20, 000-N30, 000 (52%) and (d) N30, 000 and above (3%). Based on the visual assessment schedules, the housing and infrastructure profiles of the selected informal settlements were found to be grossly inadequate. The major compositions were “Quick-Fix-Homes”, built with recycled and decaying planks, zinc, cardboards and abandoned aluminium products mostly from nearby construction sites. The areas also lacked

basic city infrastructure such as roads, electricity, city water, toilet facilities, and gutters.

The issues and problems of Abuja can never be over emphasized. In a documentary by Mustapha Suleiman (2010) titled, "Expert Identifies Problems of Abuja Master Plan," he wrote (the entire story as written), "Mr. Moses Olubunmi Ajayi, past National President of the Association of Professional Bodies of Nigeria has identified lack of understanding and arrogance of past leaders, indiscipline and political instability leading to change of leadership as some of the reasons that have affected the implementation of Abuja master plan. He explained that the confusion which former FCT Minister, Nasir el Rufai met and had to stick his neck to correct was largely due to the fact that the leadership could not decide whether the plan was a technical document or political tool for patronage. The resultant effects of all these changes saw to the springing up of unplanned settlements and more urban poor in need of housing in and within the Federal Capital Territory.

As the population of Abuja grows, the demand for land increases. According to the land application and approval numbers collected from Abuja Geographic Information System (AGIS), from 1980 to April, 2013, One Hundred and Eighty-Four Thousand, Five Hundred and Sixty-Seven (184, 567) land applications were received and Seventy Thousand, One Hundred and Forty-Five (70, 145), 38% were approved (Figure 1 and2). The land applications and approval numbers have been inconsistent since 1980 and only from 2005 to 2010 received more land applications and approvals leading to Senator Bola Mohamed, Minister for the Federal Capital Territory's (FCT) concern "that only 15 per cent of the territory has been developed, after 35 years of its (Abuja) existence and has attributed it to the astronomical population growth of the city" (Agbo, 2011). 68% of the survey respondents indicated that they have applied for land in Abuja and 32% said that they have never applied for Abuja land.

Figure 1. Federal Capital Territory (FCT) land applications chart



Total Applications

Source: The author
Data from AGIS, Abuja, 2013

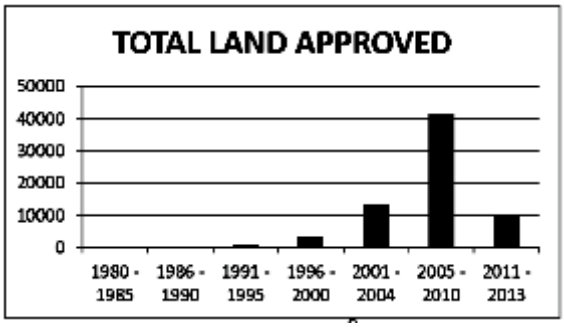


Figure 2.
Federal Capital Territory (FCT) Land Approval

Source: the Author
Data from AGIS, Abuja, 2013

From the research findings, the government of Nigeria has embraced public-private sector developments, proposals and investing in housing to accommodate the housing needs of her surging urban population especially, in the big cities and urban areas. These proposals came inform of economic reforms and according to Adeyemo et al (2008), reforms, especially in Nigeria's economic sector has always been an integral aspect of Nigeria's political economy since independence in 1960.
During the second term of President Olusegun Obasanjo, in 2003, the reform program known as the National Economic Empowerment and Development Strategy was introduced. The government aimed to improve the macroeconomic environment within Nigeria and to better manage public expenditures (Finance maps of world, 2013).

Interviews with the Federal Capital Development Authority's (FCDA) staff, show that the FCDA's swamp programme is in line with the nation's Public-Private Partnership programme. It is a housing and urban renewal programme, transferring densities to accommodate the interest of the inner city dwellers (the urban poor), but was not the case. According to Aduge-Ani (2013), Federal Capital Territory Administration (FCTA) has been allocating their present communities to developers without telling them what they have in mind concerning their relocation or resettlement. According to Babatunde (2012), despite the increasing adoption of Public-Private Partnership (PPP) procurement system all over the world, many countries and regions still lack PPP experience, expertise, and the provision of an enabling environment for its successful implementation. Babatunde (2012) further indicates that, the Public-Private Partnership infrastructure projects implementation in Nigeria is characterized with controversies, failures, delays, litigations, revocations among others. This occurred as a result of the knowledge and skills required for developing and implementing Public-Private Partnership projects that are often lacking in the public sector.
According to the Nigerian Institute of Quantity Surveyors (2013), Nigeria has not been able to successfully initiate and complete many PPP projects, considering the critical need for infrastructure, the size of the Nigerian population and the economy and its absorptive capacity. The institute further indicates that, the principal causes of the failure of PPPs in Nigeria have been Non-transparent and deficient procurement and poor project packaging (Onuba, 2012).

Recommendations

This paper recommends granting and giving lands to the residents of the urban poor settlements of Abuja, to enable them build and economically develop their communities in a reformed economy. The government's approaches to solving the problems of the urban poor housing issues in Abuja Federal Capital Territory have not worked and to start solving them, this study further recommends sustainable urban poor settlement areas retention programmes, that would architecturally bridge the gap (spatial solution) between the urban poor settlements (place of abode) and place of work. It recommends adopting urban design principles, dealing with the density of the urban poor areas, the aesthetics, urban amenities, well defined means of circulation, functional parks, how the urban poor settlement areas function and decongestion of the areas by building high rise and row houses. High rise buildings and Row-housing are strongly recommended (models) in addressing urban poor housing problems. In providing housing and solving urban population density problems, almost all the advanced

countries adopted High-rise building approach, which became possible with the invention of elevators (lift) and abundance of building materials.

The buildings would embrace facilities for factories and industries (commerce) on the lower floors, where the residents would be gainfully engaged in economic activities while the residents live on the upper floors. Plate 1, is an example of the recommended housing type for the Abuja urban poor communities as applied in Ballymum, Dublin, Ireland.



Plate 1. Ballymum, Dublin, Ireland Flats

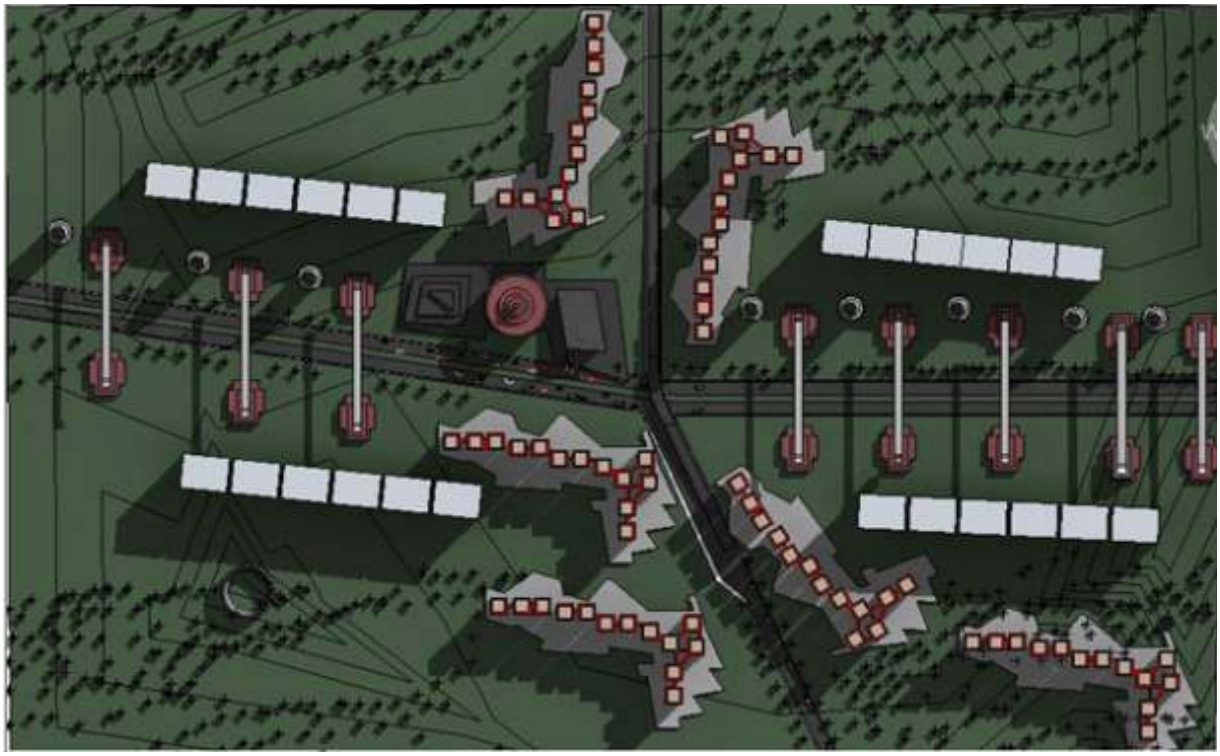


Plate 2. The author's Site Plan
Source: the author



Plate 3. The author's model (perspective view)
Source: the author



Plate 4. The author's model (perspective view showing an integrated public facility)
Source: the author

The urban poor participation in planning and development of their communities is strongly recommended and this paper strongly discourages the current, Nigerian conventional housing delivery system and adopt a more innovative approach, whereby, employment and entrepreneurship opportunities will be created for the urban poor communities after which, land can be made available

to them and government subsidized and guaranteed loans given to them towards erecting the houses. This paper further recommends that government pays attention to the Education and Training of the urban poor, creating awareness and the need to change their ways of life. Change from their traditional and subsistence living to urban living. Training in government supported protégé programmes gearing towards entrepreneurship that would enable and encourage them to economically sustain themselves and create employment opportunities for their generations to come are recommended.

The government should establish and maintain a good Data bank, where among other things; urban poor and other socio-economic information of the communities would be stored. This would aid researchers, policy makers, and developers in monitoring the pattern and growth of the communities.

Conclusion

It is the responsibility of the government to attract and educate the people and expose them to new inventions and innovative living. As communities try joining the world class, it is important that they direct their attention to the problems of urbanization, homelessness, population and their consequences especially, as they affect human settlements, growth, development and the resources to sustain them. Government has the responsibility of making good, growth and development in Abuja urban poor settlements by granting land and resources to the unprivileged. Turning around urban poor housing problems in Abuja will neither be easy nor quickly accomplished however, one thing is certain, all must be involved and in a collaborative way, to promote growth and create good paying jobs for the communities. Efforts must be made to incorporate commerce and industries in the retained urban poor settlements where the residents can live and work. Government needs to review the nation's industrial policies to encourage private sector investments in urban poor settlements that would foster growth, technological excellence and entrepreneurship. These will lead the urban poor settlements to unprecedented housing developments and ownership and especially, in Abuja.

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